

#### Ms. Colorado Senior America Pageant 2024 **Recruitment meeting Oct 10th**

It's about time you do something for YOU!! It is not too early to register to become a contestant.

If you are 60 years of age or older and you feel you need a new lease on life or a new commitment, and want to be a part of something wonderful, become a contestant in the 2024 Ms. Colorado Senior America Pageant to be held April 27 2024, at the Mizel Arts and Culture Center, Denver, Colorado.

This yearly pageant is to celebrate the fact that women's beauty, talent, and charisma do not diminish with physical age and, instead, that women have reached the "Age of Elegance." This is not a "beauty" contest, but rather an event to highlight women who are vibrant, poised, talented, and personable well into their mature years. During the pageant, contestants will be scored by a panel of judges using the criteria of a private interview, an evening gown competition displaying poise and

elegance, a statement that conveys the contestant's "philosophy of life," and a talent presentation demonstrating a woman's giftedness and accomplishments.

The winner of the contest will be crowned Ms. Colorado Senior America 2024 and will perform at showcases, appear in parades, make personal appearances and, best of all, compete in the Ms. Senior America Pageant in Atlantic City, NJ, in October 2024.

All contestants who compete will automatically become a member of the Colorado Cameo Club and will have the opportunity appear in showcases around the area and become a part of that vibrant group of senior ladies who love to give back to their community by sharing their time and talent with people in nursing homes, veteran's homes, etc.

Contestants are now being sought to compete for the title and crown for 2024. If you feel you exemplify the inner beauty and dignity of a Ms. Colorado



Senior America, contact Colorado State Pageant Administrator, Rene' Green at 720-384-6249 (renemcsap@gmail.com) or visit the club's website at www.colosramerica.com for information and all application materials. Please call about details and about the recruitment meeting held Oct 10th. Contestants must be at least 60

years of age to enter. Don't let age stop you- our oldest contestant was 94. Space is limited, so sign up Give yourself an experiearly! ence you will never forget!

Complete your application now and make 2024 a year to remember!

# Wellness Winnie Supports All Denver Citizens

periencing short-term schedule presentations, Needle (used sy- clude two additional "Mini Winchanges due to citywide response ringe or needle) disposal, Active nies" to the fleet. The new Mini to Mayor Johnston's emergency referral to services, such as: medideclaration around homelessness. cal, legal, social services, Distribu-Should there be scheduling inter- tion of items, such as: socks, gloves, ruptions, we encourage our clients toiletries, etc., Rehydration and to utilize Wellness Winnie services cooling from the heat, Warming in other locations of the city. To from the cold, & Narcan/Nalox- ness Winnie van in Denver at the inquire about schedule interrup- one distribution. Please note that Street Fraternity, 8720 E. Colfax tions or cancelations directly with COVID-19 testing will not be Ave. (back parking lot), in Denver a Wellness Winnie staff member, provided at these sites. please call or text 720-908-5401.

In the fall of 2023, the Wellness 24, & 31 from 03:30 - 06:00 pm.

The Wellness Winnie is ex- Navigation, Informal classes and Winnie program will expand to in-Winnies will allow for more mental and behavioral health services at additional locations and community events.

> Available dates for the Wellis on Tuesday, October 03, 10, 17,



**Time to Get Your** Flu, RSV, and New **COVID-19 Vaccines!** Page 2

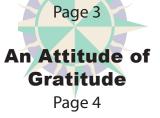
Health & Older **Adults Resource** 

Wellness Winnie is Denver's mobile unit offering support, assistance, and resources to those in need, where they are. Each week, Wellness Winnie, a "fun size" RV, has a scheduled travel route through Denver for the purpose of providing behavioral health and support services.

Wellness Winnie is staffed with mental health counselors and peer navigators. Through shared experiences, peer navigators are skilled to support recovery and mental well-being.

The Wellness Winnie menu of services includes: Peer Support





#### **Loveland Chocolate Festival** Page 8

#### **10th Free Annual Veterans Fair** Page 9

#### www.50plus.news

#### Like us at www.facebook.com/50plusnews



#### Wednesday/11

Foothills Genealogical Society presents a free hybrid online program on "Researching Quaker Records" by Glenn York at 1 pm at the Applewood Valley United Methodist Church 2035 Ellis St. in Golden. Glenn will cover some of the basic beliefs and organization of the Quaker communities. He will discuss migrations and records left behind that can advance your research. Please register online https://foothillsgenealogy. at org/.

#### Saturday/21

Colorado Genealogical Society presents a free program on various genealogy topics at 10 am on Zoom. Please register on their website at https://cogensoc.us.

Castle Rock Genealogical Society presents a free online program on "Help! I Don't Speak the Language! Tips and Tricks For Deciphering Foreign Language Records" by Katherine Schober at 10 am on Zoom. Learn the must-know tips and tricks that will make reading those foreign-language genealogical records much easier. Register to receive the handout and Zoom info at https://crcgs. org/.

#### Tuesday/24

Senior Connection shows presents a free resource fair from 9 am to 1 pm. Over 30 vendors includes hourly entertainment, door prizes, and wonderful desserts at the Arvada ACES Events Center in Arvada.

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.

# **Ten Prescription Drugs Medicare** Will Negotiate First

The names of the first 10 Medi-Spending and number of enrollees care drugs whose prices the federal was between June 2022 and May government will negotiate directly 2023. These include Eliquis, Jarwith manufacturers were released diance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Ste-Aug. 29. It marks the first time in lara, and Novolog. history that the price of life-sustaining medications that millions

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.



