

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



Local News, Profiles, Events & Resources For 50 Plus Adults

January 2024 • Volume 30 • Issue 1

**Welcome 2024!**

Cheers to the New Year and all the newness it brings. Out with the old, in with the new and all the possibilities yet to unfold.

Perhaps this is the year to stop waiting for just “the right time” whatever that might be. Life’s full of needed waiting time some within our control and others not.

Occasionally decisions need to be made whether to repair, remodel or buy new. Such might be the case with vehicles and houses. Waiting might be sensible depending on vehicle safety or the housing market.

Some may hold off or wait on travel plans. While saving money for such an adventure becomes financially a good idea, would future health challenges preclude the travel? Perhaps one family member or traveling companion could make the trip; another might not be so able. What about visiting family members or friends elsewhere? Why not book now?

What about saving those special dishes or glasses for a special occasion? If that special occasion doesn’t arrive in a timely manner, those beautiful cherished items might remain dusty, tarnished, or unwanted by the children. What happens if something breaks, becomes mangled in the disposal or tossed out by mistake? There’s always the possibility of replacement or setting the table differently.

Some might think waiting for more time to volunteer, take up a new hobby or sport would make sense. It might but, why not venture out now? Area recreation centers offer a variety of sporting experiences with varied pace and enough exercise for enjoyment.

Volunteer opportunities abound in most areas. Sampling a few or gravitating to a potential area of interest enables volunteers to find just the right niche.

Tangible waiting happens in saving a new clothing item. Save

it for a special occasion might be the thinking. What happens if that occasion never arrives, it no longer fits or the event is canceled? Who enjoys it then?

Some may wait this year for a call about a new job. On occasion, the unwanted call comes when not getting the job or being let go.

The arrival of a new family member, via birth or engagement, often involves waiting.

That outcome becomes celebratory for all involved.

With all the exhibits, festivals and performances in the area, it’s possible to miss out by waiting too long to get tickets. The same holds true for sporting events as well.

Don’t wait too long to enjoy all 2024 holds. May your year be richly filled!

*By Marty Coffin Evans*



**Larimer County Announces Ranger Brendan Unit Community Service Award**

Ranger Brendan Unit Community Service Award recipient named Lori Hodges, Director of the Larimer County Office of Emergency Management, is the recipient of the 2023 Ranger Brendan Unit Service Community Service Award. Hodges gives selflessly every day inside and outside of her day-to-day duties at Larimer County. In addition to her duties as Larimer County Dir. of Emergency Management, she is always considering where she can continue to make a difference in the community and has followed her passion and heart of service to assist young adults.

“If you only did your regular job that would be amazing, but the work you do for our community is profound. People feel empowered by what you do,” said Larimer County Commissioner Kristin

Stephens. “But you also help vulnerable young people, and that is such a gift that you’re giving them housing and guidance. It’s difficult being a young person when you don’t have a support system behind you.”

Lori exceptionally serves our community by opening her home to young adults who are experiencing homelessness or who do not have a stable place to stay. Not only does she provide a home to shelter these young adults, but she is also able to mentor them with the assistance of the organization she volunteers for, to help them build life skills and realize their strengths.

“Helping out our youth in need is critical and especially your home to provide a stable place to be that’s safe and where someone cares is just amazing.

You are more about helping people and making sure they’re doing great things to prepare counties to take care of their residents,” said Larimer County Commissioner Jody Shadduck McNally. “It’s not surprising that you are there for others --- especially those who are in need like our youth. The least we can do is honor you with this award.”



**INSIDE**

**Wreaths Across America**  
Page 2

**MCR Plans Expansion**  
Page 5

**Canine Respiratory Disease**  
Page 7

**VA Foster Home Program**  
Page 9

# JANUARY Calendar

## Saturday/20

Larimer County Genealogical Society presents a free on-line program on their annual elections plus a special program on Rosie the Riveter at 10 am at the Fort Collins Senior Center on Zoom. Rosie the Riveter is a WWII iconic image mostly associated with the aviation industry. In reality, Rosie was the name given to any woman who took a man's job during WWII. Come listen to the history of this famous icon as told by Northern Colorado's own Rosie the Riveter aka J.R. McKinley. Please register online at [lcsco.org](http://lcsco.org) to receive the Zoom info.

