

50+ ADULTS 50 Plus Marketplace NEWS 32 Years of Service

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

Fort Collins 9/11 Memorial at Spring Park Breaks Ground

A collaboration years in the making between Poudre Fire Authority (PFA), the City of Fort Collins, and community supporters, started to become a reality this week. On September 11, local leaders and supporters gathered for the groundbreaking of the 9/11 Memorial at Spring Park.

The memorial, designed to honor the sacrifices made by firefighters and other first responders, included a 3,059-pound I-beam from the remains of the World Trade Center and gifted to PFA for their role in the response. Colorado remains closely connected to the attack. Colorado Task Force 1- Urban Search and Rescue, a federal disaster response team, deployed 64 Coloradoans, including nine firefighters from PFA, to New York City to assist with urban search and recovery.

"I want to thank everyone who has played a part in the forward



Fire Chief Derek Bergsten

movement of this important project," said PFA Fire Chief Derek Bergsten. "Through donations, advocacy, and partnership, a piece of our nation's history will have a final resting place in Northern Colorado where residents, families, and visitors can pay their respects to the

sacrifice and selflessness demonstrated by so many on 9|11."

The City of Fort Collins City Council, the PFA Board of Directors, and several members of PFA including one that was dispatched to help clean up the wreckage in the aftermath of the attacks cere-

moniously shoveled the first dirt to be moved on the site.

"It is an honor to reflect on the events of 9|11 and see the impact that is still felt by so many, as well as the resiliency and strength of our community, and the nation," said City Manager Kelly DiMartino. "This memorial will be a special place of remembrance of those who lost their lives, a place of gratitude for the freedoms that we have, and a place of personal reflection."

The memorial will be an open-air installation located just behind PFA Fire Station 3, near Spring Park in Midtown Fort Collins featuring informational panels, imagery, and the steel I-beam.

Donations are still being accepted to support the construction of the 9/11 Memorial at Spring Park. Learn more about the project, share personal memories, view digital renderings, and donate towards the memorial at www.911memorialfortcollins.org.

Ten Prescription Drugs Medicare Will Negotiate First

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

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

Between June 2022 and May 2023, Medicare Part D spent \$50 billion on the first 10 drugs selected for negotiation. That represents 20 percent of Part D spending during that time period. These medications were used by 8.2 million Medicare beneficiaries.

In the long run, Medicare beneficiaries who often must pay a percentage of a drug's cost would benefit directly from lower negotiated prices, and the government could

use the money saved to shore up Medicare's finances. Negotiations will be expanded to include additional drugs in the years ahead, which would magnify the savings.

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

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

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

When Congress first added a prescription drug benefit to

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

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

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

In 2024, beneficiaries with high drug expenses will get a break from paying any out-of-pocket costs once they reach the so-called catastrophic phase of the Part D

prescription drug benefit. Part D premiums will not be allowed to increase more than 6 percent.

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

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OCTOBER Calendar

Each Saturday

Larimer County Farmers Market has their weekly event from 9 am to 1 pm at the County Admin Building at 200 W. Oak Street in Fort Collins. Many vendors offer arts, crafts, and fresh produce.

Saturday/21

Larimer County Genealogical Society presents a free hybrid program on "Andersonville Prison History" by a park ranger from 10 am to noon at the Fort Collins Senior Center. Learn about the former Camp Sumter, a Confederate prisoner-of-war camp during the final fourteen months of the American Civil War. Register to receive handout and attend in person or on Zoom info at www.lcgsc.org.

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

The Alzheimer's Assn. presents free online videos on their website at <https://training.alz.org>. They offer many classes on recognizing and dealing with Alzheimer's disease.

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

Elder Law Q & A

Trust Declaration Is Not a Contract



Bill Beyers

A Michigan appeals court recently held that a declaration of trust ownership stating that all property would go to a trust was not a contract. The co-trustee did not breach her fiduciary duty when she refused to transfer the contents of an account to which she was the sole beneficiary to the trust she shared with her brother.