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

the United States should get an influenza (flu) vaccine every season with rare exception. CDC's two, but RSV can be serious. In- with your preferred provider and

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 negotia-

"This is an important first step

toward finally allowing Medi-

care 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

Between June 2022 and May

2023, Medicare Part D spent \$50

billion on the first 10 drugs select-

ed for negotiation. That represents

20 percent of Part D spending

during that time period. These

medications were used by 8.2 mil-

In the long run, Medicare bene-

ficiaries who often must pay a per-

centage of a drug's cost would ben-

efit 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 ad-

ditional 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-

Here are the 10 drugs that will

form the inaugural group of medi-

cations subject to negotiations be-

tween Medicare and drugmakers.

spending," LeaMond says.

lion Medicare beneficiaries.

prescription drugs every year."

tion.

Everyone 6 months and older in mon respiratory virus that usually son. A limited number of providcauses mild, cold-like symptoms. ers will have availability over the Most people recover in a week or next few weeks, so please check

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: **Beyers Law** 

We Care

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 comfants 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 sealocal 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!

#### 50 Plus Marketplace News • Denver Metro • October 2023 • Page 3 Rocky Mountain National Park Road Closure Update



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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 news.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.

> Publisher/Editor Robert A. Trembly II

**Chief Financial Officer** Michael Gumb

**Contributing Writers** Boulder County Senior Centers Boulder County Agencies & Businesses



Old Fall River Road will be closing for the season to vehicles beginning Tuesday, October 3. The road will be closed to all uses through Friday, October 6, for park staff to conduct road maintenance. Old Fall River Road will reopen temporarily to bicycles, leashed pets, and walkers from Saturday October 7, through Monday, October 9.

Starting, Tuesday, October 10, Old Fall River Road will close again to all uses for continued road maintenance through Friday, October 13. On Saturday, October 14, the road will reopen to bicycles, leashed pets, and walkers through November 30. Leashed pets and bicycles are only allowed on the road, not on side trails. On December 1, the road will revert to trail status and bicycles and leashed pets will not be allowed on the road.

Bear Lake Road and Trail Ridge Road will be closing by the end of October or earlier if bad weather comes sooner. Call the Trail Ridge Road recorded phone line at 970-586-1222 for the latest road updates. Remember, you will need a timed entry reservation to access these areas.

Rocky Mountain National Park timed entry permit reservation system ends on October 22, 2023. To visit destinations along the Bear Lake Road Corridor or Trail Ridge Road between the hours of 5 a.m. and 6 p.m., you will need a Park Access Plus Bear Lake Road Timed Entry Permit.

For more information about Rocky Mountain National Park please visit www.nps.gov/romo or call the park's Information Office at (970) 586-1206.

# Health & Older **Adults Resource**

ODPHP launched the new Social Determinants of Health and Older Adults resource.

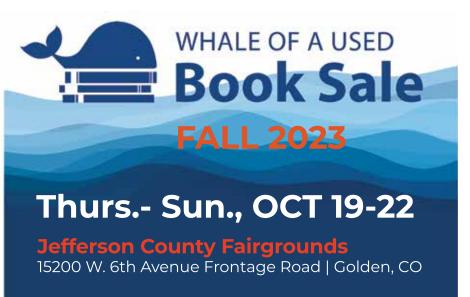
Social determinants of health (SDOH) have a big impact on our health, well-being, and quality of life — and they significantly affect our chances of staying healthy as we age. In addition, the older adult population is steadily growing: By 2040, it's expected that about 1 in 5 people in the United States will be age 65 years and older.

Public health organizations, health care providers, policymakers, and partners in the public and private sectors all play a role in improving SDOH to support older adults' health and well-being. Social Determinants of Health and Older Adults takes a close look at how each of the 5 SDOH domains relates to older adults - and provides resources and actionable scenarios to help professionals work-

# **Denver Regional Council of Governments** (DRCOG)

Governments (DRCOG) www. drcog.org 303-480-6700. Free transportation for personal and medical trips available to those 60 and over who reside in Ad-

Denver Regional Council of ams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Jefferson, Gilpin counties. Trips available on-demand or schedule 3 days in advance. Please call to learn more or sign up.



Admission: \$5 adult/day (under 18 and SNAP families free)

THURS., OCTOBER 19, 6 PM - 8 PM Friends ONLY Preview Night

Marketing Director Bob Larson

**Product Consultants** Michael Buckley Robert Trembly

Design/Production Kit Brown

**Smart Phone Access** 



ing with and for this population. Check out the new SDOH resource today and share it with your networks — and explore all the Healthy Aging resources that support older adults' health and well-being. For example, you can: · View relevant Healthy People 2030 objectives on the Older

Adults page

- Browse the Healthy Aging Custom List
- · Find evidence-based resources to support your healthy aging work

And don't forget to visit our new Healthy Aging Resources page for more helpful tips and tools!

#### FRI., OCTOBER 20, 9 AM - 5 PM Early Bird (8 AM - 9 AM + Full Day) \$10 Admission

#### SAT., OCTOBER 21, 9 AM - 5 PM

Teachers, Friends of JCPL, and Jeffco Employees save 50% on purchases (with ID)

#### SUN., OCTOBER 22, 11 AM - 3 PM

Bag Day, Bag of Books starting at \$10

jeffclf.org | @JeffcoFriends Ph: 303 403 5075

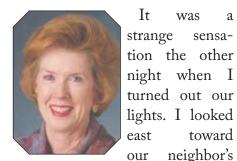




was

It

#### Reflections The Lights Are Out



Martha Coffin Evans

lights shown.

years, I had looked there in closing out the day. From my five windows, I now saw their home totally their planned move to family in in darkness. I had become accustomed to seeing lights in their four or five windows throughout the sitioning as we await new owners late evening and even early morning hours.

