

50+ ADULTS 50 Plus Marketplace



CONNECTING LOCAL BUSINESSES WITH THE 50 PLUS COMMUNITY July 2023 • Volume 29 • Issue 7

Larimer County Awards Two Outstanding Volunteers

In May on celebrating Older Americans Month, the Larimer County Office on Aging (LCOA) held its annual ceremony for recognizing two outstanding volunteers. Senior Advisory Education Committee Chair Colleen Conway made introductions with emphasis on the Stan Ulrich volunteer awards and his many past achievements. The three county commissioners: John Kefalas, Jody Shadduck-McNally, and Kristin Stephens gave brief introductions as well.

Ginger Haney received the Outstanding Family Caregiver award as nominated by Andrea Scandrett with Dementia Together. Ginger has lovingly cared for her husband Del since his dementia diagnosis in 2017. Ginger commented "Caring for her best buddy and date for life has invited and demanded a profoundly

deeper level of love and sacrifice and commitment than we could never have imagined way back when we married 49 years ago." Del and Ginger are a joyful, loving couple and Del is receiving excellent care from his wife. "We rely on faith and prayer and the incredible example and support of those journeying with us" says Ginger.

Phyllis McKeown received the Outstanding Senior Volunteer award as nominated by Theresa Holbrook with the SAINT Volunteer organization. Phyllis has been a SAINT volunteer for over 15 years, and consistency is her middle name! She has held the record for the most rides per year in seven of the last 10 years. She is focused on doing the best she can for the passengers that depend on our SAINT drivers to



Volunteer Award Winners Ginger Haney & Phyllis McKeown

get them to their appointments, shopping trips and other activities in helping to maintain their independence and keeping her-

self active and useful. The SAINT program depends on their volunteer drivers, and Phyllis is at the top of the list! Article courtesy of LCOA.

WWII Veterans' Reunion

WWII Veterans were recently honored at a special gathering at Northern Colorado Regional Airport arranged by Brad Hoopes. Brad is the owner of Remember and Honor, which leads the way in recognizing and honoring Veterans for their service to our country. WWII Veterans were the major focus of the recent gathering. A major feature of the reunion was a Commemorative

Air Force B-25 bomber and a P-51 Mustang fly-by.

Rosie the Riveter (portrayed by JR McKinley) was on hand to welcome all the veterans, families, and friends and took the time to have a few chats. The WWII Veterans Reunion was an extra-special occasion prompting the sharing of memories and being reminded about the contributions to our country by the Greatest

Generation.

One of the B-25 bomber mechanics, Ken Calkins (pictured with Rosie), also an Honor Flight recipient was stationed at Bakersfield, CA during WWII is 96 years young and married for 72 years. He receives a kiss from Rosie for his service during WWII. THANK YOU to these wonderful veterans! Story by Michael Buckley.



WWII Veterans & B-25 Mitchell Bomber



WWII Veteran Ken Calkins with Rosie the Riveter

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JULY Calendar

Tuesday/4

City of Wellington has their annual parade starting at 10 am with over 30 vendors. Parade route starts a 1st at Cleveland Ave.

The City of Fort Collins has their annual Independence Day Parade starting at 10 am with over 50 entries and will travel westbound on Mountain Avenue between Howes Street and Jackson Avenue.

Thursday/6

AARP presents a free online class on "An 'Awake in the Wild' Meditation" at 11 am on Zoom. Nature-based mindfulness meditation practices can help attune your senses to the simple delights and serenity of the natural world. This class will teach you various sensory awareness practices and offer guided mindfulness-based meditations. Contact AARP Wyoming at wyaarp@aarp.org for more information and Zoom link.

Tuesday/11

AARP presents a free online program on "13 Ways to Protect Yourself From Fraud" at 10 am on Zoom. Join us for a discussion and Q&A that will provide a number of effective scam-prevention tips to help you protect yourself and your loved ones. Contact maaarp@aarp.org for more information.

Saturday/15

Larimer County Genealogical Society presents their free monthly hybrid program on "Mapping Your Family History" presented by Susie Wickman at 10 am at the Fort Collins Senior Center and on Zoom. Susie will talk about how to create different maps a to enrich your family history stories and solve problems, and mapping tools you can use. Please register on their website at www.lcgsc.org.

Colorado Gerontological Society has many videos on senior related topics on their website at www.senioranswers.org.

Check with individual venues for current information.

Calendar sponsored by...

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Dental Implants

At Implant & General Dentistry of Northern Colorado, we've been placing dental implants for over 35 years! Dental implants can be an excellent option to restore your smile and improve your oral health. Unlike other tooth replacement options, dental implants mimic the look, feel, and function of natural teeth, making them a popular choice for patients who want a permanent and durable solution. Overall, dental implants can:

Improve oral health: When you lose a tooth, the surrounding teeth can shift, causing bite problems. Dental implants can prevent these issues by filling the gap left by the missing tooth and keeping the remaining teeth in their proper position.

Improve your smile: Implants can help restore confidence in your smile. Creating a more esthetic smile with dental implants is one of the most rewarding ways in which we can

help our patients achieve their dental goals.

Increase comfort: Dentures and other removable tooth replacement options can be uncomfortable, particularly if they slip or move around in your mouth. Dental implants are fixed in place, ensuring maximum comfort and stability.

Improve oral function: Missing teeth can make it difficult to eat certain foods and speak clearly. Dental implants are designed to function just like natural teeth, allowing you to enjoy your favorite foods and speak with confidence.

Dental implants can be a great investment in your oral health and well-being. They offer a permanent and natural-looking solution to missing teeth that can improve your confidence, comfort, and overall quality of life.

At Implant & General Dentistry of Northern Colorado, our dental implant patients are rediscovering the comfort and confidence to eat, speak, laugh, and enjoy life once again! If you're interested in dental implants, please give us a call for more information, and check our website at www.implantdds.com for helpful videos and more!

by Theo Mioduski III DDS



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Elder Law Q & A

Why Hire an Elder Law Attorney?



Will Beyers

Elder law attorneys typically specialize in estate planning, incapacity planning, and end-of-life care for seniors. These practitioners are essential because they work

to protect a vulnerable population.

How Can an Elder Law Attorney Help My Aging Loved One?

Having a plan for your aging loved one's care can relieve anxiety for you and the senior. Elder law attorneys can help their clients by providing some of the following services:

Long-Term Care Planning

The number of Americans living past age 65 has exponentially increased. This increase requires more people to pay close attention to the need for long-term care planning.

An elder law attorney can help you create a customized plan for your needs and assist you in allocating money to pay for the essentials as you age. In addition, with expertise specific to elder law at the federal level and in your state, they can aid you in determining what public benefits you could qualify for, such as Medicaid and Medicare, and help you successfully apply for them.

Estate Planning Document Preparation

Most people contact an elder law attorney whose expertise includes es-

tate planning when they need end-of-life documents drafted. Yet it is smart to start estate planning when you are still healthy.

Elder law attorneys may draft for their clients such documents as trusts, wills, health care directives and power of attorneys. By carefully crafting these documents, an attorney can help protect a senior's legal rights when it comes to their retirement benefits, estate administration, and medical decision-making authority.