## Tuesday/23

CSU Music presents a program on "Classical Convergence: Cuarteto Latinoamericano" at 7:30 at the Organ Recital Hall. Cuarteto Latinoamericano is one of the world's most renowned classical music ensembles and a leading proponent of Latin American music for string quartet for more than thirty years. Founded in Mexico in 1982, the Cuarteto has toured extensively throughout Europe, North and South America, Israel, China, Japan and New Zealand. Tickets range from \$31 to \$35. Purchase tickets online at [music.colostate.edu](http://music.colostate.edu).

The Colorado Gerontological Society presents many free online programs on Aging in Place, Advance Care Planning, & Assisted Living programs at [www.senioranswers.org](http://www.senioranswers.org).

AARP presents many free online classes on senior related topics such as driving, exercise, movies, nutrition, yoga, and more. Visit their website at <https://local.aarp.org/virtual-community-center> to learn more about their online classes.

The Alzheimer's Association presents free online classes including warning signs, financial and legal support, and caregiver helps on their website at <https://training.alz.org>.

Check individual venues for current information

Calendar sponsored by:  
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## Veterans Echoes

### Always Faithful



**Brad Hoopes**

World War II Marine Corporal Veteran Harry Gunther fought in four battles, his last ending by being medically evacuated off Iwo Jima, and he received two Purple Hearts. While telling his story, he said, "I joined the Marines because I liked the Dress Blues. 2 ½ years, four battles, and two Purple Hearts and I never got a chance to wear those doggone Blues!"

Retired Master Gunnery Sergeant Brian Ivers found out about this and immediately jumped into action.

Brian served in the Marines for 27 years and had 11 deployments. Be-

sides just simply wanting to help a fellow Marine, the connection with Harry ran deeper on so many different levels for Brian. Brian, who has a Purple Heart himself, had decided to become a Marine after seeing the John Wayne movie "Sands of Iwo Jima" as a young lad, served 60 years later in the same regiment as Harry, and his two sons are presently in the Marines and corporals like Harry.

With help from his connections and his sons, Brian purchased a set of Dress Blues. He hired a seamstress to sew everything on and properly tailor it for Harry, and then

researched all of Harry's medals.

Harry wore his Dress Blues with deep pride during the Loveland Veterans Day Parade. Finally, a long-lost dream from 78+ years ago was fulfilled for a Marine by another. "Semper Fidelis" or "Semper Fi" is a Latin phrase that means "always faithful" or "always loyal". It is the motto of the United States Marine Corps.

Brad Hoopes has a project of preserving the stories of Veterans. You can watch Harry's story and learn about more about Brian on: [www.youtube.com/@rememberandhonorstories](http://www.youtube.com/@rememberandhonorstories)



## America Displays Wreaths Across America Day

National Wreaths Across America Day took place at over 4,225 participating locations across the country, including Arlington National Cemetery, on December 16, 2023. Volunteers remembered our nation's heroes as they said their names aloud, honoring over three million veterans this year.

Wreaths Across America would like to thank the communities, dedicated volunteers, and generous sponsors for coming together in unity and supporting those who have protected our freedom. Each

person has played a part in the year-long mission to Remember the fallen, Honor those who serve, and teach the next generation the value of freedom.

"What I love most about this day, and this mission, is that it is so much more than just the placement of a wreath. The wreath is the catalyst, it brings together communities - families and strangers -- to learn about those who have served and sacrificed," said Karen Worcester, executive director, Wreaths Across America. "We have more than three million

volunteers across the country and a third of them are children. This mission and the events happening today provide the opportunity to teach kids about what freedom is."

For centuries, fresh evergreens have been used to symbolize honor and a living tribute renewed annually. Wreaths Across America believes the tradition represents a living memorial that honors veterans, active-duty military, and their families. When volunteers say the name of a veteran aloud while placing a wreath, it ensures they live on in our hearts and memories and are always remembered.

