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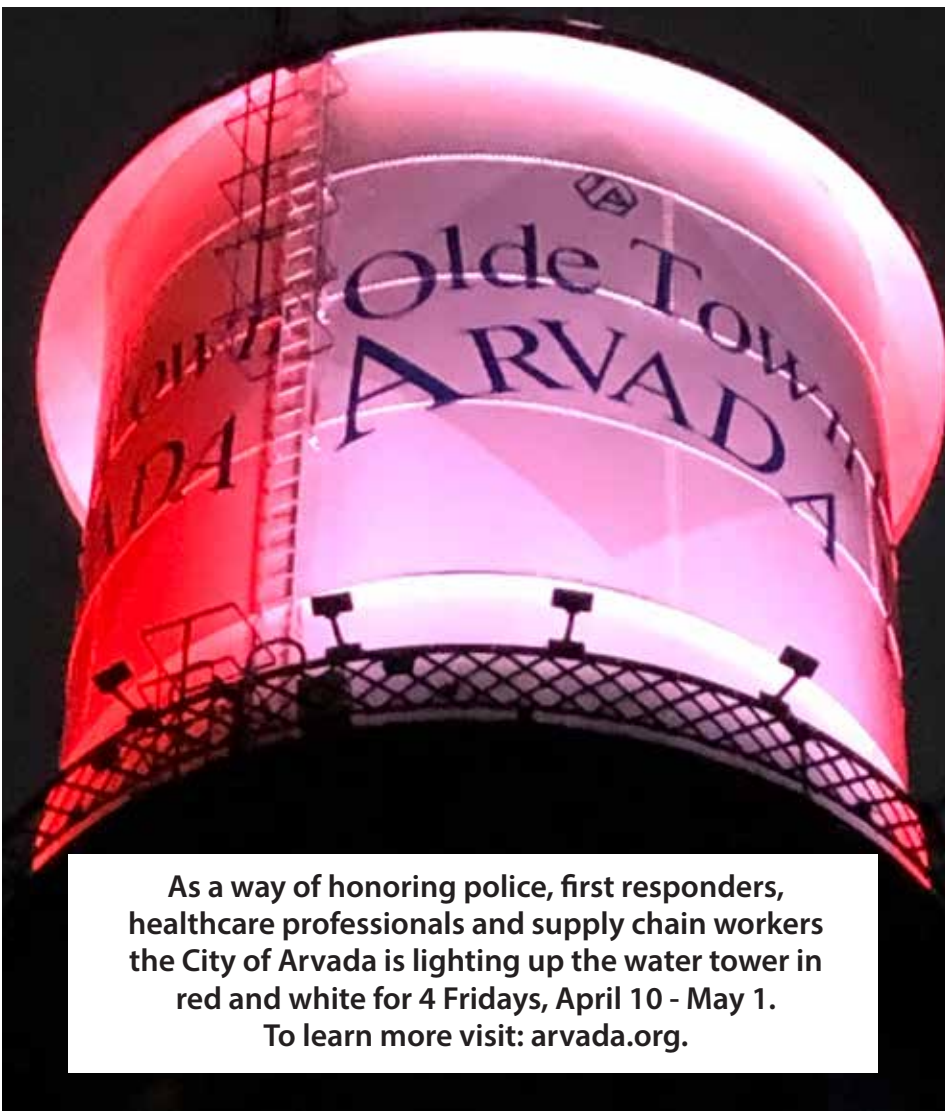
Includes: Adams, Arapahoe, Broomfield, Elbert, Denver, Douglas, & Jefferson

CONNECTING LOCAL BUSINESSES WITH THE 50 PLUS COMMUNITY

May 2020 • Volume 26 • Issue 5



The Denver Home and Garden Show is the Rocky Mountain region's oldest, largest and most prestigious garden and home show – a nine-day spectacular event in February at the Colorado Convention Center was another great success! Thousands attended walking over an acre indoors with 650 vendors on interactive display. Visit their Website to meet the vendors. <https://www.coloradogardenfoundation.org/>



As a way of honoring police, first responders, healthcare professionals and supply chain workers the City of Arvada is lighting up the water tower in red and white for 4 Fridays, April 10 - May 1. To learn more visit: arvada.org.

Older Americans Month 2020



Make Your Mark

Around the nation, older adults make their marks every day as volunteers, employees, employers, parents, grandparents, mentors, and advocates. They offer their time, talents, and experience to the benefit of our communities.

For 57 years, Older Americans Month (OAM) has been a special time to recognize these contributions. Led by the Administration for Community Living (ACL) each May, OAM also provides resources to help older Americans stay healthy and independent, and materials to help communities support and celebrate their citizens.

This year's OAM theme, Make Your Mark, highlights older adults' unique and lasting contributions to their communities — everything from sharing a story with grandchildren to leaving a legacy of community action. In the spirit of this theme, here are a few ways to make your mark this May and all year long:

- Volunteer your time. Local schools, shelters, food kitchens, and hospitals always need support. Help a neighbor by prepping a meal, picking up groceries, or giving them a ride. Or, take time to pass on your knowledge. Why not tutor a student who could use extra help in math, music, or science?
- Share your story. There are so many ways to do this, from showing your grandkids around your old neighborhood to writing a

book. Take a class and learn how to express yourself with the arts! Or, assemble a photo album of important moments in your life.

- Get involved in your neighborhood. Join a homeowner or resident association, organize a block party, or sign up for a book club or other social group. Have a green thumb? Small projects like planting flowers in your yard or cleaning up the community park have a big impact.

Communities that support and include all their members are stronger! Please join in strengthening our community.

Need OAM resources or want to learn more? Visit the official website, acl.gov/oam, and follow ACL on Twitter and Facebook.

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MAY Calendar

Tips for Homeowners Facing Hardship During the Pandemic

Older Americans Month
Mental Health Awareness Month
Skin Cancer Awareness Month

Governor Polis begins opening up Colorado on April 26th.