Create a Plan for Incapacity

A related piece of the puzzle is incapacity planning. This could mean having an elder law attorney advise you on documenting your wishes for care at the end of your life, in the

wake of a disability, or after a diagnosis of dementia.

An elder law attorney can assist seniors and their families as they try and protect the senior's financial and physical well-being as their condition progresses.

Keeping your elderly loved ones safe is essential to supporting their care and protecting their legacy. Hiring an elder law attorney you trust can help you accomplish this and keep your parents, grandparents, or other aging relatives protected.

Beyers Law LLC is a law firm serving clients throughout Colorado. They specialize in Elder Law, Estate Planning, and Special Needs planning and can be reached at 970-669-1101 or at www.beyerslaw.com.



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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.

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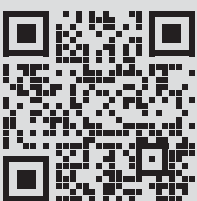
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We request the pleasure of your company at the grand opening for The Capstone at Centerra, the newest assisted living and memory care community in Loveland, Colorado.

Wednesday, July 12, 3-5 p.m.

Light refreshments will be provided.

**Please RSVP to Shannon Barker at
CenterraDSM@isllc.com or (970) 581-4655
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Reflections

The Roads Mistakenly Traveled



Martha Coffin Evans

My husband and I have apparently begun the habit of traveling on roads which, in hindsight, we should have missed. These shouldn't-have-taken roads, have provided the fodder for funny stories and lots of laughter...later.

Our first mistakenly traveled road, occurred in Georgia when we left the Whistle Stop Café (think "Fried Green Tomatoes"). I thought I could find my way out of the various roads in search of I-85. Turning left, those trees didn't look right. I made a U Turn, headed the opposite direction where, once again, those trees didn't look right nor had we planned on visiting an area plantation.

Eventually, I wound my way back and stopped in front of the Whistle Stop Café. My snoozing husband, woke up, asked if I needed the restroom. No, I'm trying to find my way out of this friggin' area. Following the provided directions, we

found I-85! We received a Garmin that Christmas.

Our next "mistaken" road happened in California. With son Adam at the wheel, we headed over a crazy, curvy mountain pass in the wine country. Once safely on the other side, vineyard staff commented, "Even the locals don't take that road!"

Not to be outdone by either of these states, we had our own Colorado adventure. With directions loaded into our Waze app, we headed for a 10th Mountain Memorial Day Celebration. We entered Tennessee Pass into Waze, were told to turn onto East Tennessee Pass Road, and, so we did. Bouncing over deep ruts, scraping shrub bushes on either side, periodic dips full of water on this rough road, Waze announced we'd reach our destination! Really?!

Recalculate! We made a U Turn, traveled 13 miles back to find the correct destination – Camp Hale.

Specifics can make a difference! What mistakenly traveled road is your favorite?

Health & Wellness Expo



The Expo was recently held at the Fort Collins Senior Center. The attendees found it very interesting and helpful talking to various vendors about how they might be of assistance to them.

There were plenty of questions asked. Beneficial answers followed. The late morning, early afternoon event was a success for everyone involved.

In the photograph to the bellow, various vendors were available to discuss their products and services in general.

In the photograph above, Jenn Fieldhack owner of Whole Food Nut was on hand at the recent Health & Wellness Expo. Jenn shared valuable information about nutrition, healthy eating habits and insightful observations about food in general.



VA Hospitals Outperform Private Sector in Patient Experience

Recent results from the Hospital Consumer Assessment of Healthcare Providers and Systems (HCAHPS) show that VA's investments in its customer experience program continues to yield significant improvements in the VA patient experience.

In HCAHPS's April 2023 release, 72% of VA medical centers received four or five HCAHPS Summary Stars for the patient survey rating, compared with 41% of Centers for Medicare & Medicaid Services (CMS) hospitals reporting HCAHPS Summary Stars during the same period.

Five years ago, only 26% of VA hospitals received four or five HCAHPS Stars for Patient Survey Rating, rising to 72% in the latest April 2023 results. The recent HCAHPS data indicates that VA facilities outperformed community hospitals on all 10 core patient satisfaction metrics including overall hospital rating, communication with doctors, communication about medication, care transition and more.

After consulting industry leaders and best practices, VA conducted a broad qualitative research project to better understand Veterans' life journeys. Using the Human

Centered Design (HCD) methodology, VA created what became the Veteran Journey Map.

In June 2021, VA sent inpatient surveys after identifying what matters most to veterans in their inpatient hospitalization and discharge experience. Over 18,000 Veterans provided feedback in fiscal year (FY) 2023 with 89.3% of inpatient veterans reported they trusted VA for their health care.

After analyzing survey data, VA gained a better understanding of its customers and launched innovative initiatives using hospital discharge techniques to improve the patient's experience. Approximately 92% of Veterans Health Administration employees have been trained in VA's customer experience training program,

VA facilities nationwide have already implemented several of these patient experience programs. These programs ensure every employee is trained and focused on consistent delivery of care in an exceptional manner. Veterans' journeys will continue to evolve, and VA stands ready to implement initiatives to provide a better patient experience across the organization. Courtesy of VA.

Technology is Hip!

Comcast Offers Nationwide Public Wi-Fi Network



Bob Larson

Comcast offers a nationwide public Wi-Fi network across the USA. It is the largest of its kind in the nation using two frequency bands at 2.5 and 5 Ghz. It's available in outdoor and business locations, all of which can be found online at www.xfinity.com/wifi.

Hotspots are wireless access points that allow you and others to connect wireless devices to the Internet. Hotspots can be found at coffee shops, universities, libraries, airports, restaurants, hotels, hospitals, and other locations. They can even be found at your home if you live within range of a hotspot. If you have a comcast Xfinity Internet account, you can find where the public Wi-Fi hotspots are located using their Wi-Fi map system.

Connecting to their Xfinity public Wi-Fi network is easy! If you're a Xfinity Internet customer with a Wi-Fi-equipped device like a laptop or smartphone, go to Settings > Wi-Fi, then select from the list of in-range networks, select "Xfinity" or "Xfinitywifi." You will need

to sign into your Xfinity account to access the local Xfinity Wi-Fi public network. Non-Xfinity customers can pay \$20 per month for using their public Wi-Fi network.

It's recommended to do an Internet speed test to check the Internet reliability when using the different video teleconference services. Video streaming takes lots of bandwidth at two Mbps in both directions using www.speedtest.net.

Existing Xfinity Internet customers with an iOS or Android device can download the Xfinity Hotspot app to connect to their Wi-Fi hotspots. If you have a Xfinity mobile account, you can access their public Wi-Fi network instead of using their cellular network for free.

Customers can expect Wi-Fi hotspot speeds suitable for web browsing, video streaming, sending emails, video chatting, and more. The Internet speeds range from 5 to 10 Mbps up and 25 to 50 Mbps down, which are all suitable for the different services. Bob Larson is a technologist and Marketing Director for 50 Plus!

Mastering Your Recovery: Dos & Don'ts After Hip & Knee Replacement



After having a hip or knee replacement, you may be able to return to the lifestyle you had before surgery, but this can take some time. By putting these dos and don'ts into practice, you can get a better recovery experience following a hip or knee replacement.