In this case, the children's father named his daughter as the sole beneficiary of an investment account. Several years later, he created an irrevocable trust, making a trust agreement and a declaration of trust ownership. He designated his two children as co-trustees. The declaration of trust ownership stated that the trust would include all his property, including his accounts. However, the father never changed the beneficiary on the investment account from his daughter to the trust.

The court held that the declaration is not a contract. It states the grantor's intent, but in this case the father needed to make arrangements, such as updating the

beneficiary on his investment account, to carry out his plans. The trust agreement was a contract, but the declaration was a separate document, not part of the agreement.

Accordingly, the daughter did not breach her duty or violate the trust agreement when she declined to transfer the account's contents to the trust. As the declaration was not a contract, it did not oblige her to make the transfer.

This case highlights the importance of funding a trust once it is established. Simply stating that

you want all of your assets included in a trust is not sufficient. The maker of a trust, whether revocable or irrevocable, must take affirmative steps to title assets in the name of the trust or designate the trust as beneficiary of accounts on appropriate beneficiary forms.

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



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Representing Seniors and Disabled Persons and their Families

Member, National Academy of Elder Law Attorneys

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PO Box 1346
Loveland, CO 80539
www.BeyersLaw.com

Celebrating 17th Year Anniversary!

Professionals For Seniors is proud to have been and continues to be present in the senior community offering services, products and personal assistance to those looking for help.

The celebration gathering was

hosted by Northern Colorado Rehabilitation Hospital & Northern Colorado Long-Term Acute Hospital in Johnstown, Colorado.

A splendid and delicious breakfast was served. Everyone in attendance was given the opportunity

to introduce themselves, identify their company association, and announce any special events and programs they were sponsoring.

The celebration was enjoyable and fun!



Tricky Awards

It happened in Australia. Noeline Cassettari's pal, Megan Reimann, earned a Guinness World Records title for her cow's bovine tricks. Not to be outdone, Nicole showed off the tricks that her miniature horse and her pet sheep

were able to do and bagged two Guinness titles. Her mini-horse, Rose, was able to do 13 tricks in sixty seconds and Beanie, the sheep, completed 11 tricks in one minute.

*Help us
Help the 50+
Community*

Rocky Mountain National Park Road Closure Update

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, Oc-

tober 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.

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

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

DEADLINE

10th of the Preceding Month

Advertising supports all publication efforts. Call 303-694-5512 to request a media kit. Ads are accepted until the 16th of the month, provide by email in PDF, or JPG files. Ad space is provided in column-inches, equating to fractions of a page, up to a full page, with many sizes to choose from. We have an excellent graphics design team by request.

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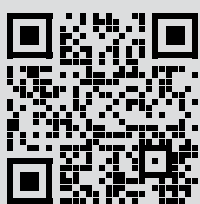
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Ron Stern's Travel Series

Loveland Chocolate Festival



Ron Stern

The Loveland Chocolate Festival was held at The Ranch event complex on September 16, 2023. This year's event saw lines extending well into the parking lot with chocolate lovers waiting to sample the wares of



some of the region's best chocolatiers. If you missed the event, you can still find many of the 57 represented vendors either online or at some of Northern Colorado's farmers markets.

Audacious Truffles uses no 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 specialties include caramelized passionfruit and Palisade Peach caramel.

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

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

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

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

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

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

Also consider the RSV vaccine as it is becoming a major issue with older adults. Respiratory syncytial virus, or RSV, is a com-

mon respiratory virus that usually causes mild, cold-like symptoms. Most people recover in a week or two, but RSV can be serious. Infants and older adults are more likely to develop severe RSV and need hospitalization. Severe infections can include bronchiolitis and pneumonia. Vaccines are available to protect older adults from severe RSV. Monoclonal antibody products are available to protect infants and young children from severe RSV.