For more information about the year-long mission and ways to get involved in your own community, please visit [www.wreathacrossamerica.org](http://www.wreathacrossamerica.org). National Wreaths Across America Day 2024 was held on December 14.



**WE ARE LOCAL!**

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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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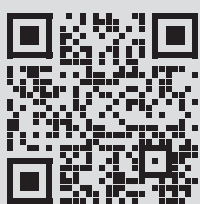
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## Can you hear me now?

### Beyond the Audiogram- The changing brain with hearing loss- Part 1 overview

I am very passionate about the health of your brain. Research has been done to explore the impact hearing loss has on your brain and I will be writing on this concept in 2024.

#### Overview:

Anu Sharma, PhD of CU- Boulder has done extensive research regarding cross modal reorganization of the brain in relation to hearing loss. She and her team of researchers have discovered that a brain recruits and repurposes deprived sensory cortices for processing of their own input as early as mild hearing loss (10-25% hearing loss). A person with mild to moderate hearing loss is already showing signs of cortical re-organization from visual, frontal, and somatic sensory areas of the brain.

Her research includes what happens in a brain that has already begun to reorganize due to mild to moderate hearing loss after 6 months of hearing aid use. The 2 systems, Visual and Somatosensory, showed clear signs of recruiting the temporal region of the brain. After 6 months of hearing aid use, the scans show proper use of the visual and somatosensory systems



Susan Baker

as well as the auditory system.

Research also showed the difference between a good hearing aid user versus a poor hearing aid user. QSIN-speech in noise test shows the poor hearing aid user still needs 8dB

of signal over noise and is using frontal cortex more than auditory cortex.

I recommend a hearing test as part of your annual wellness

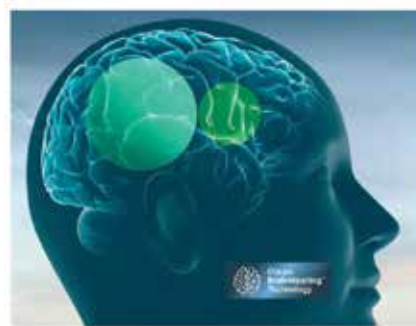
checkup. Call today to schedule your hearing test and complimentary consultation.

*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 24 years. Please call (970) 221-5249 for an appointment today.*

*Source: Frontiers in Human Neuroscience; Somatosensory Cross-Modal Reorganization in Adults With Age-Related, Early-Stage Hearing Loss Garrett Cardon and Anu Sharma*

### The changing brain with hearing loss:

Link between hearing loss and cognitive decline



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- Common link in aging process.
- Social Isolation:  
Untreated hearing loss in seniors has been linked to depression and social isolation.
- Decreased Cognitive reserve:  
Sensory deprivation taxes the brain by changing its normal resource allocation possibly affecting neural/ cognitive reserve.



Susan D Baker, BC-HIS  
Board Certified Hearing Instrument Specialist  
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## My Black Cat



Mark Clancy is a long-time Fort Collins resident. He has an adult daughter Megan. His 29-year law enforcement career with the Larimer County Sheriff's office is impressive and comes with a plentiful supply of work related memories.

Mark is an aspiring drummer. He is an avid 40-year collector of unique Fountain Pens. Reading is a favorite pastime as is cooking which he thoroughly enjoys.

For seventeen years Spooky, a Black Cat, was a treasured family member bringing loads of special times and memories to the household. Spooky passed away several years ago. The loss was difficult to accept after such a long time as a member of the family. According

to Mark at the time "No more Cats!"

In the words of Paul Harvey "Now the rest of the story."

Mark's daughter Megan and his lady friend often made mention to Mark "How about getting another Black Cat? Almost to the point of a co-conspiracy! His resistance stood firm for a while.

One day his girl friend's daughter came across a skinny Black Cat eating a bird at a football game. Mom and her daughter decided to rescue the Cat which led to the Cat being brought to Mark. He was convinced to keep the Cat for a couple of days. "Give the Cat a Try!"