We never talked about our late been provided for them! night lights. Which one of us might be working at the computer, creating art projects, studying or just reading into the evening or, again to the east as I close out the 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 tomatoes, lettuce and other veggies from their garden. "Look, Ken just used his snow blower on our

a sidewalk," we had commented over sensa- the years. Unless he beat us to it, tion the other we returned the favor clearing his night when I sidewalks.

During our pandemic time, we lights. I looked enjoyed a masked Happy Hour on toward their driveway. On occasion, basneighbor's ketball tickets were shared when home. I noted we had extras along with rides to with sadness, no the Bolder Boulder.

I realize now this house will re-I realized how over these last 15 main darkened as its owners have moved into a new chapter of their lives. They are in transition with the Northwest.

> Our neighborhood is also tranwho will call this place home. We understand the snow blower has

> Will they have lights on in the evening, early morning hours? I hope so as I settle into looking day.

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

We Care!

## **Uniquely Bea**

#### First World Problems...An Attitude of Gratitude

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in

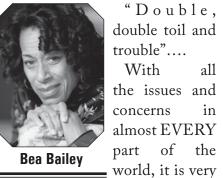
the

"Double,

of

easy to become

With



overwhelmed. I will have a stroke if I don't stop reading the political news. I thought that I had side-stepped this because I canceled my cable subscription, but there is that thing called the Internet or Facebook.

One can get so caught up in all this death, racism, destruction, political uncertainty, and climate change that it could lead you down into a deep hole. You can either stew in your own juices, get involved in making a change or simply look around at all the blessings that surround you. When I talk to my daughter and one of us begins to complain, one of us will tell the other that whatever we are complaining about is simply a FIRST World Problem. The United States may no longer be that shining beacon on the hill, but when you look at the resources that we have here, compared to Third

World countries, we don't have double toil and much to complain about. I am not suggesting that we pretend that we live in Shangri-La or Camelot, but there is so much to be grateful for. It is beyond depressing to look at the rights and privileges being stripped away of anyone who is not viewed as mainstream or women not being in control of what they can or cannot do with their bodies. In some ways, one can feel that we are now living in the Upside-Down World ("Stranger Things" analogy)

> Pushing and striving for equality and inclusion is a must, no matter how you slice it. However, as you do these important tasks, try to do a reset, and develop an Attitude of Gratitude for what you do have in comparison to others. Consider reaching out and helping someone along the way is also a great idea.

> > Say You Saw It in 50Plus Marketplace News

# ... one medical seniors

# Join us for an upcoming event!

One Medical Seniors is a doctor's office for those on Medicare. These events are open

to the community!

Bring a friend to a technology series class and learn about smartphone and tablet fundamentals for older adults.

October 19 | 10:00 - 11:30 a.m.

1692 Wadsworth Blvd Lakewood, CO 80214

October 26 | 10:00 - 11:30 a.m.

8246 W Bowles Ave, Bldg 1 Unit T Littleton, CO 80123

To learn more about our upcoming events, scan the QR Code or call 720-798-3822



# You want a connection to your doctor. We'll help make one.

As each of us gets older, what we need for our healthcare changes—sometimes more than once. That's why Humana has providers like Oak Street Health in our network that specialize in geriatric care. We connect you with doctors who take time to get to know you, offering care that evolves alongside you and a dedicated team who prioritizes your whole health.





**Specialized** primary care for adults 65+



A professional care team that takes the time to listen



Care beyond the clinical, with mental health and social wellness support

# **Find an Oak Street Health** location near you

Now Open: Harvey Park 740 Peoria St. Aurora, CO 80011

Del Mar 2087 S. Federal Blvd. Denver, CO 80219

Vista Grande 2877 E. Fountain Blvd. Colorado Springs, CO 80910 **Commerce City** 5996 E. 64th Ave. Commerce City, CO 80022

**Pikes Peak Park** 4380 Austin Bluffs Pkwy. Colorado Springs, CO 80918

#### Visit HealthThatCares.com/Oak-Street-Health or scan the QR code



#### Humana. Oak St. Health



Other Providers are available in our network. Provider may also contract with other plan sponsors. Important! At Humana, it is important you are treated fairly. Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis ofrace, color, national origin, age, disability, sex, sexual orientation, gender, genderidentity, ancestry, marital status or religion. ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-855-360-4575 (TTY: 711)**. Español (Spanish): ATENCIÓN: Sihablaespañol, tieneasudisposición servicios gratuitos de asistencialingü. stica. Llameal 1-800-706-6167 (TTY:711). 繁體中文 (Chinese): 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-855-360-4575 (TTY: 711)。

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FREE Senior Resource Fai

# **Technology is Hip!** Is Online Banking Safe?



bankonline writing checks? global online banking users will exceed 3.6 billion by

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

Do you use experienced the advantages of online banking and decided to coning instead of tinue using them.

Online banking uses encryption The number of 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 2024. India is 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!





**ACAN Resource Fair** Thursday November 9th, 2023

#### You are invited to attend any time from 9:00am - 12:00pm

City of Thornton Community Connections Center 9471 Dorothy Blvd, Thornton CO 80229

- Meet with various exhibitors sharing local Senior Services and Information on Aging Well in Adams County.
- Learn about new programs and products to help you and your loved ones age with health and safety in your community
- Refreshments will be served; registration is available at the door

#### **Pets Are Family**

loween approaches, it's essential immediately. to remember that our beloved pets



loween.