We encourage you to check with individual venues for the most current information.

**Be safe out there
 Stay home
 don't give it or get it!**

Sunday/10

Mother's Day

Saturday/16

Armed Forces Day

Monday/25

Memorial Day

Calendar sponsored by...

Dignity Care: 303-444-4040

Many families, hourly wage earners, and seniors on fixed incomes have fears of hardship in the near term as a result of the pandemic. Some worry about their finances in terms of weeks, some only days, much less months that are potentially needed for full recovery.

'Shelter in place – stay at home' Those phrases are everywhere and indicate that housing is a need now more than ever. If you're a homeowner who is facing hardship and worrying about planning for your housing costs, here are a few tips to consider:

- Contact your mortgage servicer as soon as you think you have a problem making payments. Open and respond to all correspondence from your servicer.
- Seek help early. You may have relief options which include suspending payments for a time or reducing the amount of your pay-

ment. Options can vary based on your loan type and situation and as more information from the industry becomes available. Keep in mind, you may have to wait for a bit when you call as the servicers are VERY busy right now and are handling lots of calls and questions from homeowners.

Prepare for your conversation with them. Your mortgage servicer will commonly ask for:

Full contact information for all borrowers on the loan, Property information (address, loan number), Hardship reason – why you are unable to meet your current payment and when it started, All income amounts and sources contributing to the mortgage.

Be wary of scams. No one can promise or guarantee modification of a loan or prevention of foreclosure other than your servicer.

There are organizations that can

help. Most offer assistance free of charge, whether it's help trimming your budget to save a bit more to put toward necessities, helping you understand what your options might be in order to best work with your servicer, or providing important referrals to local assistance.

Here are three places to go for help: 1) Call the Homeowners HOPE Hotline at 1-888-995-HOPE (4673), a service which helps homeowners avoid foreclosure, 2) Look for a HUD approved housing counseling agency near you using HUD's online locator tool, and 3) For local resources simply dial 211 on your phone to connect to a hotline which provides information on essential community resources and services including food and clothing banks, shelters, rent assistance, and utility assistance. Article courtesy of National Council on Aging

Say You Saw It in 50 Plus Marketplace News

Publisher's Note:

Share the Good News!

During this pandemic, many acts of kindness, random or planned, have occurred. Individuals, groups, heroines and heroes have all helped.

We want to hear from you!

Share your good news stories with us for our June issue. (300 word maximum by May 10) Stories of gratitude are welcome too.

Email to: robert@50plusmarketplaceneews.com

Stay well and be safe!

Hudson Gardens Cancels The 2020 Summer Concert Series

The Hudson Gardens & Event Center announced today that the 2020 Summer Concert Series has been canceled in its entirety. The organization issued the following statement: "Normally, this would be the time when we would announce the lineup for our upcoming summer concerts. However, as the circumstances arising from COVID-19 evolve, this is clearly the socially responsible and appropriate choice. The health of our patrons, artists, concert crew, and staff is paramount. We thank everyone who is continuing to do their part

to mitigate this crisis. The difficult decisions we make today will result in a safer tomorrow."

The Summer Concert Series has been presented annually at Hudson Gardens since 1999. From humble beginnings, the series has grown to provide hundreds of world-class performances for over a million fans within an intimate, outdoor setting.

For more information about the Summer Concert Series and other events at Hudson Gardens, visit www.hudsongardens.org.

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

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 under 250 words emailed to sales@50plusmarketplaceneews.com. Faxes and hand-written materials are not accepted. Pictures with captions are appreciated. Digital photos are accepted (170 to 300 dpi, JPEG files) also by email.

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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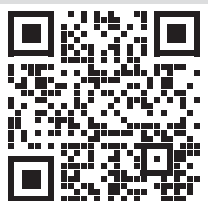
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Memorial Day Facts and History

Traditionally, on Memorial Day (U.S.), people visit cemeteries and memorials, and volunteers often place American flags on each grave site at national cemeteries. A national moment of remembrance takes place at 3:00 p.m. local time.

The custom of honoring ancestors by cleaning cemeteries and decorating graves is an ancient and worldwide tradition, but the specific origin of Memorial Day - or Decoration Day, as it was first known - is unclear.

In early rural America, this duty was usually performed in late summer and was an occasion for family reunions and picnics. After the Civil War, America's need for a secular, patriotic ceremony to honor its military dead became prominent, as monuments to fallen soldiers were erected and dedicated, and ceremonies centering on the decoration of soldiers' graves were



held throughout the nation.

After World War I, the day expanded to honor those who have died in all American wars.

A Lasting Legacy. No less than 25 places have been named in connection with the origin of Memorial Day, and states observed the holiday on different dates. In 1971, Memorial Day became a national

holiday by an act of Congress; it is now celebrated annually on the last Monday in May.

Since it all started with the Civil War, you might want to brush up on your knowledge of this event by visiting the Library of Congress Civil War collection, which includes more than a thousand photographs from the time.

Reflections

Staying connected

My table mate at the morning meeting, when realizing the date, reflected that her father's B24 was shot down then years ago. His rescue by the Russians provided a happy ending for the family.



Martha Coffin Evans

As my friend continued to reminisce about that date's significance, she commented on the box of letters she has. Written by her father to her mother those decades ago, they held a special place in her life. These letters bought out her father's romantic side, one not previously known.

Although she treasured how her parents had stayed connected during war times, she acknowledged

a reticence. If she stopped, that would be the end of their story. As long as she kept reading, they remained alive.

In 1918 when my great grandparents' eight children left their Iowa farm, the family letter began. In those days, that was the only or best means of staying connected. Apparently my grandfather wrote in it as did my father. I remember my father's excitement when the family letter arrived at our home. Upon my parents move to Europe, I became the writer for our family. Over the years in which I wrote, it was delightful to read the news from around the country - Indiana, Florida, Iowa, Michigan and Minnesota. I learned about the crops for those in farming communities, political environment for one member involved in the government, business, education, weather conditions and news across the na-

tion. Initially, I wrote from California and then from Colorado upon my return home.