Dos

- Before your surgery, plan ahead. Recruit a family member or friend to be with you during the first couple of days and nights, and plan out activities you can do as you rest and recover.
- You should try to use your new joint as much as possible to help ease some of the stiffness you may experience.
- Stay ahead of the pain by sticking to your medication schedule. Consistency is key, especially when it comes to your recovery.

Don'ts

- As you start to use your new joint, remain aware of your limita-

tions and ask your doctor or physical therapy team if you are unsure.

- Avoid putting unnecessary pressure on your joint when you sleep or lay down.
- If you need to pick up an item, use an assistive device or have a family member or friend help you.

After joint replacement surgery, the most important tip is to listen to and follow the instructions from your doctor and physical therapy team. They will have the best tips and tricks to follow so you can return to your favorite activities.

To learn more about joint replacement or other options for chronic joint pain, contact the specialists at BoulderCentre for Orthopedics & Spine by visiting www.bouldercentre.com or calling 303-449-2730.

By C. Brian Blackwood, MD, Fellowship-Trained Joint Replacement Surgeon at BoulderCentre for Orthopedics & Spine



Ageism Matters

Why Tell A New Story About Aging?



Kris & Sara

One of the pillars of Changing the Narrative's mission to end ageism is reframing aging. We need to change how we think and speak about aging if we want to end ageism.

But what is reframing aging? It is seeing aging through a new lens, one that takes in a bigger and more positive reality than the usual story of aging as decline and increasing irrelevance.

Our words matter. Research shows that the words we use about older adults and aging impact our beliefs. For instance, research shows that terms like "senior citizen" and "the elderly" reinforce negative stereotypes about older people.

This research led to new standards adopted by the Associated Press, the American Medical Association, and the American Psychological Association to avoid these terms and to use more age inclusive terms such

as older adult and older person, or descriptive language (e.g. people age 60 and older).

Another example of ageist speech is when care providers speak down to older adults, as if they were children, implying a lack of competence. This is not just disrespectful and unwarranted; it has negative impacts on health and self-esteem.

The language we use and the stories make a difference. Per research by Dr. Becca Levy, having negative beliefs about aging correlates with having a shorter lifespan and increased chances for dementia.

Aging is not all negative and there are good reasons to change this narrative and reframe how we think about aging. Learn more at our July 18th workshop on reframing aging and see our website for more resources.

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

Colorado Gerontological Society

Voters Get To Decide If Seniors Get Portability For The Homestead Exemption



Eileen Doherty

In the waning days of the last legislative session, a tax bill passed with a number of changes to Colorado's Tabor Refunds, now known as Proposition HH. The most exciting proposed change in Proposition HH is to make the Senior Homestead Exemption portable.

The bill was signed in the front yard of Mr. Joe Medina in Commerce City. Supporters gathered around to watch Governor Jared Polis sign the bill sending it to the voters on November 7.

Mr. Medina, a client of the Colorado Gerontological Society, had responded to a survey we conducted in 2018 on the importance of the Senior Homestead Exemption tax credit to older adults.

Mr. Medina had expressed at that time how important the tax credit was to him in helping to pay his taxes. Last fall, he considered moving, but one of the

considerations for him changing his mind and not moving was losing the Homestead Exemption.

If Proposition HH passes, starting January 1, 2025, any older adult who was able to claim the Senior Property Tax Exemption, but lost it because they moved, will be to claim the tax exemption again without waiting the 10 years in the new property.

Given the new assessed values and the expected increase in property taxes in 2024, older adults will not see any property tax relief in the short term.

The Society has worked with Senator Larry Liston in the 2022 and 2023 legislative sessions to make the Homestead Exemption portable. Both of those bills were defeated.

Individuals who have not claimed their Senior Income Tax Credit, which has now been extended until October 2026, can file the Colorado Income Tax DR0104 and DR0104CR. If you need assistance call 303-333-3482 or 1-855-293-6911 (toll free) or 1-866-880-4777 (Spanish).

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

NEED HELP NAVIGATING MEDICARE?



State Health Insurance Assistance Program (SHIP) is a local resource that provides unbiased help with Medicare. SHIP can help with:

- Enrollment.
- Plan comparison.
- Cost and coverage.
- And much more.

SHIP counselors are available in Fort Collins, Loveland, Greeley and Estes Park. All counselors are screened, trained and certified by Centers for Medicare and Medicaid Services (CMS).

Contact the UHealth Aspen Club for assistance: 970.495.8558 or 970.495.8560.



Larimer County Office on Aging

Long-Term Care Ombudsman Training



Kate Poppenhagen

Across Larimer County, the long-term care ombudsman program has been working to revitalize the direct care workforce and reduce ageism by connecting with high school students who are exploring careers within long-term care. A long-term care ombudsman is a trained advocate who works alongside folks who live in long-term care communities.

This connection with students is more important than ever, due to the growing population of older adults and the ongoing staff shortages in long-term care settings. By 2040, the population of adults 65 and over will reach 81 million, or 22% of the US population, adding demand to an already strained care system. Recent AARP data show that nearly one-third of long-term care facilities in Colorado are currently facing staff shortages. The Larimer County ombudsman program's work with local high schoolers supports young people pursuing these professions through education about ageism and

the advocacy that the ombudsman program provides.

For several years, the ombudsman team has partnered with Columbine Health Systems to provide training to new Certified Nursing Assistants (CNAs) that explores the role of the ombudsman within the context of health care advocacy. Recently, the ombudsman team has expanded the reach of this training to include high schoolers from Poudre School District who are taking part in the Registered Apprenticeship program offered by Columbine Health Systems. Through this program, local high schoolers are given opportunities to partner with CNAs as well as learn about other career opportunities within long-term care. Additionally, the ombudsman team has been invited to create a course curriculum about the long-term care ombudsman program for high schoolers across the state. A focus in creating this curriculum has been to explore the intersection of healthcare advocacy and age-friendly healthcare.

If you are interested in partnering with your local ombudsman on education about the ombudsman program and advocacy, please call (970) 498-7754.

PAMVET Breakfast Club Meets Every Saturday

In 2008, two WWII Navy veteran's, Virgil Horton, and Ron Garretson, created a weekly breakfast gathering of local veterans every Saturday in Loveland. The veterans' group has outgrown several locations and currently meets at the Golden Corral at 1360 Sculptor Drive off of Highway 34 (East Eisenhower Blvd).

The PAMVET (Proud American Military Veteran) group has no dues or requirements, other than simply enjoying the camaraderie of other veterans. A bell is rung to get everyone's attention to stand and salute the flag, and recite the Pledge of Allegiance which is followed by a prayer and their weekly program hosted by Vietnam veteran & chaplain Charlie Nash.

The group or visitors are asked to introduce themselves and talk for a few minutes about their background

and service history. The meeting continues with announcements about members or veteran-related events and activities. Breakfast follows the announcements.

Between 125 to 200 members attend the weekly breakfast, ranging in age from their twenties to over 100 and arrive from all over Northern Colorado.