1) Cautions:

ing up your pet can be adorable, not information are up to date. With all pets enjoy wearing costumes. the constant opening and closing Make sure the costume is com- of doors during trick-or-treating fortable and doesn't restrict their and parties, there's a higher risk movement or breathing. Avoid of pets escaping. A well-identified masks that can obstruct their vi- pet is more likely to be returned sion, and keep an eye on your pet safely if lost. while they're dressed up to ensure By taking these precautions, you they don't chew on or ingest any can ensure that October remains a costume parts. fun and safe time for both you and 2) Treats, Not Tricks: Keep Hal- your furry family members. With loween candy and treats out of a little extra care and attention, reach from your pets. Chocolate, you can enjoy the spookiest season artificial sweeteners (xylitol), and of the year without any scary insome candies can be toxic to ani- cidents. Learn more at larimerhumals. If your pet ingests something mane.org.

As the leaves change and Hal- harmful, contact your veterinarian

3) Safe Space: Halloween can be need a little extra care during this noisy and chaotic thanks to parspooky season. Here are some quick ties and trick-or-treating, and this tips to ensure might make some pets feel stressed your pet's safe- or anxious. Create a quiet and safe ty during the space in your home where your pet month of Oc- can retreat to if they become overtober and Hal- whelmed. Consider using pheromone diffusers or calming music Costume to help ease their anxiety.

> 5) Keep ID Updated: Ensure While dress- your pet's ID tags and microchip



# **Active Minds**

Expanding lives and minds with community-based educational programs. Call us at: 303-320-7652 www.activeminds.com

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

Financial crime against older to reduce the risk of financial Americans is a growing problem. abuse for people with dementia People living with dementia and similar conditions, like are at an especially high risk of Alzheimer's. Do your best to becoming victims. That's why make sure they're involved in we're committed to combatting deciding which safety measures fraud.

As their memory and other thinking skills decline, people with dementia may struggle to on credit cards. make financial decisions. They may not remember or report Call" list at DoNotCall.gov. the abuse - or understand that of them. This abuse can occur anywhere - including at home automatic or in care settings.

years and older lose an average of \$39,200 every year. Studies and credit card statements and show that financial exploitation watching for unusual purchases is the most common form of or changes in how the person elder abuse. However, only a typically spends money. small fraction of these incidents are reported.

learning to recognize common solicitations. signs of financial exploitation and abuse, including:

• Unopened bills.

• Unusual or large purchases.

to unpaid bills.

• Money given to telemarketers or soliciting companies.

• Unexplained from the person's bank account. abuse-awareness-day-combating-

There are also many simple *injustice*. things that caregivers can do

to put into place.

Some options include:

• Agreeing to spending limits

• Signing up for the "Do Not

• Setting up auto-pay for bills someone is taking advantage instead of paying them by check.

• Signing up to receive notifications for withdrawals from bank accounts Victims of fraud who are 80 or large charges to credit cards.

• Requesting electronic bank

• Asking credit card companies to stop sending balance transfer You can help protect others by checks and opting out of future

• Creating a separate account where you can keep a small, agreed-upon amount of money that the person can use for • Utilities being shut off due recreational activities, meals with friends, etc.

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



In light of frequent changes due to COVID-19, Check NJHEALTH.ORG/WWAD

# **Find Einstein**



Can you find the hidden Einstein in this paper?

										_				
Е	Μ	Ι	R		Т	Е	Ν	Т	Н		V	А	S	Т
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# We Care!

# **TRADING POST**

#### Services

#### Gutter Cleaning First floor only Contact Bob at 303/329-8205 Free over the phone estimates

#### Volunteer

**Become a Cherry Creek Storyteller!** Storytellers TELL stories to Cherry Creek elementary school children.

Volunteer storytellers enhance literacy, stimulate imagination, and broaden multicultural understanding. Pus: It's fun and rewarding, For information and to sign up for training contact drpbusch42@aol.com

#### Services

WILLS & TRUSTS, **REAL ESTATE** 

Update your WILL or TRUST. What if you DISABLED? become Are you protected? Living Wills, Powers of Attorney, Probate. \$120 Review. Don E. Watson, Attorney, 303-434-7747

#### Support Groups

#### **Sky Cliff Center** Stroke Support

4 Groups, 3 locations: Wheat Ridge, Franktown, Lone Tree (lunch at Franktown) FREE. Call for more information: 303-814-2863/skycliffctr@aol. com

#### For Sale

#### Senior Community over 55 in southwest Littleton \$95,000. 2 bedrooms, 2 Full Baths, washer/Dryer, for sale by owner. Must see

To appreciate the incredible value, call 303-358-4046

#### Groups



A club for 55+ seniors that enjoy both sports and social activities.

See our calendar of events at DENVERSSC.org

Golf, Dine, Bowl, Arts and Culture

Looking for a few new members

DENVERSSC.org or Call 720-941-6405

#### Caregivers

#### Silver Wings Arts Program

group music, Small movement, and art dementia-focused day program.

M-F, 10:30am-3:30pm. Onsite-offsite activities. Certified caregiving, dementia trained, CPR, PhD, 720-436-6397.

# Wanted

Buying Old Baseball and Sportscards and memorabilia. I'm also buying Vinyl Al-

bums. Cash paid. For an honestoffer feel free to call CJ at 303-916-8143

#### General

#### **Magician for Hire!**

Magic Show custom built to any length, content and price to fit vour budget. Now booking Halloween shows, birthdays, private and company parties. Christmas Special rates for retirement campuses & homes. References on request. Call Jim Wright at 303-986-6733 today!