Over the years, the letter writers have passed away leaving a few cousins to carry on the tradition. Now we've reverted to other means of staying connected. Emails, texting and phone calls have replaced postage stamps. Skyping and Zooming connect others.

Perhaps in some attic or basement, you might find a box of letters from the past. In reading them, you'll journey back in time. Happy reading.

❖ *Martha (Marty) Coffin Evans, Ed.D. is a freelance writer with MACE Associates, LLC. She can be reached at itsmemartee@aol.com. Should you write and not hear back, please resend your email in case your comments are circling in cyberspace.*

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Salute To Seniors

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With an abundance of caution and concern to protect the health and welfare of older adults as it relates to the transmission of Covid-19 (novel coronavirus), the recommendation of Governor Polis that we be especially mindful of keeping older adults safe, and a consultation with Wendy Bamberg, MD, Medical Epidemiologist, Colorado Department of Public Health, the Colorado Gerontological Society Board of Directors has made the difficult decision to reschedule the Salute to Seniors. It is now for scheduled for:

August 22, 2020

9 am to 3:30 pm

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HEADLINE ENTERTAINMENT



Meet Steve House

Colorado became my adopted forever home more than 15 years ago. There is no other place Donna and I would rather be than here at the foot of the Rocky Mountains. Colorado is home and I live by the saying, "I may not have been born here, but I plan on dying here."

Like many others, I had a challenging upbringing due to having a birth defect of the kidneys; a medical condition that inspired me to get involved in the healthcare industry at an early age. One of six brothers and sisters, I was the first of my family to attend college. Eventually I became an engineer working on the first CAT Scan machines installed in the United States.

During my successful and fulfilling 35-year career in healthcare, I have also worked with healthcare giants Philips, GE, Aetna and Kaiser doing global service management, sales, marketing, executive management and consulting.

Though I can't take credit, my proudest accomplishment is my family. I am the proud husband to my wife Donna, who previously served as a member of the 27J school board. We have six children and six grandchildren six years of age and under. We are bound by our faith, friendship and respect



for each other.

A passion for service to my community, state and nation has informed every decision in my life, from serving as Colorado's Republican State Party Chair beginning in 2015, to running for Colorado Governor in 2014 and now embarking on this journey to serve the citizens of the 6th Congressional District as their United States Congressman.

No matter the challenge, my pragmatic focus on local, municipal and regional issues that affect Coloradans will always prevail over Washington bureaucracy. I know that Washington is only a destination to serve our cities and my heart and home will always be Brighton, Colorado.

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How to Manage Stress Through Music

With routines upturned and health concerns top of mind, many people are feeling an extra amount of stress these days, too much of which can be bad for one's mental and physical health.

However, music has many mood-boosting, stress-relieving benefits. Here are four ways to incorporate more of it into your life without even leaving the house:

- Too much time spent scrolling through social media can induce anxious feelings. Allow music to provide a healthy distraction from digital devices. Carve out a block of time each day to practice your instrument.

- Get a fun, easy and most importantly, stress-free introduction to music-making with the right tools. By connecting a Casio keyboard with lighted keys to the Chordana Play App or using the app's keyboard, beginners can gain a better understanding of music study. The app displays the music score and piano roll notation for built-in songs and MIDI files, allowing

you to select which tracks to play with your left and right hands. With the ability to slow the tempo and transpose to a key that's easier to play, you can practice at your own pace. Plus, a scoring system lets track your progress.

- Social distancing doesn't have to be antisocial. Connect with fellow musicians from the comfort and safety at home by hosting a virtual jam session for the added stress-relieving benefits of socializing with friends, old and new.

- Expressing yourself creatively is one of the best tools for kicking stress to the curb, and making music in no exception. Once you feel comfortable with the basics, you may feel empowered to write your own melodies or even develop them fully into songs.

In these unusual times, music can benefit your mood and mental health by serving as a valuable creative outlet, a means for practicing mindfulness and a great way to connect with others.

❖ *Provided by StatePoint*

Reverse Mortgage

Social Distancing, 6 Feet to 39 Feet at a Time

Due to COVID-19, today's normal is anything but normal! Companies that are considered essential must find ways to continue to work while providing a safe environment for both their clients and staff.



Jim Doyle

This is why Silver Leaf Mortgage has developed a unique solution that utilizes a specially designed 2020 Thor Outlaw recreation vehicle, the Company created the Mobile Clean Room Office. It includes two fully equipped mobile workspaces, each separated by a sealed glass wall, providing a safe, segregated workspace. There are also two sealed entrances so clients can enter separately from staff.

The Mobile Clean Room Office concept provides a clean and sterilized environment that travels directly to clients, rather than putting them and others in harm's way traveling to an office to meet or sign documents. No one will enter the client's home and risk spreading the Coronavirus. The client is in a safe and sterilized environment where they can relax and take their time asking questions about the programs. They can go through the loan application process, copy documents, participate in an electronic or paper loan signing, and closing of mortgage loans, all with no human contact.

To further ensure client and staff safety, the Company will sanitize the entire unit with the Victory VP200ESK commercial-grade electrostatic disinfecting fogger after each visit. De-

signed for hospitals to eliminate the Coronavirus and many other viruses and bacteria, the Victory electrostatically disinfects an area up to 2,800 square foot in a single treatment using a Purtab chemical solution. Purtab is a commercial grade, powerful and versatile disinfecting and sanitizing solution. Its shown to kill 99.999% of all bacteria and viruses specially Coronavirus, Staph, Noroviruses, Influenza, H1N1, Rhinoviruses, C-Diff (aka Clostridioides Difficile), blood-borne pathogens, and others too numerous to mention. The CDC and EPA substantiates that the fogging device destroys pathogens up to 50 times better than bleach and is environmentally friendly. This comprehensive disinfecting plan will ensure a 99.999% germ and virus free environment for all.