Early on there was a trip to the Vet because of suspected worms. The treatment was successful. The new Cat in Mark's life was not wild but quite friendly. An attachment was budding. At the Vet's, the Cat was discovered to be chipped. An owner somewhere?

The Chip Company was contacted. The owner was notified the Cat had been found.

Mark received a text. You found Toothless, my daughter's Cat.

She will be thrilled.

Oh well! Mark said to himself. A later contact informed him the family was in the process of moving. You guessed it!

No Cats allowed... Would you be interested in rehoming Toothless?

Mark had grown fond of this new Black Cat. YES, was his response.

"Never another Black Cat" turned into a new

Black Cat named Baby Girl. As it turns out Mark had told himself if he ever got another Cat, the Cat would have to be Black & Female. That is exactly what happened. So goes the story of the Black Cat.

*Written by: Michael Buckley  
Associated Publisher*



Baby Girl

# 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.



## 32 Years of Service Providing Information for the 50+ Community

### Larimer County Office on Aging

#### What Is An Area Agency On Aging?

The Larimer County Office on Aging is part of the Department of Human Services, but it's also the Area Agency on Aging (AAA or "triple A") for Larimer County. Area Agencies on Aging are designated for every part of our country through the Older Americans Act and each one operates slightly differently to meet the needs of its community. As one of sixteen AAAs in Colorado, we are tasked with serving older adults and their caregivers living in Larimer County. We help older adults age independently, where and how they choose. We're also the lead agency to coordinate services such as congregate and home-delivered meals, transportation, legal assistance, caregiver support, and more.

The Office on Aging's services are different from other government programs because eligibility for our services is not based on income or citizenship. For most of our programs, the only requirements are that you (1) live in Larimer County, and (2) are over the

age of 60 or are a caregiver. Those programs include voucher programs, the family caregiver support program, resource navigation, and the information helpline.



Erin Alt

Another special feature is that we, like every other AAA in Colorado, create and implement a 4-year plan that represents the unique needs of our community. We conducted community research in 2022 and 2023 that helped create the 4-year plan that is now informing our services through 2027. Feedback from our community helps us improve how we serve older adults in Larimer County.

As your Area Agency on Aging, we're here to be your first call for resources and questions. Learn more about all our services and see our 4-year plan on our website, Larimer.gov/seniors. If you have questions, ideas, or need support, you can contact us at (970) 498-7750 or aging@larimer.org. We look forward to hearing from you!

### Elder Law Q & A

#### Estate Planning for Blended Families



Will Beyers

More than 4 in 10 Americans have at least one step-relative in their family – either a step-parent, a step or half sibling or a stepchild -- according to the Pew Research Center. The National Center for Family and Marriage Research estimates that about one-third of all weddings in America create stepfamilies.

A trust case from North Dakota highlights the importance of taking current and potential step-relationships into account when planning your estate.

William and Patricia Clairmont created two trusts for their grandson, Matthew. In both trusts, "the brother and sisters" of Matthew were contingent beneficiaries (meaning they would be the trust beneficiaries if Matthew died).

After the trusts were created, the Clairmonts' daughter, Cindy (Matthew's mother), divorced Matthew's father, Greg, and Greg remarried and had two children with a second wife. In March 2011, Matthew died suddenly and unexpectedly at the age of 25 without a wife, children or a will.

Under North Dakota law, Greg's

two children with his second wife were technically "brothers and sisters" of Matthew and, thus, eligible beneficiaries under the trusts. The Clairmonts argued for an interpretation of the trust that would exclude Matthew's stepsiblings as beneficiaries or, alternatively, for reformation of the trust to include language that only lineal descendants of the Clairmonts could benefit from the trusts.

Ultimately, the North Dakota Supreme Court granted the Clairmonts' petition to reform the trusts based on evidence that the Clairmonts made a mistake of law by interpreting the phrase "brothers and sisters" to include only full blood siblings and based on testimony by the Clairmonts themselves on their intention to benefit their lineal descendants alone.

Although things turned out well for the Clairmonts in the end, it took much time and money to get there. The case stresses the importance of addressing step-relationships and blended families in your estate plan whether or not you are already a member of a stepfamily.