#### Help Wanted

Sales and Marketing Assistant to call on Weld County Businesses. A passion to help Seniors is a plus. Call Michael Buckley, Associate Publisher at 970-673-5918 for more details.

#### For Sale

Large Private Collection of 100 Hummel's and 20 Pewter. Figurines all excellent condition. Please call 970-515-6769 For Larry and location!

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#### Page 8 • 50 Plus Marketplace News • Denver Metro • October 2023 Senior Law Day in Thornton

Law Day attendees taking advantage of visiting the wide variety of vendors specializing in senior oriented products and services.



The 17th JD Law Day Committee serving Adams and Broomfield

Counties outdid themselves hosting and presenting an outstanding and exceptionally well-organized educational event which was quite successful in connecting senior folks with their families, and caregivers and probably concerned and caring friends. The assembled resources specialized vendors, programs and speakers completed the mission of helping all concerned to navigate the aging journey a bit easier and more comfortably with valuable information and knowing professionals are ready to be of assistance. The event was of great benefit to everyone who attended. Thank you to the committee for doing such a fabulous job!



Breakfast for the attendees and speakers to listen to.

#### **Ageism Matters** Walk A Mile In Someone Else's Shoes

At Changing the Narrative, tions. Consider the "OK Boomer" we've facilitated many intergenera- comeback, where younger people tional conversations about ageism. dismiss older people, based on the Sometimes in these conversations, idea that older generations selfishpeople go on the defense about ly created a world full of challenges

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 re- distract us from finding real soluduces our stereotypes and preju- tions to our shared concerns. dice about other age groups. The key to bridging generation other's perspectives in order to gaps is cultivating compassion and live and thrive together. We need this starts with listening to other people's experiences. Acknowledging differences between people at we believe this is both possible and different stages in life can be useful necessary to end ageism. for raising awareness about certain issues, but it doesn't have to be di- website for resources. visive.



Kris & Sara

for younger generations. In response, both sides dig in their heels.

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

#### **Ron Stern's Travel Series** Loveland Chocolate Festival



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 artificial 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 prepared 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 specialities 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.

#### In The Spirit **Rejoice Anyhow!**

"When his brothers saw that their father loved him more than any of them, they hated him and could not speak a kind word to him." Genesis



to

When you read GOD. Joseph's brothers planned, the well recited they plotted and they schemed. verse "And we With all they had done, they know that all never included GOD, but GOD things work to- included Himself. Remember, Jogether for good seph is only seventeen years old, them that and has been walking with GOD love God, to for a short while now. He's not them who are disturbed by the events taking

**Dr. Armington** 

Popular narratives play up dif- Co-Directors of Changing the Narferences between ages, pitting us *rative*, www.ChangingtheNarraagainst each other. We see it in tiveCO.org, a leading effort to change advertising and entertainment, in the way we think, talk and act about political commentary, and from *aging and ageism*. industries pushing anti-aging solu-

We need to understand one anto walk a mile in someone else's shoes. At Changing the Narrative,

Sara Breindel & Kris Geerken are

truly realize what GOD is saying GOD. He never shows a disturthrough the Apostle Paul. Basically, the revelation is, "God is in all things, working them out for in the midst of it all. made ourselves available to be used for His purpose."

Want to learn more? See our Everyone is troubled, except Joseph in the text; he's trusting

= the called ac- place in his life because his Faith cording to his purpose" we fail to in GOD has matured to Trusting bance about his plight, but focus on the facts of Faith: Trust GOD

our good, if we love God and have For more inspirational nuggets you may purchase a copy of "How To Get Your Hands Out The Lion Mouth"@ www.DrArmington.com bookstore.

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### Lakewood and Elks Lodge Host 10th **Free Annual Veterans Fair**

The Elks Lodge and the City of for unhoused veterans. Lakewood will partner once again to celebrate the 10th anniversary of of the 10th annual West Metro the West Metro Veterans Fair with Veterans Fair, an important event a record 50 organizations in atten- which prides itself on connecting dance to serve military veterans veterans from across the metro and their families. The free event area with the many organizations will be on Thursday, Oct. 5 from with missions to support and serve 11 a.m. to 2 p.m. at the Lakewood veterans," said Master of Ceremo-Elks Lodge #1777, 1455 Newland nies Chris Hoeh, who is a United St.

armed forces, the fair provides re- ment. sources and information for any-Support kits will also be available enjoy.

"I am proud to be a small part States Army Veteran and sergeant Recognizing all branches of the with the Lakewood Police Depart-

Flu shots will be available for one who has served in the military veterans at no cost. There will also and their families to learn about be opportunities for one-on-one benefits, counseling, employment, discussions with exhibitors at the health care and housing options. fair and a free barbecue for all to



# **Carol Darrow**

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 three-month subscriptions are 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

most Denver Post and Rocky Mountain News, are digitized on Genealogy-Bank.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.

#### **Colorado Gerontological Society** Medicare Monday Highlights 2024 Changes



Denver, Every Medicare beneficiaries are encouraged to review coverage, drug Premiums

**Eileen Doherty** 

subject of Medicare Monday.

nation of in-person events and vir- to make changes of their own. tual programs. day, October 16 with both in-person events in the metro Denver Society will also be offering a series of virtual Wednesday Lunch virtual attendees. and Learn's on topics such as endifference between Medicare Advantage (MA) and Medicare Sup- or 1-866-880-4777 (Spanish). plement Plans.