With our Mobile Clean Room Office, we can come to your home and you can step inside our comfortable, germ-free room to complete the necessary documents to get you the financial assistance you need today.

The time to put a reverse mortgage in place is now, while home values are still high and interest rates are still near record lows. The proceeds from a reverse mortgage are tax-free money that may be used in any way you choose. For some it's the instant, lifesaving help needed today. For others, it's the safety net for your future or the unplanned life events like medical emergencies that may arise. Call TODAY 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.*

Denver District Attorney

Spread the Word About COVID-19 Scams

Each year our community outreach staff provides more than 150 seminars and presentations on scams, fraud and ID theft. While we can provide fraud seminars over ZOOM, we just cannot reach as many residents as we would like. Yet, because there are so many scams surrounding COVID-19 we need your help to pass this information along to your family and friends.

I am concerned about those who believe that "people who get scammed just aren't paying attention" or "only old people get scammed." In fact, neither of those statements are true. Scammers are professionals who know how to convince and con people out of money and personal information. Regarding the statement that, "only old people get scammed," in



Beth McCann

fact, mega social media users and millennials are more likely to be scammed than other cohorts.

When you forward this information along, please be sure to share with younger folks. Scammers are ruthless.

Follow us on Twitter and Facebook where we continue to provide updates and information surrounding COVID-19 scams.

A side note about our office. While how we are working may look different, I assure you, our staff and the courts continue to work on your behalf to keep Denver's residents safe.

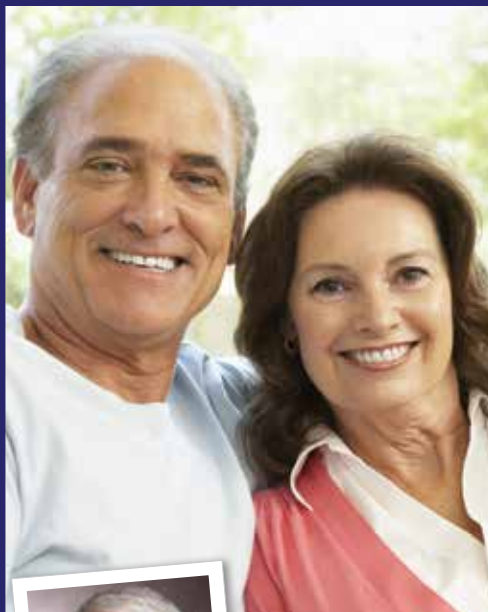
Remember, if you believe you have been scammed, call our office at the number below to let us know. The more information we have, the more we can share with others.

I hope you are all well and doing your part to keep Denver COVID-19 numbers down. Please stay well.

❖ *Anyone with concerns is urged to report to the DA's Consumer Fraud Information Line at 720-913-9179.*

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Herb Terry, a Morningstar Senior Living resident, celebrated his 101st Birthday in February. Herb used to make stained glass work as a hobby, this is him next to one of his art works.

Balancing Work & Family Caregiving

By Trish Laub, *Comfort in their Journey*®, www.TrishLaub.com

Every employee is faced with the daily challenge of balancing work and personal responsibilities. And in response, employers have offered some benefits, such as flexible schedules and working remotely, to help employees function in both arenas.



The latest - and perhaps greatest - challenge is the rapidly growing demand for employees to be family caregivers. That need has become a national crisis that is interfering with employees' performance and costing U.S. businesses over \$40 billion dollars each year.

There are more than 65 million family caregivers in the United States, of which 60% are working. One in six employees is providing family care. These numbers do not include part-time employees; those who assist with errands and household tasks, who may not even consider themselves caregivers; or remote caregivers who are trying to oversee a loved one's care from a distance. At the low end, these caregivers are providing care

20 hours a week, the equivalent of a part-time job. And, somewhat surprisingly, of those over 50, more than 50% are men.

What can employers do to support their employees through their periods of family caregiving? Flexible work schedules and family leave are only part of the solution. The real goal is for employers to empower their employees with the information to make educated caregiving decisions, and for employees to communicate with management about caregiving responsibilities and challenges. A strategy is needed to encompass options that reach beyond modified work schedules. It should include increasing awareness of current benefits, and introducing caregiving-related educational programs and resources.

Employees who have family caregiving responsibilities should talk with their Human Resources department about their caregiving challenges and what might be helpful to them in order to stay focused at work and remain able to participate in the care and support of a loved one.

Genealogy Rocks!

Good news for all.

The Denver Public Library - www.denver-library.org, College Hill Library in Westminster, Jefferson County Library and apparently every library in between is allowing access to Ancestry Library Edition (that's the Worldwide edition) for FREE from HOME.



Carol Darrow

Just log on to www.denverlibrary.org, click on the Research Tab, Databases A-Z, then down the list to Ancestry Library Edition and put in your library card number and password (usually the 4-digit year of your birth). WooHoo!

If you don't have a library card, you can also get one online from each library site. I do have to caution that some library websites are easier to navigate than others even if you already have a library card.

Denver Public Library also offers free access to the documents in MyHeritage.com as well as Colorado marriages and deaths in the Genealogy Research Guide

section.

Another site offering limited free access is JSTOR.com which features journal articles about your local county of research including Civil War activities, local historical events and people you may be looking for. Search by topic - doctors, churches, naturalization, or by location - county, state, for the best results. Set up a free account. Read up to six articles a month.

The article, "The Confederate Home Guard in Southwest Arkansas," by Charles G. Williams mentions Confederates from Montgomery County, Arkansas. That article and those names led me to the database "U.S., Civil War Prisoner of War Records, 1861-1865" on Ancestry.com. This database includes men who were imprisoned at Andersonville.

This free access will end when the stay-at-home orders are lifted.