The FDA authorized and CDC also approved newly updated formulations of COVID-19 vaccines made by Pfizer and Moderna. These vaccines protect against the COVID-19 variants that are anticipated to circulate during the 2023-2024 respiratory virus sea-

son. A limited number of providers will have availability over the next few weeks, so please check with your preferred provider and local pharmacies for more information.

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

Improve Fitness, Balance, and Mobility with Nordic Walking

How can you take a walk, exercise the whole body, improve posture and balance, and do it in half the time? Simply by adding Nordic walking poles to your regular walking routine.



Penny Fahey

The unique walking technique used by Nordic walkers, which is different from using trekking or hiking poles, activates the muscles of the arms, back, core and legs providing a whole-body exercise routine. Using more muscles increases cardiovascular fitness and calories burned, so a 20-minute walk with Nordic poles equals a 40-minute walk without poles.

Penny Fahey of Healthy Penny's Wellness Solutions, LLC offers free Nordic walking demonstrations with Urban Poling Activator Poles. Urban Poling Activator Poles are simply the best Nor-

dic walking poles on the market. Designed by an occupational therapist and gerontologist, the Activator poles can be used for traditional Nordic fitness walking, as well as walking with the Urban Poling Modified Technique for those with mobility issues from joint pain or replacement, neurological conditions like Parkinson's Disease, arthritis, diabetes, and more. In fact, Activator Poles have been awarded the Ease-of-Use certification by the Arthritis Foundation, and independent research backs this up. Learn more about Activator Pole research at www.urbanpoling.com.

Penny Fahey is a certified Master Trainer with Urban Poling and proudly offers Urban Poling lessons and equipment. She also uses Activator Poles in her new noon-time class on Fridays at the Fort Collins Senior Center, Strength Training with Walking Poles. You can learn more about Penny and Urban Poling at healthypennywellness.com. You can also email Penny at healthypenny.wellness@gmail.com to schedule a demonstration, or simply by come by after class to say hello and try them for yourself!

Interested in purchasing a pair of poles and lesson package? Mention this article and receive \$20 off.

Larimer County Office on Aging

National Long-Term Care Residents' Rights Month

October is National Long-Term Care Residents' Rights Month, a time to acknowledge and call attention to the rights of residents in long-term care communities.

The Nursing Home Reform Law, passed in 1987, guarantees residents their individual rights, including: individualized care, respect, dignity, the right to visitation, the right to privacy, the right to complain, and the right to make independent choices. Residents' Rights Month raises awareness about these rights and pays tribute to the unique contributions of long-term care community residents.

This year's Residents' Rights Month theme, Amplify Our Voices, emphasizes a community of long-term care residents coming together to make their voices heard. Amplifying one's voice means being outspoken about preferences and choices, voicing concerns and sharing experiences. Residents' voices are the most important at the decision-making table - their stories deserve to be told!

The National Long-Term Care Ombudsman Program has worked for nearly 50 years to promote res-

idents' rights. More than 5,900 volunteers and 1,300 paid staff are advocates for residents in all 50 states. Authorized under the Older Americans Act and administered by the Administration on Aging, the program also provides information on how to find a facility, conducts community education sessions, and supports residents, their families, and the public with one-on-one consultation regarding long-term care.

Locally, we also recognize the Larimer County Ombudsman program staff and volunteers, who serve nearly 3,000 beds in 49 care communities across the county, working daily to promote residents' rights, assist residents with complaints, and provide information to those who need to find a long-term care community. If you or someone you love needs advocacy or information regarding resident rights, quality of life, or quality of care, reach out to the Ombudsman program at 970-498-7750 or email ombudsman@co.larimer.co.us. For more information on Residents' Rights Month, visit theconsumervoice.org.



Amber Franzel

Information for the 50+ Community

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 replace-

ment 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

NOW IS THE TIME TO REVIEW YOUR MEDICARE.