PAMVET members can bring guests to the meetings and "every member is a recruiter," one member said. "Most of us wear hats." They greet the wearers of the hats stitched with the name and insignia of a branch of the military out of respect for their fellow comrades. If you are a veteran, please consider attending the PAMVETS Breakfast at the Golden Corral restaurant in Loveland on any Saturday (except major holidays) at 8 am. Breakfast cost is \$12 per person



l-r: Organizers Robert Hildebrand, Judy Doty, Charlie Nash, & Phyllis Minch

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Genealogy Rocks!



Carol Darrow

Have you encountered a brick wall in your genealogy research? Join the club! Every single one of us has encountered one. It haunts us like a dark shadow. How can we solve this mystery?.

There are impenetrable mysteries. We don't have access to much personal information. What attracted two people to marry? Why did they get divorced? What caused him to abandon his family?

The records should be more helpful. Of course there are rules and laws that may govern our access. Privacy laws restrict our access to censuses after 1950 for another 72 years. Military personnel records are restricted to direct descendants. Some states like Colorado have closed birth and death records, again limited to direct descendants.

What if there are no records? South Carolina did not record marriages at all until 1911. The 1890 U.S. census was destroyed in a fire in 1921 and only fragments remain.

U.S. census records that predate 1850 give only the names of the heads of household so no family groups are available to us.

Sometimes we create our own brick walls by clinging to assumptions that may not be true. "I'm sure my ancestor came in to Ellis Island in 1854. Didn't everybody?" No. Ellis Island didn't come into service until September 1891. "This can't be my family in this census because my family always spelled their name correctly." That may be true but the census taker and the indexer were going by how the name sounded, not how it was properly spelled. There's even a Soundex index created to track phonetic spellings in census records.

Always be willing to check your assumptions as well as your facts. Try to untangle the mystery in a record by learning when and why that record was created.

Carol Cooke Darrow teaches Genealogy 101 classes and facilitates a WriteNOW group of genealogists. Classes start again in September. Check www.cogensoc.us for more information.

\$28 Billion a Year Stolen from Adults 60+

Older Americans lose an estimated \$28.3 billion annually to elder financial exploitation (EFE), according to a new report from AARP. The report also shows that 87.5% of adults age 60 and older who are victimized by someone they know never report these incidents to authorities. In contrast, just one-third of victims of stranger-perpetrated EFE do not report it.

"While strangers often rely on quick and irreversible transactions such as gift cards or wire transfers, perpetrators who know the victim are more likely to gain direct access to their victims' bank accounts. But financial exploitation of any kind wreaks havoc on the lives of older adults and their families," said Jilene Gunther, National Director of AARP's BankSafe Initiative and lead author of the report. "The keys to stopping this growing problem are consumer education, frontline employee training and strengthened technology to flag suspicious activity."

To combat underreporting and other barriers to finding the true cost of EFE, the report uses a first-of-its-kind approach that gathers data from several of the nation's most highly regarded sources on consumer-reported losses and elimi-

nates duplicate reports while integrating estimated unreported losses. Key findings of the report include:

- Criminals steal an estimated total of \$28.3 billion from older adults each year.
- Of the \$28.3 billion in estimated annual EFE losses, only \$7.8 billion of stolen funds are reported to authorities.
- Of that \$28.3 billion, known others, such as a friend, family member or caregiver, steal \$20.3 billion, or 72%.
- EFE perpetrated by strangers accounts for the other \$8 billion per year, or 28%.
- \$20.5 billion is stolen each year but likely never reported to authorities.

"Through AARP BankSafe's collaboration with more than 1,000 leading financial organizations, BankSafe-trained employees are estimated to have stopped more than \$200 million from being stolen from older adults since 2019," Gunther said. "But more must be done to ensure that we are accurately quantifying the problem and arming consumers and industry professionals with the knowledge, confidence and tools needed to better protect older adults from financial exploitation." Courtesy of AARP.

Say you saw it in 50 Plus Marketplace News

Consumer Assistance Program Saves Coloradans Over \$7 Million

The Colorado Consumer Health Initiative (CCHI) marked the five-year anniversary of its successful Consumer Assistance Program by announcing that it has saved 2,660 Colorado health care bill-payers a whopping \$7,006,507.25 over five years!

The Consumer Assistance Program (CAP) was created in 2018 with funding from the Next 50 Initiative to help individual consumers navigate their billing issues with insurers and health care providers such as hospitals and clinics. CAP advocates on behalf of consumers to reduce overbilling or fix coverage but clients are never charged for services.

"While The Consumer Assistance Program specializes in helping consumers navigate their medical bills and insurance claims, we also help people find resources to mitigate the impact of high healthcare costs," said Stephanie Arenales, Director of CCHI's Consumer Assistance Program. "CAP is the only program operating statewide that provides these kinds of services."

One CAP client of 2,660 is Ka-

tiana Brenner of Lakewood who was told by a physician that her son must be transferred to another hospital via ambulance. Then she got the bill: \$4,410, because the ambulance ride was deemed "non-emergency." Seeking help, Katiana turned to CAP. Melissa Duncan, the Consumer Assistance Program Coordinator, reviewed the case and all the paperwork which ultimately indicated it was in fact an emergency. With Melissa's help, insurance covered the full amount.

CAP also informs CCHI's policy and regulatory advocacy by identifying emerging concerns that consumers face on a daily basis and the need for changes in the law, and in implementation, monitoring and enforcement.

Colorado Consumer Health Initiative is a nonpartisan, nonprofit, membership-based group advocating for equitable access to high-quality, affordable health care. CCHI serves Coloradans whose access to health care and financial security are compromised by structural barriers, affordability, poor benefits, or unfair business practices of the health care industry.



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Can you hear me now?

Cognition and Memory Series

The 4 types of memory: Working memory; Episodic memory; Semantic memory; and Prospective memory.

Working memory: You use this to store information for short periods. For example, working memory is needed to remember the numbers when you do a sum in your head. If you have problems with your working memory, you may take longer to figure something out. For example, you might need more time to pay at the supermarket till.

Episodic memory. Episodic memory is needed to recall past events – recent or distant. You use episodic memory when you remember personal experiences, such as what you had for lunch or when you attended a family gathering. These memories often include recalling emotions or feelings. Experiences that cause strong positive or negative feelings are easier to recall many years later. If you are struggling to recall recent memories such as where you parked the car, you may have a problem with your episodic memory.

Semantic memory. You use this to remember the meanings of



Susan Baker

words or remember facts. You also use it to remember familiar faces or objects. This knowledge is not directly tied to any personal experience – for example, you may just ‘know’ a plate is for holding food or that a phone is used to talk to people far away. If you have a problem with your semantic memory, you may have difficulty finding the right words when you are talking to someone.

Prospective memory. You use this to remember appointments, dates or events that are due to happen in the future. If you have a problem with your prospective memory you may forget to do something at a particular time. Or you may forget that you had planned something, such as visiting a friend.

Susan Baker is the owner and operator of Advanced Hearing Services in Fort Collins. She has been helping people with hearing loss and Tinnitus for the past 23 years. Please call (970) 221-5249 for an appointment today.