Hope you are safe and staying home. This is a great time to move your research further.

❖ *Carol Cooke Darrow is a professional genealogist who will volunteer again on Tuesdays at DPL and on Thursdays at the National Archives branch in Broomfield. You can contact her at cdarrow944@yahoo.com.*

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MAKE FOOD SAFETY A PRIORITY

In this difficult time of physical distancing and curtailed outdoor activities, it's heartening to see the outpouring of generosity to older adults from friends and neighbors, often in the form of donated meals. It's also wonderful to see those pitching in by doing the shopping, cooking, or food delivery to older adults in need. Whether you are a home cook, a recipient of a pre-made covered dish on your doorstep, or a caregiver preparing food for your loved one, remember basic food safety practices. Here are some Food Safety 101 tips:

1. Wash hands and all kitchen surfaces thoroughly. Pay attention to personal hygiene: wash your hands for 20 seconds before, after, and while preparing food. Also, keep countertops and cutting boards clean.

2. Clean and separate food items. Wash fresh produce before eating or cooking. Separate raw meat, seafood, and poultry from ready-to-eat foods. And, while the Cen-

ters for Disease Control says there's no evidence that food or food packaging transmits the virus, harmful germs and bacteria can survive in foods and on equipment unless you follow safe handling practices.

3. Cook and store food properly. Always cook food to its proper temperature using a food thermometer and keep any foods that need to be chilled in the refrigerator. Refrigerate leftovers within two hours. Many leftovers will keep up to five days in the refrigerator and 6 months in the freezer.

4. Inventory your pantry and refrigerator. Check and discard items past the "Use By" date. Remember the "Best if Used By" date indicates best flavor but is not a safety date.



foods.

6. Minimize trips to the grocery store and make healthy choices. Many supermarkets are responding to the coronavirus pandemic by creating special hours for vulnerable guests and older individuals. Make a point to shop during these hours and stock your basket with healthy choices from all food groups, including whole grains, lean meats, fruits, and vegetables. If fresh is not an option, choose frozen and canned alternatives which are often more budget friendly.

Most canned goods such as soups can last two to five years.

5. Check the food label to make the best choice for you. Some food choices more than others can help you feel your best and stay active. The food label provides helpful information for those who are monitoring certain nutrients, such as those individuals reducing salt, cutting back on sugar or minimizing intake of highly processed

natives which are often more budget friendly.

Dorothea Vafiadis is the Director of NCOA's Center for Healthy Aging. Her experience of more than 20 years in public health and at non-profit organizations includes developing nutrition and prevention strategies, with USDA's Center for Nutrition Policy and Promotion.

Aging Well

Ready, Set, Respite: What to Know About Taking a Break

Summer is quickly approaching and while the majority of Coloradans are ready for some time off, caregivers may find it challenging to take a break.

For many older adults, caring for a loved one is part of daily life. There are estimated to be nearly 584,000 caregivers in Colorado (AARP), with a large number struggling to balance their caregiving duties and maintain a personal life outside the home.

Caregivers are typically in worse health and are at risk for a variety of disorders including depression, stress, and heart disease, all due to a lack of self-care. Respite, a temporary break from caregiving, may provide time to recharge and ultimately lead to better health outcomes for family caregivers.

Lori Ramos Lemasters, a former caregiver and now a caregiving expert at Care Partners Resource explains, "It can be hard to think about yourself because the person you're caring for seems more important. But the truth is, taking a break from stress and having some time to yourself will actually make you a better caregiver."

Respite care can look different for everyone and comes in many forms. Respite care may be provided:

- In the home

- At a day program or other center
- Overnight
- By professionals, friends, relatives, etc.
- By faith communities or other community groups

Every relationship needs a break, and time apart may be just as important for the non-caregiver in the relationship. Lemasters notes, "Respite is beneficial for the person receiving care as well because it can provide the opportunity for them to socialize and enjoy community experiences with others."

According to NASUAD, eight out of 10 caregivers say they could use more information and support, like respite, but don't always know where to start. The Colorado Respite Coalition, a program of Easterseals Colorado, encourages caregivers to seek resources in their local communities by visiting ColoradoCaregiving.org, or calling 1-844-265-2372.

❖ *By Meghan Kluth, Vice President of Respite Initiatives at the Colorado Respite Coalition. Aging Well in Jefferson County is a strategic planning project focused on developing and implementing strategies to create inclusive, livable communities through sustainable partnerships and integrated services. The Housing Workgroup is one of six Workgroups addressing all aspects of life for aging residents in Jefferson County. For more information, visit our website at www.Jeffco.us/Aging-Well.*



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Colorado Gerontological Society

Join me Tuesday, May 5, 2020 at 10:00 am

I will discuss the Crisis Standards of Care, which are the guidelines for how the medical community allocates scarce resources such as ventilators and intensive care unit beds in the extreme case when patient needs exceed the resources available.



Eileen Doherty

Learn about the covid-19 Crisis Standards of Care enacted by Governor Polis early April and the impact on Colorado's older adults. Crisis Standards of Care to be discussed include: Hospitals, Palliative Care, Emergency Medical Services and Personal Protective Equipment.

CGS' Advance Care Planning specialist will provide information on medical advance directives to empower individuals to review and/or complete medical advance directives prior to accessing medical care.

We are meeting virtually. This is

a free meeting for all. Feel free to submit questions in advance or you can ask live.

Register at: https://us02web.zoom.us/webinar/register/WN_1Z2GHeeiRWGfiwHFWOYbPw

Dont forget to respond to the 2020 Census! You can respond online, by phone, or by mail. If you have questions call us at: 303-333-3482 1-855-293-6911 (Benefits Counseling); 1-855-880-4777 (Spanish)

Since 1980, the Colorado Gerontological Society (CGS), a not-for-profit 501(c)(3) organization, provides advocacy, information and assistance to Colorado older adults as well as education and networking for aging professionals.