Open enrollment is Oct. 15-Dec 7.

Your local State Health Insurance Assistance Program (SHIP) is the **only** place to receive unbiased advice regarding your Medicare. Certified Medicare counselors will help you make your decisions. We do not receive compensation or commission from any of the prescription drug companies.

To make an appointment, scan the QR code:



Fort Collins



Marisol



Loveland



Greeley



Estes Park

Need help making an appointment?
Call the Aspen Club at 970.495.8558.



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

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

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

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

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

- Unopened bills.
- Unusual or large purchases.
- Utilities being shut off due to unpaid bills.
- Money given to telemarketers or soliciting companies.
- Unexplained withdrawals from the person's bank account.

There are also many simple things that caregivers can do

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

Some options include:

- Agreeing to spending limits on credit cards.
- Signing up for the "Do Not Call" list at DoNotCall.gov.
- Setting up auto-pay for bills instead of paying them by check.
- Signing up to receive automatic notifications for withdrawals from bank accounts or large charges to credit cards.
- Requesting electronic bank and credit card statements and watching for unusual purchases or changes in how the person typically spends money.
- Asking credit card companies to stop sending balance transfer checks and opting out of future solicitations.

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

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

Reflections The Lights Are Out



Martha Coffin Evans

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

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

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

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

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

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

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

lights shown.

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

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

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

Our neighbors have shared to-

Call for a Tour. Lunch is on us!

Peaceful Assurance

Rest assured knowing we will take care of the ones you love.



Residents at the Bridge live in lovely surroundings while receiving all the personal assistance they need to keep their independence. We offer several private studio and one-bedroom apartments.



THE BRIDGE
AT LONGMONT

303-774-8255

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www.centurypa.com

Medicare 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 to Medicare

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

Wednesday!

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



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



Scan QR Code for Details

Can you hear me now?

Cognition and Memory Series

That question cannot be answered until we understand what your brain need versus what is wrong with your ears? How does your brain make sense of everything before the issue starts? Your brain first started learning patterns between speech and all other sounds as a child (assuming you had no hearing issues at a young age).



Susan Baker

compromised by hearing loss, you must work hard to understand what is said. That's because your ears and your brain work together as a system, with your brain doing the heavy lifting. When your brain works hard to hear, you use up cognitive energy.

Sound travels from your ears to your brain's hearing center, where there are two subsystems: The orient subsystem and the focus subsystem.* These constantly work together to help you understand the sound scene around you. The orient subsystem is checking in with the environment 4 times per second. Even if you are focusing on a person talking, the orient subsystem is still checking in with the environment. From here, sound is used by other brain centers including for memory and emotions.

Oticon recently introduced Oticon Real™, the first hearing aid proven make it easier on the brain. By making it easier to hear in difficult listening situations, Real™ not only helps you hear better, it reduces listening effort by 30%* as measured by pupillometry so you have more energy for other tasks, such as remembering what was said.

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.oticon.com/inside-oticon/about-us/eriksholm-research-center/listening-effort>

When you have hearing loss, the subsystems are hesitating all day long. The effort it takes to listen – listening effort – is a common complaint among people with hearing loss. When listening is

SAVE THE DATE!



Weld Senior SYMPOSIUM

Navigating Legal Issues & Area Resources

This is an IN-PERSON Event
Wednesday, October 4, 2023

Island Grove
425 N 15th Avenue • Greeley, CO 80631

For more information:
Please Call (970) 400-6950 • www.weldseniorsymposium.org



2023 TOPICS & SPEAKERS:

SESSION 1 | 9:30AM

- Proactive Planning - Matt Meuli
- Grief and Aging - Dr. Debby Baker
- Nutrition for Older Adults - Sheila Beckley

SESSION 2 | 10:30AM

- Technology and Scams - Robert Meisner
- Contented Dementia - Cyndi Luzinski
- Caregiver Panel: Helping my Parents Age