CO. compete with companies already in year, 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 catespecially alogs for over-the-counter drugs coverage. and other devices.

Similarly, expect changes to the and co-pays, health Prescription Drug Plans (PDP). plans and prescription drug, as well As MA and PDP companies preas new benefits from the Inflation pare for changes in how the Cen-Reduction Act (IRA) will be the ters for Medicare and Medicaid negotiates drug costs in 2025 with Medicare open enrollment runs pharmaceutical companies directly from October 15 to December to bring down the cost of ten most 7. The Colorado Gerontological frequently used prescriptions, ex-Society will be offering a combi- pect the MA and PDP companies Individuals who attend in-per-Kick-off events will begin Mon- son will be able to do comparison shopping by visiting with insurance companies to learn more area, as well as a virtual event. The about their products. Information will be available upon request for Check our ad for locations, visit rollment in a Part D plan and the senioranswers.org, or call 303-333-3482 or 1-855-293-6911 (toll free) Eileen Doherty, MS is the ExecuMedicare Counseling: Call 303-333-3482

# MEDICARE MONDAY

WEEKLY MEDICARE TOPICS FOR OLDER ADULTS

JOIN US IN PERSON OR ONLINE FOR VIRTUAL SESSIONS

#### 2024 Medicare Changes



In-Person Meetings (Starting at 9:30 a.m.)

Oct. 23: Northglenn Senior Center (Northglenn) Nov. 6: Good Samaritan Society (Fort Collins Village), Garden Square (Greeley), and Inner City Parish (Denver) Nov. 13: River Pointe Senior Living (Littleton) and Cherry Creek Retirement (Aurora)

In-Person Afternoon (Starting at 1:30 p.m.) Oct. 30: Holly Creek Retirement Community (Centennial) Nov. 6: Foothills Parks and Recreation (Littleton)

Register Online for these Virtual Meetings! (Zoom-Only)

2024 Medicare Changes

Oct. 16: 9:30 a.m. and Oct. 30: 1:00 p.m.

New MA companies will be en- tive Director of the Colorado Gerontering the market. These plans will *tological Society*.

#### New to Medicare

Oct. 16: 1:00 p.m. and Nov. 13: 6:00 p.m.

# LUNCH & LEARN



All Virtual Meetings (Zoom-Only)

Oct. 25: 12:00 p.m. to 1:00 p.m Choosing a Prescription Drug Plan

Nov. 1: 12:00 p.m to 1:00 p.m. What is the Difference: Medicare Supplement & Medicare Advantage

Nov. 8: 12:00 p.m to 1:00 p.m Medicare Benefits: Home Care, Nursing Home & Hospice Care

> Nov. 15: 12:00 p.m. to 1:00 p.m. Medicare: The Little Things You Need to Know



Wednesday!

VISIT SENIORANSWERS.ORG FOR LOCATIONS, REGISTRATION AND COMPLETE EVENT DETAILS



#### **Denver Regional Mobility** & Access Council (DRMAC)

DRMAC

Denver Regional Mobility & Access Council (DRMAC) is a non-profit organization that addresses transit needs for all by coordinating, advocating, and educating to achieve our mission of mobility & access for all! DRMAC serves the following Colorado counties: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Gilpin, and Jefferson

.....

#### Getting There Travel Training

DRMAC provides a FREE multi-modal transit training course, teaching individuals in our community how to use a variety of mobility options other than SOV. To register for a travel training email <u>soneill@drmac-co.org</u>

#### **Getting There Travel Guide**

Our Getting There Guide is a printed guide to transportation services for the Denver Metro area. To download a PDF version of the guide, or to request a paper copy please visit our website at www.drmac-co.org or call us at 303-243-3113.

#### **Monthly Meetings & Events**

DRMAC hosts monthly meetings, events, and trainings in partnership with the community to share information and resources. The overall goal is to make transportation accessible and affordable for all

#### Information & Assistance Line

The DRMAC Transportation I&A Center is a free, live-line resource to help users identify transportation options in the Metro Denver area. The I&A line is open Monday-Friday from 8:30am to 5:00pm. Call 303-243-3113

#### Getting There Travel App

The Getting There app is a great tool to use when looking for transit options on the go! Our app provides transit options tailored to location, accommodations, age, and more! It is free to download, easy to use, and can be downloaded on to apple and android devices

#### **Membership**

The support of our members and community partners is crucial to our mission. Membership helps us continue our work from a four-pronged approach: advocacy, coordination, education, and information.

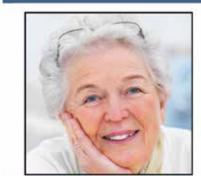
For more info about DRMAC programs please email info@drmac-co.org or call 303-243-3113



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www.senioranswers.org Discussion Roundtables in **Community Locations** 

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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.

#### **Apex Community Recreation Center**

303.424.2739 · apexprd.org

Below is a sampling of Apex's upcoming Active Adult program. You can stay updated on all the latest offerings by visiting Apex-PRD.org. The following activities are all hosted at the Community Recreation Center, 6842 Wadsworth Blvd., Arvada, unless otherwise noted. Please register in advance for all programs by visiting online or calling 303.425.9583.

#### NEW: Blues and BBQ: Thursday, Oct. 12, 12 pm

Enjoy a delicious lunch followed by entertainment by Chris Daniels. Register by October 9. Sponsored by the Scientific Cultural Facilities District. \$16

Acrylic Painting: Wednesday, Oct. 4, 6:30 pm

Whether you have been painting for years or just starting out, come and learn techniques in acrylic painting. \$67 (\$80 non-res.).