*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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## Pets Are Family

### Fitness & Wellness for our Furry Friends

From your friends at NOCO Humane, we hope your holiday season was wonderful and you're ready to embrace a new year! It's common to make resolutions around health, so this month we are focusing on the physical and mental health of our furry



Judy Calhoun

friends. Cold weather can drive us indoors, but that doesn't mean that wellness has to take a break.

When thinking about enrichment and wellness for your pet, it is important to know that 1) dogs thrive best when they have a "job" and 2) cats are always practicing their hunting and stalk-pounce skills, so enrichment along those lines will almost always be a winner!

For dogs motivated by food, consider: snuffle mats or snuffle balls, clicker training, puzzle toys/feeders, slow feeders and "licky" mats. Also, entire meals can be stuffed into a Kong toy (and frozen the night before) to make meal time

take longer as well as employ more effort and mental skills.

Sniffing is a great stress reliever for dogs and gives them an outlet for their hard-wired natural behaviors. Consider doing a test with dog-friendly scents and see what your

dog likes and doesn't like, what excites them and what calms them, and use the ones they like for future enrichment.

With cats, active toys are a hit! Encourage self-play with aluminum foil balls, plastic lids, wadded up paper, pipe cleaners, cardboard boxes, etc. Interactive play can also be fun for both of you, just remember to keep your hands and body clear from your kitty's claws as they lunge for their toy.

By prioritizing our companions' health and happiness, we can ensure a fulfilling and joyful year for both pets and their loving owners. Cheers to a paw-some year ahead! Learn more at [nocohumane.org](http://nocohumane.org).

## Medical Center of the Rockies Plans Expansion

UCHealth Medical Center of the Rockies (MCR) in Loveland is planning a major expansion to meet the growing health care needs of northern Colorado. The highlights of the expansion project include a new tower that will be built on the north side of the hospital, the creation of a comprehensive cancer center, an expanded emergency department and additional imaging and cardiac spaces. When complete, the project will increase the hospital's bed capacity from 187 to 283 with room to grow up to 319 beds.

"We are excited to expand our offerings in one of the fastest-growing areas of the state and expand patients' access to our nationally recognized specialists and clinical care teams," said UCHealth President and CEO Elizabeth Concordia. "It is important for us that we continue to meet the needs of the community, both today and into the future."

Weld and Larimer counties were among the top five counties

for population growth between 2010 and 2020, according to the U.S. Census Bureau. In that time, Weld's population grew more than 30 percent. Larimer grew nearly 20 percent. In part because of population growth, Colorado currently has fewer hospital beds per 1,000 residents than the U.S. average.

The project is currently in the design phase. UCHealth expects to break ground in late-2023. The cancer center is expected to begin seeing patients in mid-2024, and the new tower is expected to open in 2026.

The hospital, which is celebrating its 15th anniversary this year, was recently designated a Level I trauma center, making it the first and only hospital in northern Colorado with the highest classification for adult trauma care. In 2020, Fortune/IBM Watson Health named the hospital as a 100 Top Hospital. In 2021, U.S. News & World Report ranked the hospital as the No. 2 hospital in Colorado.

## Tis The Season To Be Grumpy?

For the most part "champions" are acclaimed, cheered and envied. Not so for the Gay family of Union Vale, NY. In 2012 they adorned their home with a record 346,283 Christmas lights. In 2014 they lit up the neighborhood with 601,736 lights. And, this year, they

set a new Guinness Record when they covered their home with 720,426 lights. It's not just the bright lights that are making some of their neighbors grumpy, it's also the tens of thousands of drive-by visitors they attract,



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## Reflections Serendipity



Martha Coffin Evans

As we embark on a new year, "Serendipity," seems an appropriate title. After all, it evokes finding something new or unexpected good luck. Doesn't a new year hold that potential?

My early association with serendipity comes from a folk song group years ago. They started in Colorado as the Newport Singers and then began swapping members in/out until they became The Serendipity Singers. Should you need a musical nudge, think "Don't let the rains come down." If that means nothing to you, Google them.