LUNCH | 11:30AM

SESSION 3 | 12:30PM

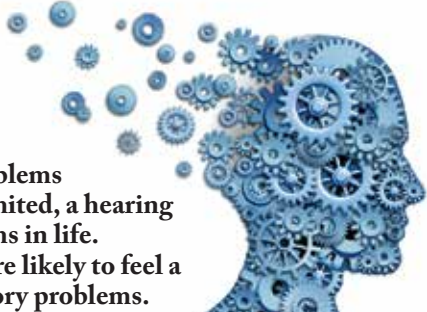
- Last Wills and Testaments, Trusts, and Powers of Attorney - Charles Connell

Say you saw it in 50 Plus Marketplace News

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



Advanced Hearing Services

Bringing the Joy of Natural Hearing Back to Everyday Life

Is a Reverse Mortgage Right for You?

Reasons to Consider A Reverse Mortgage:

- Turn Off Your Existing Mortgage Payments
- Avoid a Nursing Home - Use Your Home to Stay at Home
- Eliminate Existing Debt
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For Details.

Genealogy Rocks!

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



Carol Darrow

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

Denver Post and Rocky Mountain News, are digitized on 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.

Find Einstein



Can you find the hidden Einstein in this paper?

E	M	I	R	T	E	N	T	H	V	A	S	T	
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Sales and Marketing Assistant to call on Larimer County Businesses. 10 to 15 hours a week and set appointments for the Larimer County edition Marketing Team. Experience helpful, but not necessary. A passion to help Seniors is a plus. Call Michael Buckley, Associate Publisher at 970-673-5918 for more details.

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Colorado Gerontological Society

Medicare Monday Highlights 2024 Changes



Eileen Doherty

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

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

New MA companies will be entering the market. These plans will compete with companies already in the market with low to zero premiums, limited co-pays, and lots of

additional benefits such as dental care, hearing aids, meals following a hospitalization, and product catalogs for over-the-counter drugs and other devices.

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

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

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

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

Technology is Hip!

Is Online Banking Safe?



Bob Larson

Do you use online banking instead of writing checks? The number of global online banking users will exceed 3.6 billion by 2024. India is

the top mobile banking country in the world. In the U.S., it is estimated 216.8 million or two-thirds of Americans use online banking, however 25% of customers prefer to still write checks. Besides banks, credit card, retail and utility companies, major corporations, payment services, and investment houses also use online banking too.

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

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

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

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

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

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

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Going to the dentist can be a stressful experience, especially for new patients who may be unsure of what to expect. At Implant & General Dentistry of Northern Colorado it doesn't have to be that way.

Fear of the dental experience has been demonstrated to be one of the most significant barriers to the delivery of quality dental care. When the stress of the dental treatment situation is combined with dental fears, some patients find themselves unable to successfully have dental treatment done.

Intravenous (IV) sedation is the calming of a nervous, apprehensive patient through the use of drugs, without inducing the loss of consciousness. This highly effective technique requires the introduction of drugs directly into the vein, and it has the advantage of giving maximum control to the treating doctor as well as giving comfort to the patient.

Sedation dentistry can help a patient virtually sleep through their dental procedures. This treatment option may help those with dental fears (phobia), turn multiple appointments into a single visit, and even help patients who have diffi-

culty with conventional local anesthesia. Sedation is a wonderful option for so many patients.

Sedation dentistry works especially well in these circumstances:

- Do you have fears about dental appointments (dental phobia)?
- Have difficulty achieving sufficient numbness?
- Have adverse reactions to local anesthetics?
- Have a strong gag reflex?
- Have highly sensitive teeth?
- Dislike the noises and smells associated with the dental hand-piece (drill)?
- Hate needles and shots?
- Have complex dental problems that will otherwise take many visits to complete?
- Wish to have a comprehensive smile redesign?