Active Adult – Book Club: CRC to discuss the trip itinerary ion show brought to us by Cato Wednesday, Oct. 11, 1 pm We will discuss "The Dutch House" by Ann Patchett. Light refreshments will be provided. \$5 (\$6 non-res.).

The Loneliness Pandemic: Monday, Oct. 16, 11 am

Nearly half of Americans report sometimes or always feeling lonely, and studies from around the world show that there is a global pandemic. Dr. McCann will review the prevalence, causes, and consequences of loneliness and discuss research-based ways to decrease loneliness. \$5 (\$6 non-res.).

Info Session - Canadian Rockies via Rail: Wednesday, Oct. 18, 11:45 am

Are you ready for adventure? Join us for an information session on October 18 to learn about Premier World Discovery's Canadian In honor of breast cancer aware-Rockies via Rail trip. Mandy Mc- ness month, come dressed in your Carthy from Premier will be at the pink and experience a fall fash-

and explain the registration and Fashions. Afterwards, enjoy an ice payment process. Free, but advanced registration is appreciated.

NEW: Active Adult Welcome Holiday Rental Opportunities Breakfast: Thursday, Oct. 26, 9:30 am

Whether you're new to the district or ready to try some new activities, discover the many diverse opportunities across Apex. Enjoy a light breakfast while you learn about various social activities, education, arts and crafts, fitness, aquatics, trips, hikes, clubs, volunteering, and how to get involved. We will also be discussing the benefits of insurance-based memberships. Free, but advanced registration is appreciated.

NEW: Fall Fashion Show and Ice Cream Social: Thursday, Oct. 26, 1 pm

cream social with all the delicious toppings. Register by Oct. 23. \$8

at the Center Are you looking to host a holiday gathering or party? Look no further as the Center provides affordable spaces for smaller groups to up to 250 people. Call Michelle at 303.467.7197 for more information and for pricing.



For Details.

#### Wheat Ridge Active Adult Center (AAC) 6363 W. 35th Avenue - Wheat Ridge, CO 80033 • 303-205-7500

#### Halloween Spooktacular

Don't miss an enchanting yet quirky afternoon of music. A witches brew of yummy morsels will be served for lunch. Attend dressed in costume, if you dare and join the costume contest for prizes. This spooky event will be held on Friday, Ocober 20th. Cost is \$17call 303-205-7500 to register.

#### **Batik with Watercolor**

With watercolor batik, wax is used as a resist that blocks the areas that are not intended to receive paint. Batiking is not an exact science, be prepared for unintentional drips of wax and oozing color. \$10 supply fee due to the teacher on the first day of class (Sat. Oct. 7th) for additional supplies that are more complex to find. Call 303-205-7500 to register.

#### Pottery - Intro to Throwing

All levels of clay experience wel-

explore the fundamentals of hand construction and wheel throwing. The class will contribute to developing muscle memory, upper body strength, as well as eye-hand coordination. You will be introduced to clays, glazes, surface decoration techniques, and bisque/glaze firing within the electric kiln. All clay and glazes must be acquired from the studio. Please, no outside projects, clay bodies or glazes. Basic tools will be provided and shared by the class. This class will be held register.

#### **Gentle Yoga**

Find your inner power! With an emphasis on fitness and a health-based approach to Vinyasa style yoga, you will develop core strength, improve flexibility, and become more centered through a your yoga mat and join instructor Lisa Toyne on Tuesday evenings from 6-7pm. Cost for each monthly session is \$25, call 303-205-7500 to pre-register. Movie Matinee

Enjoy the movie "80 for Brady" on Thursday, October 26th at 1pm, the movie is free but pre-registration is required, call 303-205-7500 to register. Bring \$1 for pop & popcorn, if you like!

#### Trips

We have numerous outings on Friday mornings, Oct. 6-27, planned for October, stop by the cost is \$75, call 303-205-7500 to AAC to pick up a copy of the trip guide. We also offer hikes and weekly walking outings. Call 303-205-7500 to register or register online at: rootedinfun.com

> Special Interest Drop-In Groups (Drop-in fees \$4.50 paid for with an Electronic Enrichment Pass) Train Dominoes - 2nd Mondays,

Silversmith Lab – Every Wednesday, 9am - noon Booktalk – Thursday, Oct. 26th – Book: Lessons in Chemistry by Bonnie Garmus Pastel Painting - 2nd Thursdays, 10am Maj Jong – Wednesdays, 9-11am Canasta - 1st and 3rd Fridays, 1-3pm Fitness and Dance While many of our dance and fitness classes have returned to in-person, some of our classes remain on Zoom. Registration is required for Zoom classes, call 303-205-7500 to register.

More information on all AAC activities offered are available in the printed Rooted in Fun Guide or online at: www.rootedinfun.com. You can also pick up a copy at the AAC or the Wheat Ridge Recreation Center.

come. This foundations class will series of yoga asanas (poses). Bring 1pm

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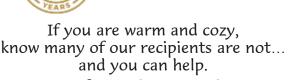
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#### Malley Recreation Center Happenings 3380 S. Lincoln St., Englewood, CO 80113