Source: <https://www.alzheimers.org.uk/get-support/staying-independent/understanding-types-memory>

Veterans Echoes

Heaven and Hell



Brad Hoopes

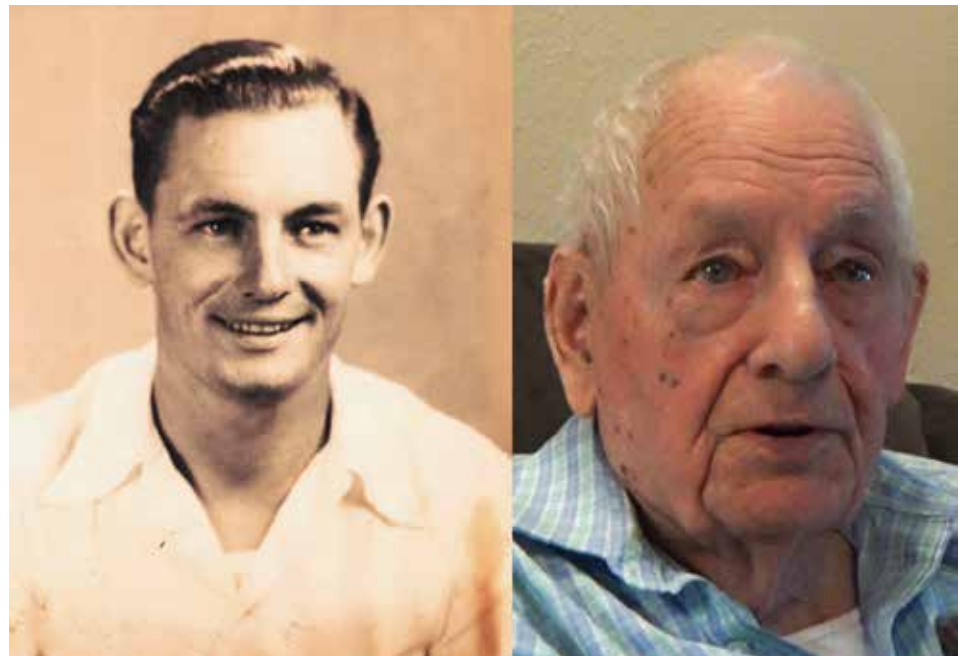
Algie Boone talks fondly of his upbringing in rural Mississippi. He came from a large, loving and deeply religious farm family. The description he gave of his youth was nothing short of heaven on earth. With the start of World War II though, Algie soon found himself in what can only be described as hell on earth.

Algie was a medic with the 126th Infantry Regiment of the 32nd Infantry Division. Starting in Australia, he fought in New Guinea and in the Philippines. It was a warzone teeming with Japanese, who never surrendered and fought to the death. Compounding this situation, was the unimaginably harsh jungle conditions they

fought in. Algie was often out in these elements for long periods of time. One time due to being cut off from supplies, he was so mal-nourished that he could barely stand up. Another time, being out so long and unable to change clothes, his socks deteriorated into his skin. The jungle left him with malaria and jungle rot, a skin disease. He earned a Bronze Star and was awarded a Purple Heart. After Japan’s defeat, Algie headed to Japan as part of the occupation forces.

Algie was one of six brothers that went off to war. Fortunately, all six returned home safely. Algie gives full credit to his strong faith, he carried a Bible that he read every chance he could, and the continuous prayers of his parents and family back home for his and his brothers’ survival.

Thank you, Algie, for your incredible sacrifice for our country.



Are you concerned about your hearing and memory?

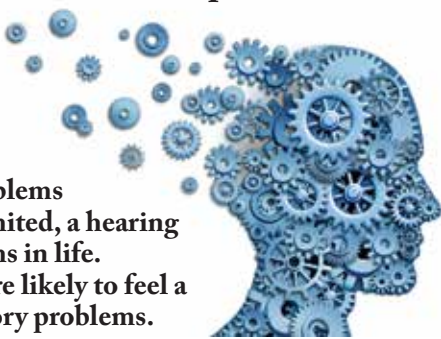
Hearing problems can become brain problems!

The brain needs access to the full perspective of the sound scene to work as it should. Not receiving this can lead to brain problems.

Brain problems can become life problems. When access to the right input is limited, a hearing problem can lead to serious problems in life. If you have hearing loss, you are more likely to feel a cognitive load and experience memory problems. Susan can help, call.

(970) 221-5249

Susan D Baker, BS, BC-HIS. Owner and Hearing Healthcare Provider



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Pets Are Family

Microchip Your Pet!

4th of July is a wonderful time to celebrate with friends and family, but when it comes to fireworks, dogs are typically not a fan. The noise and unpredictability can be perceived as a threat, triggering a fight-or-flight response, and your dog may try to run away and hide. Be prepared with a backup plan and microchip your pet! Microchipping is an important safeguard to increase the likelihood your pet is returned to you in the event they go missing.

A microchip is a small, electronic RFID chip enclosed in a glass cylinder that’s about the same size as a grain of rice. The chip is injected under your pet’s skin and can be implanted during a routine veterinary visit. Once implanted, you register your contact information with the microchip company, and you receive an ID number. All microchip ID numbers can be

traced through a “universal microchip lookup” database (www.aaha.org/pet-microchiplookup) regardless the brand of microchip you have.

When scanned, the chip transmits and displays the ID number on the scanner’s screen. Microchips can be scanned by shelters, veterinary clinics, and even animal control officers in the field – who then access the database to aid in searching for the owners.

Microchips should not replace collars with ID tags, license tags, and rabies tags, but collars can fall off or break, and the microchip provides an extra layer of security.

When you adopt a dog or cat from Larimer Humane Society, your adoption includes a microchip implant and registration. You can also access this service for your own pet for \$40. You’ll have to make sure that your pets are registered with the microchip company, and it’s important that you keep your pet’s microchip information up to date. For more information, visit larimerhumane.org.



The Value of Home Caregivers

This year's theme for Older Americans Month in May, Aging Unbound, recognizes that we all benefit when older adults remain engaged, independent, and included. That freedom and potential are made possible in large part by the support and contributions of unpaid family caregivers.

AARP's recently updated "Valuing the Invaluable" report estimates that family caregivers provided 36 billion hours of unpaid care worth \$600 billion in 2021. In addition, the average caregiver pays more than \$7,200 annually in out-of-pocket costs for transportation and other needs.

This demonstrates the value of family caregivers, which is only going to increase. By 2034, adults 65 and older will outnumber children under 18, and the share of potential caregivers is projected to keep shrinking compared with those likely to need long-term care. Family caregivers will continue to face the dual demands of employment and caring for an older adult.

This doesn't just affect families. It also has an impact on communities, employers, and long-term care systems. Consider these statistics:

- Roughly 30 percent of family caregivers of older Americans live in a household that includes children or grandchildren. They are increasingly likely to be working while performing their caregiving responsibilities.
- Sixty-one percent of family caregivers of adults work either full- or part-time. They face financial risks such as lost income and reduced career opportunities that

may mean a future built on lower savings and reduced Social Security benefits.

- Direct-care workforce shortages can lead to more hours of care and higher-intensity care by family caregivers. Retaining workers in a field with high turnover and providing sufficient pay and training are challenging.