At IGDNC, the use of intravenous (IV) sedation has been a very effective tool in our practice for outpatient dental care for over 35 years. If you'd like to discuss your dental treatment needs and have other questions relating to IV sedation, call us! We can be reached at (970) 663-1000. You may also visit our website at www.implantdds.com.

New Resources for Those Living With COPD

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

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

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

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

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

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

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

Say you saw it in 50 Plus Marketplace News

5 Facts About NTM Lung Disease

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

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

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

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

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

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

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

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

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

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

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

Calling All Foodies for Amazing Culinary Experiences in Kentucky

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

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

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

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

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

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

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

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

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

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

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

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



The Dirty Dozen Myths of Marketing to Older Americans

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

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

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

focusing on these agers?

Myth #1: Marketers feel older Americans have one foot in the grave! They think most agers are not very happy from age 65 to 79. They think seniors are really depressing and don't have much to live for! Statistics prove otherwise!

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

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

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

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

Myth #6: You look great for

your age! Today's agers feel and look good, exercise regularly, don't smoke, and eat better than their younger generations!

Myth #7: You're out to pasture! Marketers feel most agers end up in nursing homes, but in reality, they rather live at home or in independent living facilities. With the reverse mortgage option, agers can live comfortably without worrying about money problems!

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

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

Myth # 10: You're past your prime! Marketers and some businesses feel the agers are not as pro-

ductive as the younger generations. Interestingly, agers' past skills and better work ethic are still welcome at many businesses.

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

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

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



Ageism Matters

Walk A Mile In Someone Else's Shoes

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

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

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

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

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

Ideas like this lump everyone in an age group together, despite a huge range in the views of people of a similar age. They perpetuate inaccurate stereotypes and distract us from finding real solutions to our shared concerns.

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

Want to learn more? See our website for resources.

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



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Pets Are Family

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

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

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

harmful, contact your veterinarian immediately.

3) **Safe Space:** Halloween can be noisy and chaotic thanks to parties and trick-or-treating, and this might make some pets feel stressed or anxious. Create a quiet and safe space in your home where your pet can retreat to if they become overwhelmed. Consider using pheromone diffusers or calming music to help ease their anxiety.

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

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



Veterans Echoes

Cheating death



Brad Hoopes

Harry Gunther was one of only 33 Marines in his company who made it through the battle of Iwo Jima when he was medically evacuated off of the island. This is out of the 250 Marines that had initially landed. This capped a harrowing two years and two months of continuously cheating death for Harry.

Between this time period when he enlisted in the Marines and when he left that God-forsaken island, he had fought in three previous battles (Roi-Nomur, Saipan, and Tinian), and had received two Purple Hearts. He had a grenade thrown at him which bounced off his helmet, had a bullet whiz by right under his chin, had a mortar land between his feet that didn't explode, and had another mortar pass just over him and kill the man behind him. These were just some of the closer calls on top

of dealing with the stress and the dangerous, horrid living conditions found on the battlefields in the Pacific during World War II.

When asked how he thinks he managed to make it through it all, he answered, "I was sitting in my foxhole during a very intense artillery barrage on Saipan. Terrified, I began praying. As soon as I started praying, this calmness and peace came over me as if the shelling wasn't happening. That calmness remained with me through the rest of the war as I knew I would survive. I also used humor as well. That calmness and being a jokester still remains with me today."

Brad Hoopes has a passionate project of preserving the stories of veterans. To watch veterans tell their stories, please visit: www.youtube.com/@rememberandhonorstories

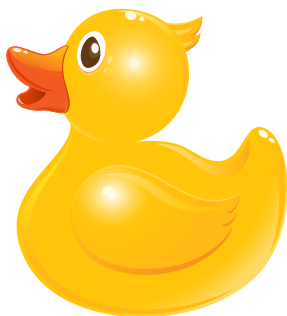


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Rubber Duckies

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

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



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Timnath Selects Pulse as Provider of Broadband Services

Pulse, a community-owned communications utility providing high-speed internet, Wi-Fi, phone, and television services throughout northern Colorado, has been selected by the Town of Timnath as the provider of broadband services. The decision to move forward was officially presented as an Intergovernmental Agreement (IGA) between Timnath Town Council and Loveland City Council.