Since not all of us will likely end up with musical fame and fortune, where does serendipity enter into our lives. Originally this idea emanated from a Persian fairy tale. Now, it can mean something found, an unexpected discovery, and finding an item of interest by chance. Finding a \$20 bill lying on the ground – serendipity. Make it \$50 or \$100 for a real Serendipity!

Chance meetings can give us the good fortune of serendipity for years to come. Finding a special vacation location can bring a feeling of serendipity.

My artist friend, Donna, described serendipity in her Gouache and Watercolor Pencil painting of the same name. "There are times in our lives when a light seems to glow and gradually emerges out of the darkness and illuminates something, changing it in that moment into something else, something lovely. Let's strive to be open to those unexpected moments of grace."

Isn't that what a new year's all about? It may be a challenge to stay open to the unexpected moments yet to be experienced this 2024.

If you're curious to see an example of "Serendipity," you can find it on our websites – [www.marty-coffinevans.com](http://www.marty-coffinevans.com) or [www.donnalyonsfineart.com](http://www.donnalyonsfineart.com).

Best wishes as you look for your own serendipity. May your year be filled with the unexpected!

Martha (Marty) Coffin Evans, Ed.D, can be reached at [itsmemar-tee@aol.com](mailto:itsmemar-tee@aol.com) or on her website [martycoffinevans.com](http://martycoffinevans.com)

## Ageism Matters

### Feeling Bad About Your Age?



Kris & Sara

“I’m too old to try something new.” Ever said or thought that? Maybe you’ve looked at your image in the mirror and thought “Who is that ugly old person?”

Our society portrays aging in such negative ways. Yes, aging absolutely comes with challenges. But, it also comes with skills, accomplishments, and insight that only years of living can provide. Yet, the images and messages in advertising and entertainment depict aging as a mostly negative experience, centered around decline and irrelevance.

Sometimes we can be our own worst enemy. We mock our “senior moments”, as if we didn’t ever forget things when we were younger. We act as if it is impossible to learn something new, even though studies show that older people are very capable of learning new things. When we direct this at ourselves,

it’s called internalized aging.

Our negative beliefs make aging more difficult. Our beliefs about aging impact our health and well-being. People with negative age beliefs do not live as long and have increased risk for disease and dementia.

Let’s not perpetrate discrimination on ourselves. Does looking older mean you are less valuable? Are you contributing, even if it’s in different ways than when you were younger? If we question the storylines we’ve believed about aging, the answers may surprise us.

When we are ageist toward ourselves, we needlessly add more burden to aging. The choice to live up to our potential starts with each of us and that does not diminish with age.

Let’s make a resolution in 2024 to stop sabotaging ourselves based on age.

*Sara Breindel & Kris Geerken are Co-Directors of Changing the Narrative, [www.ChangingtheNarrativeCO.org](http://www.ChangingtheNarrativeCO.org), the nation’s leading effort to change the way we think, talk and act about aging and ageism.*

## Genealogy Rocks!



Carol Darrow

It’s time to think about making New Year’s Resolutions which usually involve fixing some fault you see in yourself. Maybe a better idea

is to make New Year’s Plans – positive ideas to make your life happier and more productive. In genealogy, there are three main ways to do this: Focus, Organize, Share.

**Focus:** It’s easy to get overwhelmed when your goal is to find out everything you can about everyone in your family tree. Your research can easily just skim the surface without discovering what kind of person your great-grandfather really was. Instead, pick one person or couple and focus your research on a new couple or person in your family tree.

**Organize:** One of the simplest ways to organize the piles of information you’ve gathered is to use a three-ring binder. Put all

the documents for one couple and their children into the binder in chronological order. Add tabs to divide up the generations. Add a table of contents and perhaps a family tree for that couple.

**Share:** Some of us have close family – a slew of first cousins you grew up with. Some have found genealogy cousins, people working on the same family line whom we’ve met online. They would all be interested in your findings so you need to find an easy way to keep them involved. Maybe you could work together to solve a mystery about grandma’s father.

With a definite plan in mind, you will be amazed at the progress you can make. Instead of trying to dig into the whole family at one time, focus on an area that intrigues you. It’s never too late to plan ahead.