AARP strongly supports the comprehensive National Strategy to Support Family Caregivers that emerged from talks between advocacy groups and the Department of Health and Human Services in September. Congress is expected to pass parts of that strategy into law this year, and AARP urges lawmakers to help family caregivers with financial and emotional challenges. This includes providing better access to respite care, along with paid leave and family caregiver tax credits and reimbursement programs.

At the state level, a total of 45 states and territories have CARE Act laws in place that support family caregivers when their loved ones go into the hospital and as they transition home. We're working with states to explore ways to offset the financial costs of caring for a family member, including caregiver tax credits or other reimbursement programs. And we're advocating for paid family leave and paid sick leave for employees.

As we observe Older Americans Month this year, let's remember that we must treat family caregivers as the valuable resource they are by providing them with the financial and emotional support they need to care for loved ones while caring for themselves. Courtesy of AARP.



Ron Stern's Travel Series The Brown Palace Hotel and Spa, Autograph Collection



Ron Stern

define grace, elegance, and luxury from a bygone era.

Named for Henry Cordes Brown, an Ohio real-estate entrepreneur, The Brown Palace featured many innovations for its day. Just some of these include a granite and red sandstone exterior, a stunning eight-story atrium with an Italian Renaissance-style-stained glass ceiling, and crystal pure artesian water from their deep underground well. The atrium is lined with 740 filigreed iron panels. Two of these are upside down—nobody knows why.

Guest rooms and suites are modern-day stylish and functional, as you might expect. Each comes with 42-inch flat screen HD televisions, luxurious terry robes, internet access and water from the hotel's well. Four-Star and AAA Four-Diamond Their Top of the Brown and Royal Suites are all unique in design with

inspiration taken from the Grand Parisian Salons of the 30s.

Dining options include six restaurants and bars. The Churchill Bar offers premium cigars and spirits and the Palace Arms provides a decadent fine dining experience. For casual fare with a nautical theme, the Ship Tavern is the place for burgers, steak or seafood.

One of the oldest traditions at the Brown is their Afternoon Tea. A genteel affair served in the atrium lobby along with gentle harp music or piano. Scones, savory sandwiches, and house-made pastries are served along with available libations.

Almost every U.S. President since Teddy Roosevelt has stayed at the Brown Palace. A consistent Forbes



Four-Star and AAA Four-Diamond hotel it has been called Denver's Grand Dame for good reason.

An available historical tour provides all the details and some secrets that will make your stay as unique as the hotel itself.



*This was a sponsored visit, however, all opinions are the author's honest opinion
All photos courtesy of The Brown Palace Hotel & Spa.*

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CAREGIVER TOOLKIT

Now available Free through the Larimer County Office on Aging's Family Caregiver Support Program. Includes: description of services, application form, list of support groups, and brochures on caregiving issues. Info: 498-7758.

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Are you eligible for the new \$1,000 Senior Housing Tax Credit?

The new for 2022 Senior Housing Tax Credit is for everyone over the age of 65 who have not lived and owned their home for 10 years and have been a resident of Colorado for all of 2022. It is a variable credit, meaning that it is somewhat determined by your "taxable" income. For those with a taxable household income of less than \$25,000 the refundable credit will be \$1,000. All households that have a income of less than \$75,000 will get at least some of the credit. Some other examples would be if your taxable household income is \$30,000 your credit will be \$900 and a household with income of \$50,000 would get \$500. All the details can be found on page 17 of the Colorado D0104 booklet,

People over the age of 65 who have lived in and owned their home for the last 10 years annually re-

ceive the senior housing tax exemption which equates to 50% of the first \$200,000 of property value is exempt from taxation. Different counties have different tax rates so the amount varies a little bit from county to county. The amount is changing from 2023 through 2028 to 50% of the first \$300,000.

The "tax exemption" is good every year, where as the above mentioned "tax credit" seems to have been written as a one time only event. Seniors have to turn in a form 104PTC (used by people with incomes of less than \$15,392) or they must file a tax return even though there is no taxable income. A federal tax return does not have to be filed only a state return.

Submitted by Ron Vejrostek of Vejrostek Tax and Financial and can be reached at 303-776-0867.

The Gold Dispenser

You can find a candy bar dispenser anywhere these days but you'll have to go to South Korea if you want to find a gold bar dispenser. GS Retail, which operates some 10,000 convenience stores throughout that country, has been fitting them out with gold bar vending machines since last September. To date, just 29 of their stores have been fitted with the machines, but they've produced some \$19 million dollars in reve-

nues. Guess what? They are wasting no time in providing more and more of their stores with gold dispensers. A company representative told UPI, "The most popular gold bar is the smallest, the 0.13-ounce one, which is currently priced at around \$225. People in their 20s and 30s appear to be the main buyers, purchasing physical gold as an investment vehicle, especially in times such as these, when its value is continuing to rise."

Social Security Today

Social Security Celebrates The Americans With Disabilities Act

This year, we celebrate 33 years of the Americans with Disabilities Act (ADA) and its importance to many beneficiaries. We're committed to the principles and spirit of the ADA, and the way it improves the lives of millions. Matt's story is an example of how the ADA and our Ticket to Work (Ticket) Program can help beneficiaries achieve their career goals.

As a job seeker who is deaf and needs accommodations, Matt was reluctant to tell prospective employers about his disability. He worried that employers would not hire him if they knew about his disability.

That's when Matt connected with our Ticket Program. This program supports career development for people ages 18 to 64 who receive Social Security disability benefits and want to work. Through this free and voluntary program, approved service providers offer supports and services as participants move toward financial independence through work.

Matt learned how his employment might affect his benefits. He also learned that our Medicare-related work incentive allows him to pursue a career without worrying about health care coverage.

If Matt's disability interfered with work, he could return to receiving benefits without having to file a new application through the expedited reinstatement process.

Matt now works full-time as a human resource analyst. Thanks to the ADA, he received accommodations for the interview process and on the job. He also found that the Ticket Program helped him find a path to a better future. You can learn more about the Ticket Program at www.choosework.ssa.gov.

Our online booklet, Your Ticket to Work: What You Need to Know to Keep it Working for You found at www.ssa.gov/pubs/EN-05-10062.pdf, provides detailed information about the program.

You can learn more about Matt's story at www.choosework.ssa.gov/library/matt-success-story.

A Hello with A Smile At Subway

Friendly service too! Stop by the Subway at 7600 Westgate Drive in Fort Collins. You know the one that's adjacent to Loaf 'N Jug Route 392 and I-25.

Depending on when stop by for your favorite sub sandwich or salad you may very well be waited on by either Patrick Schuerger or Cody Wenck. Perhaps both!

They will be only to happy to create your order as you like it. Building your sub is what they do best. So, stop by and say "Hi!"