Our mailing address is: 1129 Pennsylvania Street, Denver CO 80203; 303-333-3482, cogs@senioranswers.org / www.senioranswers.org

❖ *Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society and teaches for Fort Hays State University. She can be contacted at 303-333-3482 or doherty001@att.net*

Social Security Today

Social Security Honors Our Military Heroes

On Memorial Day, our nation honors military service members who have given their lives for our country. Families, friends, and communities pause to remember the many great sacrifices of our military and ensure their legacy lives on in the freedoms we all enjoy. We recognize these heroes who, in President Lincoln's words, "gave the last full measure of devotion."

The benefits we provide can help the families of military service members. For example, widows, widowers, and their dependent children may be eligible for survivors benefits. You can learn more about those benefits at www.ssa.gov/survivors.

We also offer support to our wounded warriors. Social Security benefits protect veterans when an injury prevents them from returning to active duty or performing other work. Wounded military service members can receive expedited processing of their disability claims. Are you a veteran with a 100% permanent & total compensation rating from the U.S. Dept. of Veterans Affairs? We can expedite your claim. Both the Department of Veteran Affairs and the Social Security Administration have disability programs. You may qualify for disability benefits through one program but not the other, or you may qualify for both. Depending on your situation, some of your family members, including your dependent children or spouse, may be eligible to receive Social Security benefits.

Want more information? Visit www.ssa.gov/woundedwarriors for answers to commonly asked questions or to find information about the application process.

Thinking about retirement? Military service members can receive Social Security benefits in addition to their military retirement bene-

fits. For details, read the Military Service page of our Retirement Planner, available at www.ssa.gov/planners/retire/veterans.html.

Share this information with the military families in your community. To the veterans who bravely served and died for our country, and to the military service members who serve today, we honor and thank you.

Spouse's Benefits Eligibility

With more than 80 years of service, the Social Security Administration has helped secure today and tomorrow with financial benefits, information, and tools that support you throughout life's journey. In May, we recognize Older Americans month and we encourage you to participate by learning about available Social Security benefits. Did you know that you may be able to receive benefits on your spouse's record if you have not worked or do not have enough Social Security credits to qualify for your own Social Security benefits? To qualify for spouse's benefits, you must be 62 years of age or older; or any age and care for a child who is younger than age 16 or who is disabled and entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to 1/2 the amount your spouse is entitled to receive at their full retirement age. If you choose to receive spouse's benefits before you reach full retirement age, you get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you receive your full spouse's benefit amount – up to half the amount your spouse can receive.

If your benefits as a spouse are higher than your own retirement benefits, you get a combination of benefits that equal the higher spouse benefit.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and 8 months old? Visit www.ssa.gov/benefits/retirement to learn more about the process.

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How's your howl?

Dateline: Every night, 8.p.m.

Open the door and listen for the howls, shouts and clamor. We did and soon joined into to the resounding sounds of support.

We asked a fellow, skateboarding by about that time, if he could hear it. "Yes, it's all over the neighborhood." Indeed it was.

Soon we added our own howls to those echoing around us. We found our covered porch provided a good sound reflector. Or, at least we thought so as we continued our collective "calling."

Some howlers may be more experienced than others having studied coyotes over time. Perfecting the yelps may not be part of everyday city dwellers' expertise. Those backing up to an open space, living on ranches or farms will have had plenty of opportunity to hear the piecing, almost eerie, coyote calls. Whatever they're howling about, it gets your attention. Your imagination takes over about what action may be about to happen.

Whether you're an experienced howler or neophyte, head outside just before 8 p.m. every night. Prepare to add your own "voice" to those near and far. They may not hear you in another state or country. We will hear you here. We hope those we support whether health care workers, those in our protective services, grocery stores or elsewhere know our gratitude.

Just tilt your head back, open your mouth wide, and let it go. Keep it up and you'll be surprised and pleased to hear others joining into your song. A moon helps but isn't required.

However, if howling or shouting isn't part of your comfort level, other options exist. Lights in windows or those left from the holi-

days add to the show of support. Bells or horns work too.

Regardless the means, while we remain physically distanced, our solidarity and support can connect us. Listen and look!

❖ *Martha (Marty) Coffin Evans, Ed.D., is a freelance writer with MACE Associates, LLC. She has written feature articles, alumni, business, professional, and personal profiles for over 15 years in the Boulder County, Denver Metro areas. Currently she is also writing obituaries for family members, friends and funeral services. Contact information: itsmemartee@aol.com.*

Be a Telephone Buddy

The Colorado Gerontological Society is getting a lot of calls from people for various requests. We are asking if they would like a call once or twice a week just to have someone check-in on them, visit with them and/or to just know that someone cares. By definition, the people to whom we deliver holiday baskets are alone and often do not have family or friends.

We have launched the Telephone Buddy program and ask volunteers if they would be a telephone partner. We are not sure of the time commitment, but we would expect 1) at least one call once or twice a week, 2) for each

person to take a minimum of one person to call, but call at least two people, or 'adopt' two folks, and 3) to complete a documentation form and meet the requirements of the funding sources.

If you are interested in helping with the Telephone Buddy call, please email at Doherty001@Att.net.

We will do a training via zoom to introduce team leads, as well as cover some basic principles and answer questions.

Be safe and stay healthy.

Thank you for your concern for older adults and their well-being.

If You Wait Too Long, You May Bypass Assisted Living

Seniors and their families struggle to decide when it is time to utilize the services provided by assisted living communities. Many seniors are delaying their entry into assisted living for two main reasons. The first is they want to save money. Moving to an assisted living community can be expensive. Seniors realize this and decide to stay at home, even if they are unsafe due to balance, mobility and memory issues.

The move to assisted living happens when an "event" (a fall or hospitalization) occurs and the family puts their foot down and insists that the senior move to a safer environment. Sometimes the senior waits too long and needs so much help that they are no longer assisted living appropriate and now must move on to a nursing home.