Register by: Phone: (303) 762-2660 Online: englewoodrec.org In Person: Malley Recreation Center, 3380 S. Lincoln St., Englewood, CO 80113 New! TLC Embroidery Studio (No Class on 10/14 & 11/4) - Holiday Bazaar) Bring Own Supplies-No instructor 9/2-11/25 Sa 10:00 a.m.-12:00 p.m. 41761511 \$17/\$14 **Creative Pottery** Clay fee is \$15 for every 25 pounds of clay, payable to instructor. Instructor: Michael McGrath Location: MRC 10/17-11/21 Tu 10am-NOON 41760412 \$72/\$67 10/25-11/29 W 10am-NOON 41760512 \$72/\$67 10/25-11/29 W 4:30-6:30pm 41760514 \$72/\$67 **Drawing & Painting** Please Note: No class on 11/12 or 11/23. \* Denotes a 5-class sessionhence, the reduced fee. Instructor: Eileen Hoffman Location: MRC 9/7-10/19 Th 10 a.m. -NOON \$60/\$55 \*(No class 41761011 on 10/12) 10/26-11/30 Th 10 a.m. -NOON 41761012 \$50/\$46 \*(No Class on 11/23) **Education & Enrichment Basic Photo Composition** Instructor: Cynthia Slade Location: MRC 10/7-10/28 Sa 9:30- 10:30 \$27/\$22 41460812 ROOM RES **Digital Photography Techniques** Instructor: Cynthia Slade Location: MRC 9/8-29 F 2:30-3:30 41460711 \$27/\$22

10/7-10/28 Sa 11-12 41460712 \$27/\$22 **Continuing Bridge Lessons** Instructor: James Buck Location: MRC 10/18-11/22 W 10 a.m.- noon 41465012 \$57/\$46 **Social Security Basics** Please note: this class may be broadcast live-virtually at the Malley Recreation Center or provided in-person depending on number of attendees. Free, registration is required. Location: MRC 10/27 F10 a.m.-NOON 41461212 Free, Registration Required New! Nymbl Science Digital App Presenter: Sasha Story, Nymbl Community Outreach Manager 10/23 M 1-2 p.m. 41461811 \$7/\$5 14 Young at Heart Instructor: Kelly Andis (Natural Grocers) 10/26 Th 1:00-2:00 p.m. 41460611 \$7/\$5 MRC New! Mental Health Awareness and YOU 10/10 Tu 41461912 12:30-1:30 New! Alzheimer's Association Education: 10 Warning Signs of Alzheimer's Presenter: Representative with Alzheimer's Association 10/18 W 1-2:00 p.m. 414623 **Building Physician Partnership** Sponsored Presenter: Ben Torrez, Humana 10/30 M 11 a.m.-1 p.m. 41450911 \$7/\$5 Sponsored Classes Medicare 101 Sponsored Presenter: Allen McGirl Insurance Location: MRC 10/12 Th 1:30-3:00 p.m.

41460112 FREE Will Maker- Legal Seminar Instructor, Rebecca Bennetti- Attorney of Estate Planning Law. Location: MRC 10/24 Tu 12:30 – 4:30 p.m. 41460412 \$15/\$12 The Probate Process Presenter: Ryan Scott of BC Scott Law 10/16 M 10-11:30 a.m. 41461511 \$7/\$5 **Reverse Mortgage Myths** Sponsored Presenter: Tom Openka, **O**rion Mortgage 10/9 M 41461011 10-11 Excursions Please visit the website for details! Blackhawk & Central City Registration Deadline: Thursday prior to excursion date by 7pm. MAX 10/9 M 9am-4pm 42060313 \$25/\$20 10/16 M 9 am-4 pm \$25/\$20 42060314 Rockies We will depart Malley at 12:15pm, and plan to return by 6pm. Food and refreshments are on your own. Play ball! Cancellations must be made one week prior to game date, no refunds after that date. 10/1 Rockies vs. MN Twins Su 12:15-6 p.m. 42060712 \$48/\$38 **Mystery Matinee & Meal** 10/18 W 12:45pm- 5:30pm \$30/\$25 42060112 Cripple Creek Caravan 10/27 F8am-5pm 42060211 \$42/\$34 Lariat Loop Scenic Drive & Lunch-Evergreen 10/2 M 10am-3:00pm 42061011 \$30/\$25

Guanella Pass Scenic Drive & Lunch- Georgetown Menu price range is \$10-\$30. Lunch is on your own. My need to wait- no reservations, call before coming 10/23 M 10am-2:30pm 42061111 \$30/\$25 Polish Pottery Outlet and Pierogies Factory Lunch-Littleton 10/10 T9:45-3pm 42060511 \$27/\$22 Balistreri Winery Tour & Lunch-No cancellations after 10/16. 10/24 T11 a.m.-3:30 p.m. \$78/\$66 42060811 National Renewable Energy Lab & Lunch (Tour 10-11:30) After the 90-minute guided tour, we will head to lunch (on your own) at Golden Diner, menu price range is in the \$9-\$16. Please Note: proof of US Citizenship status and email address is required for participation in the NREL tour. 10/13 F\$36/\$30 42061611 9:00am-3pm Yanni's Greek Restaurant -Dinner-Greenwood Village Menu offers many Greek cheeses and appetizers. Price Range: \$12-\$35 10/12 Th 4-7:30 42062211 \$17/\$14 Sam's No. 3 Diner- Lunch- Glendale Menu price range: \$10-\$23 10/26 Th 11-2pm \$17/\$14 42062311 Culinary Drop Out-Lunch-Denver Menu Range \$20-\$30 10/5 Th 11:15-3pm 42065411 \$26/\$22 Oktoberfest 10/6 F 11:30-1pm \$12 Haunted Denver-10/31 Tu 1:00-2:00pm 41451011 \$13

# The Dirty Dozen Myths of Marketing to Older Americans

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.

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%

Young at heart and flush 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 In his recent webinar, Jeff Weiss, 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

day'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.

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. To-

ageofmajority.com.