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TRADING POST

Travel

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Events

Thursday weekly, the Fort Collins TOPS (Take Off Pounds Sensibly) group holds their meeting with weigh-in from 8:30-9:30am and the meeting starting at 9:45am. Visit our weight-loss supportive group at Westminster Presbyterian Church, 1709 West Elizabeth Street, Fort Collins. For more information contact 1-800-932-8677. Visit the national TOPS website at www.tops.org

Is Your Eating Overwhelming You? You are not alone! We're a 12-Step fellowship for anyone suffering from compulsive eating, anorexia, and bulimia. We are a fellowship of individuals who share your problem and offer support. There are no dues or fees. Join us on Saturdays on Zoom to get started with our program. Call Us: Serene: 970-685-0369 or Donna: 480-216-0919 or visit our website at www.ceahow.org for the Zoom info

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How To Keep Your Devices Safe When Traveling



Shelley Polansky

The world is more connected than ever before – even on vacation. If you’re traveling, you’ll likely be taking a device, or two, or three with you. Learn how to keep your cell phone, laptop, tablet, and other devices, as well as the information stored on them, safe and secure with BBB’s cybersecurity tips for travelers.

How to stay secure while traveling

Keep an eye on your stuff. Never leave your devices unattended or in the care of a stranger. If you need to leave them in your hotel room, consider locking them in a safe or in your luggage.

Be careful about how you charge up. Portable chargers or wall outlets are preferable if you need to charge your device in a public space like a coffee shop or an airport.

Check your settings. Adjust your settings to prepare for travel. Turn off the auto-join feature to avoid connecting to shady Wi-Fi hotspots as you travel. Turn on the “find my phone” feature so

you can track your device if it gets lost and disable it if it’s stolen.

Always enable password protection. Make sure your devices require a password to unlock them. Use a strong password, PIN, fingerprint, or facial scan to ensure a stranger can’t unlock your device.

Keep your antivirus up to date. Before you leave, ensure your antivirus software is up to date on all your devices. Once you return home, run a scan to make sure you didn’t pick up any malware during your travels.

Back up your files. Back up your photos, files, and any other important digital data you have before and during your trip. That way, you won’t lose your valuable information if your device gets lost or stolen.

Use secure Wi-Fi networks. Think twice before using public Wi-Fi networks, especially if they aren’t password protected. Never make a purchase or login into accounts while on public Wi-Fi. Bad actors could be “eavesdropping” on your connection, waiting for you to reveal sensitive, personal information. Wait until you can access a secure network to carry out important transactions.

Colorado Promotes World Elder Abuse Day

Most of Colorado counties, through their Area Agency on Aging offices celebrated World Elder Abuse Awareness Day on June 15. The event is planned by the Colorado Coalition for Elder Rights and Abuse Prevention and ElderWatch to raise awareness in our community and across Colorado about elder abuse. ElderWatch helps educate and empower older Coloradans to recognize, refuse and report fraud, scams, and financial exploitation.

Elder abuse is a problem that can happen to anyone and continues today. Elder abuse is often underreported with only one out of every 24 cases investigated by authorities; the rate is even less for financial exploitation. All Colorado counties are experiencing a demographic shift. The number of Colorado residents over 65 years old is constantly increasing, but is projected to be over 1.7 million by 2050.

Abuse of an older adult can happen in many ways. They might be kept from seeing family or friends. Money might be used without consent, or there could be threats of harm. Often times, the older adult may have their health, general care, or emotional needs neglected.

Elder abuse is now reportable by specific groups of people that work with or come in contact with older

adults. They should receive training to identify elder abuse and report it according to legal requirements. Reports of elder abuse by mandatory reporters should be made to local law enforcement within 24 hours.

Some estimates put losses from elder abuse over \$36 billion or more annually due to elder financial abuse and exploitation.

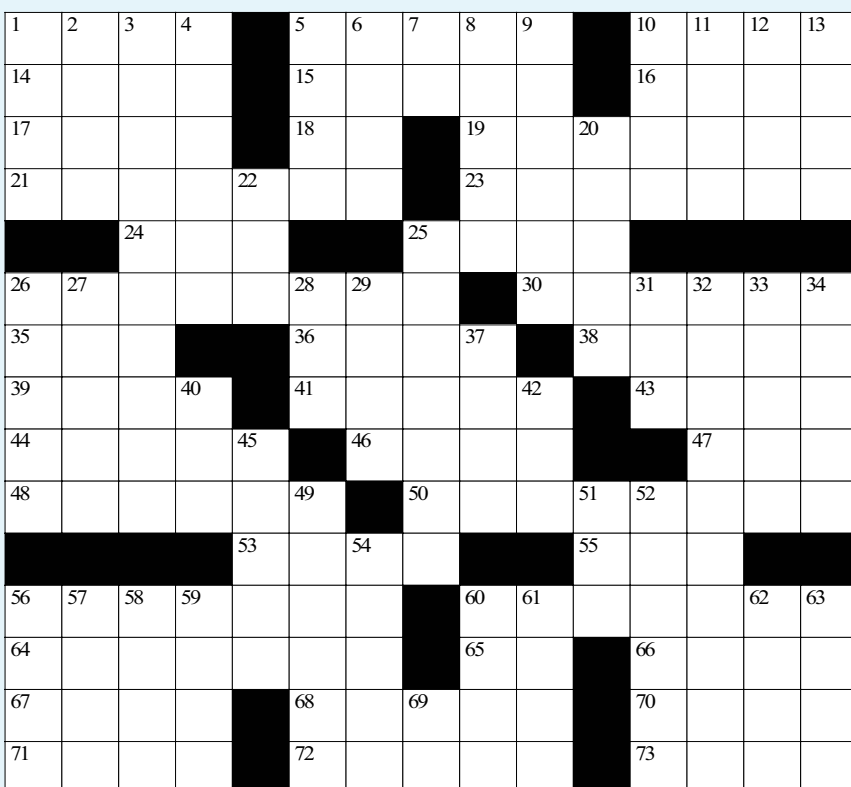
Most elder abuse is perpetrated by a person close to an older adult. Only around four percent of elder abuse is perpetrated by strangers and paid caregivers.

The International Network for the Prevention of Elder Abuse and the World Health Organization created World Elder Abuse Awareness Day in 2006 to promote a better understanding of abuse and neglect of older people by raising awareness.



50 Plus Marketplace News Crossword Puzzle

July 2023
Answers page 8



ACROSS

- 1 Side
- 5 Small antelope
- 10 Morse element
- 14 City in central Texas
- 15 The spirit of a dead person
- 16 Remarkable
- 17 Affirm with confidence
- 18 Neuter singular pronoun
- 19 Collection of weaponry
- 21 Divided by a septum
- 23 Boy
- 24 Comforter or quilt
- 25 Of thou
- 26 Ancient musical instrument
- 30 Run away from a debt
- 35 To be unwell
- 36 Drinks (as a cat)

- 38 Person that paces
- 39 Slovenly person
- 41 Cooked by frying
- 43 Star of the first magnitude
- 44 Excursions
- 46 Beige
- 47 Spread out for drying
- 48 Compositions
- 50 Rudimentary
- 53 Monetary unit of Iran
- 55 Mythical sea monster
- 56 Learned
- 60 Lip shaped
- 64 Slender dagger
- 65 Otherwise
- 66 Mark left by a healed wound
- 67 Increases

- 68 Act in response
- 70 Polynesian carved image
- 71 Small recess
- 72 Upbeat
- 73 Paradise