A nursing home is not where most seniors wants to live! The lesson: act sooner than later.



The second reason seniors delay entry into assisted living is that they love their home and don't want move. Having lived in their home for over 50 years, most seniors are so comfortable in their homes, they strongly resist moving to a safer environment because of fear of the unknown. Will I like living in a retirement community? Will I make new friends? Will I have to give up all of my belongings? Will my kids ever visit me?

These are legitimate concerns that families must address so that if and when the time comes, the senior will be assured that they will not be abandoned when placed in assisted living. Doing your homework BE-

FORE the crisis is the best way to explore your options and make an informed decision.

Here at the Eastern Star Masonic Retirement Campus, we advise families to go with their first impressions when visiting a community. Concentrate more on friendliness of staff, condition of residents, cleanliness of the community, good food and having a packed activity calendar. Fancy chandeliers are nice, but don't really tell you anything about the community. We also recommend that you visit more than once and have a meal in their dining room to get a better feel of the community. For more information on independent, assisted or memory care, please feel free to call us at the Eastern Star Masonic Retirement Campus at 303 756-9489.

By Diane Martini, Director of Marketing

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Covid-19 has totally changed our lives as we know it!

Covid-19 has totally changed our lives as we know it or as our parents used to know it. The future is unsure and clear leadership is questionable at best.



Bea Bailey

The first couple of weeks weren't too bad. We all had a drawer or a closet to clean. However, as time has worn on, I find my enthusiasm for any task waning and my naps are beckoning me on an almost

daily basis. I knew that I had to snap out of these doldrums.

For me I had to have more structure in my day. I've set a specific time to get up. I have a daily appointment with a friend to walk. I must create a "Things to Do" list or will waste an entire day. I try to contact at least one positive person a day and call an elderly or sick person.

These are just a few things that are working for me in these trying times. All I can say is that I wish you well during these uncertain times. Be well!

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

In The Spirit

God Has Not Forgotten You

"The Lord is near to the broken-hearted and saves the crushed in spirit."

Psalm 34:18

It's a wonderful day to know God knows my name. Those who have sorrow, pain and crying here on earth can be comforted knowing that there will be a day when we will feel none of these things. But in the meantime, God has given us the strength to fight through sorrow and pain on this earth. I do not know what you are

dealing with today. Neither do I know what obstacles stand in your way, preventing you from receiving all the promises God made to you. While I do not know these things, here's what I do know. I know God has a specific plan for your life and he has called you for such a time as this with orchestrated events in mind to make your life successful and prosperous. Your latter days will be greater than your former days because if God said it then surely he can bring it to fruition. The devil is a liar and the blessings of God are for you.

❖ *For inspirational nuggets purchase "How To Get Your Hands Out The Lion Mouth" via Amazon.com or visit DrArmington.org each Sunday at 10 a.m. CST for "Live Streaming".*



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Why The Poppy Is A Symbol Of Memorial Day

In the war-torn battlefields of Europe, the common red field poppy (*Papaver rhoeas*) was one of the first plants to reappear. Its seeds scattered in the wind and sat dormant in the ground, only germinating when the ground was disturbed—as it was by the very brutal fighting of World War 1.



John McCrae, a Canadian soldier and physician, witnessed the war first hand and was inspired to write the now-famous poem “In Flanders Fields” in 1915. (See below for the poem.) He saw the poppies scattered throughout the battlefield surrounding his artillery position in Belgium.

In November 1918, days before the official end of the war, an American professor named Moina Michael wrote her poem, “We Shall Keep the Faith,” which was inspired by McCrae’s “In Flanders Fields.” In her poem, she mentioned wearing the “poppy red” to honor the dead, and with that, the

tradition of adorning one’s clothing with a single red poppy in remembrance of those killed in the Great War was born. Moina herself came to be known and honored as “The Poppy Lady.”

The wearing of the poppy was traditionally done on Memorial Day in the United States, but the symbolism has evolved to encompass all veterans living and deceased, so poppies may be worn on Veterans Day as well. Not long after the custom began, it was adopted by other Allied nations, including Canada, Australia, New Zealand, and the United Kingdom, where it is still popular today. In these countries, the poppy is worn on Remembrance Day (November 11).

Today, poppies are not only a symbol of loss of life, but also of recovery and new life, especially in support of the servicemen who survived the war but suffered from injuries long after it ended.

Pets Are Family

Preparing A Plan for Your Pets

If COVID-19 has prompted you to prepare your household and family for an emergency, you are certainly not alone. Your pets, though, may not be top of mind as part of those plans. A preparedness plan for your pets should involve the following:



Judy Calhoun & Ellie

Identify a trusted family member or friend to care for your pets if you become ill or are hospitalized. Having one or two back-up contacts is also a good idea. Ensure everyone is onboard to help should the need arise.

Research boarding facilities to utilize in the event boarding your pet is needed.

Your pet’s vaccines should be up to date in the event boarding becomes necessary. Ensure all medications are documented with dosages and administering instructions.

Have crates, food, and extra supplies for your pet on hand in case moving them becomes necessary,

and to ensure you are well-stocked should access to supplies be limited or supply shortages occur.

Pets should have a collar with current identification tags, rabies tag and license, and a registered microchip. (Confirm your microchip registration is current by contacting your microchip company or foundanimals.org.)

We advise creating this plan and keeping it up to date regardless of COVID-19. Be sure the caregivers identified for your pets know where their supplies and documents are stored.

Unfortunately, emergencies happen. Ensuring you have a plan for your pet provides a safety net of care for them, and peace of mind for you. Recognizing that plans sometimes fall through, Larimer Humane Society and other animal shelters in your community may provide emergency care for pets in situations such as an owner’s hospitalization.