As part of the IGA, Pulse will provide a 25% share of gross income on wireline internet service to the Town. Full payback is estimated to take about 26 years. The initial phase of capital construction will be funded by existing Town Capital Improvement Funds in the amount of \$20 million. Aaron Adams, Timnath Town Manager, said, "The decision to partner with Pulse is more than a broadband agreement; it's an investment strategy that positions Timnath for long-term success."

Pulse will provide the following services for the Town of Timnath subscribers:

- Internet: With fiber to the premise, Pulse subscribers will receive individualized bandwidth

with multi-gigabit, symmetrical options so upload and download speeds are the same as well as unlimited data, no speed throttling, and no long-term contracts.

- Wi-Fi: Pulse offers a range of options to enhance the Wi-Fi experience. These options include the flexibility to bring your own device, utilize Pulse base Wi-Fi, and set up an adaptive mesh network.

- Voice: Residential subscribers will enjoy unlimited local and long-distance calling as well as secure 911 access in case of emergency. Business subscribers will have a suite of products to choose from – from a single line to an enterprise-level call center.

- PulseTV: Viewing favorites across 170+ channels (including local and regional channels) are delivered over a modern app-based platform that offers the comforts of a traditional TV experience with 100 hours of Cloud DVR standard.

Construction of the entire Timnath community is anticipated to take four to five years. For more information about Pulse visit www.lovelandpulse.com.

Better Business Bureau

BBB Scam Alert: "Grandma, help!" Emergency scams take advantage of loved ones



Shelley Polansky

Emergency scams, sometimes called "grandparent scams," prey on the willingness of an unsuspecting, worried individual to help friends and family in need. Often, they will impersonate their targets' loved ones, make up an urgent situation, and plead for help... and money. Social media sites allow scammers to look up information and offer plausible stories. They may even incorporate nicknames and real travel plans into the con to convince their targets.

How the scam works:

Emergency scams are about a family member or friend in a dire situation. You get a call, email, or social media message from someone claiming to be a distressed family member. They may say they've been arrested while traveling overseas, or there was an accident, medical emergency, or other calamity. They provide convincing details, such as family names and school

details. A common version is the "grandparent scam," where the con artist contacts a grandparent claiming to be their grandchild and asking for money. The plea is so persuasive that the grandparent wires money to the scammer, only to find out their family member was safe and sound later. This scam can also work in reverse, where the "grandparent" calls their grandchild pleading for help.

Recently, the FTC has warned that scammers are using voice cloning techniques to imitate the voices of loved ones. The technology enables con artists to copy the voices of persons close to you from videos they may find on social media or other sources. They can then use tools to imitate the voice of your loved one and have it appear to say whatever they wish in a call. Some voice cloning efforts may be crude, and others very sophisticated - either way, this adds to this scam's confusing and frightening aspect.

Tips to spot this scam:

Resist the urge to act immediately, no matter how dramatic the story is. Check out the story with other family and friends, but hang up or close the message and call your loved one directly. Don't call the phone number provided by the caller or caller ID. Ask questions that would be hard for an impostor to answer correctly.

Know what your family members are sharing online. You may not have control over your family's social media accounts, but familiarize yourself with what they share online.

Don't wire any money if there is any doubt about the call. If a person wires money and later realizes it is a fraud, the police must be alerted.

The Lion Gave Up

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

Information for the 50+ Community

50 Plus Marketplace News

Crossword Puzzle

October 2023
Answers page 7

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
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- 70 Charge per unit
- 71 Limbs
- 72 Well-known
- 73 Small drink of liquor

DOWN

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

ACROSS

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

39 Republic in SW Asia

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