DOWN

- 1 It was
- 2 Overhanging lower edge of a roof
- 3 Headless
- 4 Subject to death
- 5 Leave out
- 6 Charge per unit
- 7 Prefix meaning not
- 8 Expanse of sand
- 9 Republic in SW Asia
- 10 Contest between two persons
- 11 Old Indian coin
- 12 Scrutinize
- 13 Grove
- 20 Cease being awake
- 22 Disposed
- 25 Average
- 26 Dough
- 27 Grain stores
- 28 Mischievous person
- 29 Admirable
- 31 6th letter of the Hebrew alphabet
- 32 Constituent of vinegar
- 33 Desert region in S Israel
- 34 Commerce
- 37 Inhabitant of Serbia
- 40 Brassiere
- 42 Pair
- 45 Damascus
- 49 Mountain range
- 51 Steal from
- 52 Sad
- 54 Snake
- 56 Duration
- 57 Commotion
- 58 Untie
- 59 Flat circular plate
- 60 Positions
- 61 Skills
- 62 Grasp
- 63 Ireland
- 69 Similar to

CAREGIVER TOOLKIT

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



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Ron Stern's Travel Series

Newport Beach Luxury at the Balboa Bay Resort



Ron Stern

I invariably seem to be drawn to the ocean. Having moved from California to land-locked Colorado, I still miss the sunny beaches, blue skies and all things nautical.

Fortunately, my vision of a dreamy watery oasis that satisfies all the senses was found at the Balboa Bay Resort in Newport Beach, California.

Nestled along the Pacific Coast between Los Angeles and San Diego, this award-winning waterfront retreat sits right on the Balboa Marina. With abundant sunshine, luscious sunsets and hundreds of yachts, the views here would make any watercolorist envious.

Accolades are numerous and include the AAA Four-Diamond designation, the Forbes Travel Guide Four-Star Rating three years in a row. Most recently, the hotel was named the #1 Resort in Newport Beach by U.S. News & World Report. It's no wonder as the moment I came on property, the service, ambiance, and attention to detail was obvious.

The property has 159 rooms with both courtyard/pool and bay views. Ours was the latter and was beautifully adorned with an extremely comfy bed, plush linens, and all the amenities you would expect from a hotel of this caliber. Our balcony opened to a gorgeous vista of Balboa Marina. The brilliant blue sky framed a harbor packed full of small to epically huge yachts neatly tucked into their prospective docks.

A+O (Anchors and Oceans) is their signature restaurant and their floor to ceiling windows afford magnificent waterfront views. I loved the

color palette here and throughout the resort which echoes the colors of the sea. Vibrant hues of ocean blues, sparkling whites, light wood paneling with splashes of yellow accents set just the right nautical mood.

They offer a variety of seafood options during the season such as swordfish, big eye tuna and spiny lobster as well as east and west coast oysters. My suggestion is to also try their cool and creamy local burrata and the salt and pepper shrimp. Both were tasty and delicious. If available, the dark chocolate crème brûlée was the perfect ending to a great meal. Book at least an hour before sunset to admire the show that nature provides with some spectacular colors.

In the morning we had freshly brewed coffee and a tropical sunset



smoothie (pineapple, strawberry, banana, with coconut milk) at their Blend Cafe. Serving breakfast and lunch the latter includes familiar and new favorites like a Waldorf Salad, teriyaki chicken wrap or Cuban Sandwich.

The Balboa Bay Resort combines just the right elements of excellent service, great food, and casual luxury. Consequently, check-out day might be a sad one, as it was for us, wishing we could stay longer. Fortunately, the length of your visit is altogether in your control and one you will no doubt savor for a lifetime.

This was a sponsored visit, however, all opinions are the author's honest opinion

All photos courtesy of The Brown Palace Hotel & Spa.

Vegan Curious? Here's How to Get Started

Following a vegan diet doesn't just reduce one's impact on the environment, it's associated with a range of health benefits, making it no surprise that a plant-based food movement is on the rise.

"With more than 100,000 internet searches per month for 'vegan recipes' and 'vegetarian recipes,' it's clear there is high demand for plant-based meals," says Chef Fred Scarpulla, chief culinary officer at Amy's Kitchen, an organic and vegetarian food company.

A recent national survey commissioned by Amy's Kitchen and conducted by Atomik Research finds that 52% of Americans are vegan-curious, and men are even more inquisitive, with nearly 3 in 5 revealing an interest in cutting out animal products.

Every individual may have their own unique reasons, but the survey revealed Americans' most common motivators for purchasing or eating plant-based foods were their health (55%), a desire to protect the environment (34%) and a preferred taste of plant-based ingredients (28%). No matter why you're considering a vegan lifestyle, actually adopting one is not always easy. In fact, 72% of parents in households with dietary restrictions say finding prepared foods that meet their family's needs is very or extremely challenging.

"Cutting down on meat and incorporating more plant-based foods into your diet doesn't have to be complicated or restrictive," says Chef Fred.

Whether you're transitioning to a vegan diet, incorporating meatless Mondays into your routine or simply curious about meatless cooking, Chef Fred offers the following tips to help you get started:

- Don't restrict yourself: While going vegan may sound like it's all about cutting foods out, it's actually an opportunity to explore new flavors and ingredients you may not

have tried before, and to indulge in vegan-friendly cuisines from around the world, such as Indian food and Thai food. Plus, these days, vegan alternatives to a number of favorite comfort foods, like enchiladas, pizza and even mac and cheese, abound.

- Keep it simple: As you build your repertoire of go-to vegan meals, take a mental inventory of your family's favorite dishes. Many of them may already be vegan, or able to made vegan with a few tweaks. Also, be sure to check out online resources offering vegan meal plans, which can help ensure your overall diet is balanced, satisfying and delicious.

- Look for shortcuts: Creating meals from scratch is not always possible for busy families. In fact, 56% of Americans want shortcuts to plant-based meals. Luckily, there are a growing number of convenient vegan meal options available. Amy's Kitchen, for example, is founded on the principle that everyone should be able to enjoy a delicious, convenient meal, even those with dietary restrictions, which is why they don't use meat, peanuts, fish, shellfish or eggs in any of their recipes, and why they offer gluten-free and kosher options.

The brand, which works with farmers using organic and regenerative farming practices to lessen its impact on the planet, has an expanding vegan menu that includes snacks, breakfast, lunch and dinner options, making it easy to ensure your diet aligns with your values and your desire to eat healthfully.

- Get creative: To reduce prep work, follow recipes that start with already prepared vegan foods. Visit amys.com/eating-well/recipes to access Amy's Kitchen's library of healthy vegan recipes.

"Whether you choose to go fully vegan or simply want to incorporate more plants into your diet, rely on solutions that make it easy, convenient and delicious," says Chef Fred.

Meet Tiffany L. Walters

Tiffany L. Walters, RN, MSN, MBA, has been providing consulting services, as well as staffing assistance, to Home Health, Home Care, Hospice, Assisted Living and Memory Care teams throughout Colorado for over 10 years. She completed her Master of Science in Nursing and Master of Business Administration from Johns Hopkins University, and has over 20 years of nursing experience. Tiffany has joined Brightstar of Northern Colorado as their new Administer as they expand their services and bring "A Higher Standard of Care" throughout Northern Colorado. When she isn't working, Tiffany spends her free time with her family and 4 children. During the summer, she loves to spend time at the lake.



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