❖ *Judy Calhoun, CEO, Larimer Humane Society, Loveland. Larimer Humane Society’s mission is to further the compassionate, safe, and responsible relationship between animals and people. For more information, please visit LarimerHumane.org.*

Crossword Puzzle

Denver Metro • May 2020
Answers page 8

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ACROSS

- 1 Wrinkle
- 4 Basic monetary unit of Greece
- 10 Delighted
- 14 Atomic mass unit
- 15 Eccentricity
- 16 Person who lies
- 17 Large wading bird
- 19 Small drum
- 20 Foamy
- 22 Gannet
- 24 Lower limb
- 25 Meat stew braised in red wine
- 26 Contest between two persons
- 29 Discovers
- 32 Monetary unit of Angola
- 34 Steamed flour pudding
- 36 Which Soviet space station was launched in 1986
- 38 Short nail
- 40 Tail of a deer
- 41 Alcoholic liquor

DOWN

- 1 Elevate
- 2 Boss on a shield
- 3 Corporation
- 4 Speck
- 5 Monetary unit of Iran
- 6 Monastery of an abbot
- 7 Overfill
- 8 Pronoun
- 9 Lucerne
- 10 Worldwide
- 11 Unit of capacity
- 12 Exclamation of surprise
- 13 Not wet
- 18 First king of Israel
- 21 Regret
- 23 Salamander
- 27 Depart
- 28 Neck scarf
- 30 Japanese musical instrument
- 31 Albania
- 33 Frozen water
- 35 Move through the air
- 36 Shaggy-haired wild goat
- 37 Ran swiftly
- 39 Hindu deity
- 41 Pardon
- 42 System of social perfection
- 44 Honey insect
- 46 Yelp
- 48 Trembling poplar
- 51 Wood sorrel
- 52 Worthless piece of cloth
- 56 Spencer
- 58 Dash
- 60 Makes amends
- 63 Clock face
- 65 Baron
- 66 Cover
- 67 Common person of ancient Rome
- 69 Demon
- 70 Become confused
- 72 Greek god of war
- 73 English public school
- 75 Indigo
- 76 The Lion
- 77 Vase
- 78 Fuss
- 79 Abstract being

- 80 Grant temporary use of
- 81 Sea eagle
- 82 Remove bones
- 83 Naught
- 84 Singles
- 85 Slackens
- 86 Doing nothing

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

Denver Community Donates Supplies to Support Essential Workers

From hand sewn face coverings to medical gowns, Denver residents and businesses have donated thousands of items of personal protective equipment (PPE) to support essential workers. In addition to the community donations, Denver is also receiving shipments of much needed PPE throughout the week. The shipments include critical supplies of surgical and N-95 masks, face shields and gloves.

“In times of crisis, everyone wants to help,” said Denver Mayor Michael B. Hancock. “In these challenging days with so many people staying at home, I appreciate the individuals and businesses who are finding ways to use their skills to support our essential employees. This is a great example of Denver residents coming together to support one another during an unprecedented time.”

Denver continues to highly encourage community donations of PPE supplies to fill the on-going need. Thousands of supplies continue to come from individuals, businesses, and community-based organizations and distribution to locations with the greatest need.

City employees are encouraged to make and donate suitable cloth face coverings, too, in a “Coverings for Coworkers” campaign that launched last week. All community members are encouraged to wear homemade face coverings whenever leaving their homes, as per Governor Polis’ guidance.

In addition, the City expects to receive more shipments of PPE. Supplies are being distributed to hospitals, care facilities, shelters, and paramedics, Within the city, supplies have been sent to Denver safety departments including police, fire, sheriff, and essential workers in city agencies.

Guidelines on PPE donations are available at denvergov.org in the “How to Help” section, Community organizations serving Denver who seek supplies can submit requests there as well. Current PPE drop-off locations include Denver Parks and Recreation Maintenance Facility at 4495 North Jason Street, Monday-Friday, 8:00 a.m.- 4:00 p.m. and Police District 3 Station at 1625 S University Blvd, Monday-Friday, 7:00 a.m.- 8:00p.m.

Technology is Hip!

Telehealth to the Rescue!

With the coronavirus crisis in Colorado, many Coloradoans and Americans in general are required to stay home. Telehealth has come to the rescue for many patients who are



Bob Larson

asked to stay home and call their doctor. Many doctors are using telehealth services to see their patients online instead of in the office. This keeps the coronavirus from spreading and allows doctors to see their patients without fear of getting the virus. As several patients have responded about Telehealth, “If this telehealth service was not available, I would have ended up in the ER or some other medical facility.”

Patients only need their laptop or desktop with a camera and mic to talk to their doctor using the telehealth service. Even smartphones or tablet works with most telehealth systems. Patients still make appointments with their doctor, but use their computer or smartphone to discuss their medi-

cal conditions and obtain needed prescriptions. Most patients provide their symptoms and vital statistics to their doctor as many patients have their own blood pressure equipment at home.

U.S. Senator Cory Gardner indicated at his recent telephone town hall meeting, one patient in need said, “We were able to use telehealth technology to connect them with a physician.” Telehealth, Gardner explained, eliminates barriers to care and transportation plus conserves personal protective equipment like gloves and masks at doctor’s offices.

Telehealth is so important due to the COVID-19 pandemic that Congress has now approved an additional \$200 million to expand these critical services. Congress has also approved \$30 million a year during the next five years to establish a telehealth network in rural areas including billions of dollars allocated for the Veterans Administration to expand their telehealth services.

This is another great example of technology helping our planet.

❖ *Bob Larson is a technologist and Marketing Director for 50 Plus Media Solutions.*

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- Lower Cost Video Solutions
- Highly Persuasive with Measurable Results
- Multiple Delivery Methods
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303-694-5512 for more information!



When you get your invitation to take the 2020 census, make sure **you're counted**.

Did you know funding for the community programs you care about is based on census numbers? Make sure **you** and **your community** are **counted** by responding to the 2020 census.

This year, you can answer **online**, by **phone** or **mail**.

we're in this together.

Learn more about the census at 2020census.gov.