*Carol Cooke Darrow teaches free Beginning Genealogy on Zoom on the 2nd Saturday of the month, 10 am -noon. Register at [cogensoc.us](http://cogensoc.us) and click on the Beginning Genealogy link.*

## All’s Well That Ends Well

The Richardson family chihuahua, Bean, escaped from his Staten Island, NY home recently and wound up dodging traffic on the busy Staten Island Expressway. It was a close call but drivers slowed down when they saw the pooch.

Kaitlyn McGinley got out of her car and chased Bean on foot. She said “The dog ran under my car and hid under my tire. Someone gave me a bag, and I scooped him up and put him in the car.”

## Call for a Tour. Lunch is on us!

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## Estes Park Appoints Interim Police Chief

The Town of Estes Park has appointed an Interim Chief to lead the police department until a new Chief is selected. In late November, Chief David Hayes announced that he would be retiring on December 22, 2023. Estes Park Town Administrator Travis Machalek began working to recruit an external Interim Chief, which included reaching out to partner law enforcement agencies in Larimer County about potential candidates. After discussing Estes Park’s current needs and priorities,

Sheriff John Feyen offered support during the transition period and LCSO Captain Ian Stewart was selected to serve as Interim Chief upon Hayes’ retirement. Captain Stewart brings 24 years of law enforcement experience to the role. He currently serves as the Operations Division commander for LCSO, overseeing patrol, emergency operations, strategic planning and data, special operations, and special events across Larimer County. Captain Stewart led the Northern Colorado Drug Task Force from 2020-2023 and served as the Rocky Mountain Tactical Team Association president from 2013-2018. His investment in the safety of Larimer County also includes EMT certification and pri-

or service as a firefighter with the Rist Canyon Volunteer Fire Department.

“Community safety and regional partnerships have always been important to me, especially coming from a family that’s lived in Larimer County for four generations,” said Captain Stewart. “I sincerely appreciate this opportunity to support Estes Park and will continue holding a high standard of safety for residents, businesses, and visitors.”

The Town expects to start the permanent Police Chief recruitment process in early 2024. Captain Stewart will serve as the Interim Police Chief until a permanent Police Chief is selected.



## Social Security Today

This New Year,

### Learn About Social Security Online

Social Security programs touch the lives of more than 71 million people. We work hard to ensure critical benefits and other services are accessible to you. Consider the start of the new year as an opportunity for you to engage with Social Security online. This begins with creating your free and secure personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Once you create an account, you can:

- Apply for retirement, spouses, or disability benefits.
  - Apply for Medicare.
  - Check your application status.
  - Request a replacement Social Security number card.
- If you do not receive Social Security benefits, you can use your personal my Social Security account to:
- Get personalized retirement benefit estimates.
  - Get your Social Security Statement.
  - Get estimates for spouse's benefits.
  - Get instant proof that you do

not receive benefits. If you receive benefits, you can use your personal my Social Security account to:

- Change your address (Social Security benefits only).
- Set up or change your direct deposit information (Social Security benefits only).
- Instantly get proof of benefits.
- Print your SSA-1099.

Your personal my Social Security account has a secure Message Center. You can choose to receive the annual cost-of-living adjustments and the Medicare income-related monthly adjustment amount online. Unless you opt-out of receiving notices by mail that are available online, you will receive both mailed and online notices.

Your personal my Social Security account offers easy access to features that save you time when you do business with us online. Check out our other resources available at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices) for your convenience.



### General Enrollment Period For Medicare Part B

If you did not apply for Medicare Part B (medical insurance) within three months before or after turning age 65, you have another chance each year during the General Enrollment Period. The period runs from January 1 to March 31 every year.

If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your

monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare). You may also read our publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf).

## Happy New Year 2024 Quotes & Wishes

The best way to predict the future is to create it.

*Abraham Lincoln*

2023: Thank you for all the lessons.

2024: I am ready.

*Unknown*

365 new days. 365 new chances.

*Unknown*

The only person you are destined to become is the person you decide to be.

*Ralph Waldo Emerson*

Ring out the false, ring in the true.

*Alfred Lord Tennyson*

Believe you can and you're halfway there.

*Theodore Roosevelt*

May 2024 be your best year yet. I hope 2024 brings you lots of love, laughter and joy.

Wishing you a happy new year! May it be filled with new adventures and good fortunes.

"I like the dreams of the future better than the history of the past."

*Thomas Jefferson*

"When that ball drops at midnight—and it will drop—let's remember to be nice to each other, kind to each other. And not just tonight but all year long." —New Year's Eve

"The best is yet to come." —  
*Frank Sinatra*

## Loveland Reports Canine Respiratory Disease

The Colorado Department of Agriculture (CDA) has observed a significant increase in canine respiratory disease cases across the state, with symptoms ranging from persistent coughing to severe respiratory distress.

While both Loveland's dog parks in Fairgrounds and Mehafey Parks remain open at this time, please use these facilities at your own (dog's) risk. Here are key precautions that can help protect your pet:

- **Health Check:** Ensure your dog is healthy and up to date on vaccinations before heading to the parks.
- **Symptom Awareness:** Consider keeping your dog at home if they are coughing or sick.
- **Veterinary Guidance:** Consult your veterinarian promptly if your dog shows any signs of illness.

Cases have been reported across multiple states, and this issue is not exclusive to the state of Colorado nor the City of Loveland.

Stay current on the status of the City's parks facilities at: [lovgov.org/services/parks-recreation/parks-facilities](http://lovgov.org/services/parks-recreation/parks-facilities). For additional information regarding the illness, please visit CDA's website: [ag.colorado.gov/canine-respiratory-disease](http://ag.colorado.gov/canine-respiratory-disease).

Stay current on the status of the City's parks facilities at: [lovgov.org/services/parks-recreation/parks-facilities](http://lovgov.org/services/parks-recreation/parks-facilities). For additional information regarding the illness, please visit CDA's website: [ag.colorado.gov/canine-respiratory-disease](http://ag.colorado.gov/canine-respiratory-disease).



## TRADING POST

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**Savannah, Jekyll Island and Beauford, SC**  
April 26 – May 6th, 2024  
\$ 1495 for 11 days,10 nights  
Includes, motorcoach transportation, all lodging, 18 meals( 10 breakfasts,8 dinners) Tours and more!  
**Mackinac Island**  
August 31 – September8, 2024  
\$1259 for 9 days and 8 nights

### Travel

Motorcoach, lodging, 14 meals  
All the tours and sightseeing!  
**The Ark Encounter**  
September 28 – October 6, 2024  
\$1225 for 9 days and 8 nights  
Creation Museum, Ohio River Boat, Cincinnati Museum And more!!  
**Mt. Rushmore, Black Hills, Crazy Horse, Deadwood South Dakota**  
October7 - 11, 2024  
\$715 for 5 days  
Includes motorcoach, most meals and all ticketed venues  
And sights. And fun!  
\*\*\*\*I can get you colorful flyers for your friends and groups!

### Help Wanted

**HELP WANTED:**  
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.

### Wanted

**Wanted to Buy:** Vintage and fine wrist and pocket watches and watch-related material. Call Jeff in Windsor for an assessment and offer (970/217-3065).

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## Colorado Gerontological Society

### Property Tax Relief for Home Owners and Assistance for Renters



**Eileen Doherty**

Denver, CO. Individuals who make less than 80% of the area median income and are at risk of eviction are eligible. Assistance is available for rent, utility bills, late fees, court costs, reasonable attorney fees, and any other costs associated with eviction prevention.

The Colorado Legislature passed several bills in November that benefit Coloradans, including older adults. Two initiatives will benefit homeowners by changing the residential assessment rate for the 2023 tax year from 6.75% to 6.765%. This small assessment change will not make a big difference. However, homeowners will be able to exempt \$55,000 of the home's value. For older adults, this will be in addition to the \$200,000 exemption, if homeowners receive the Senior Homestead Exemption.

Similar to the Tabor refunds received previously, all taxpayers 18 and over will receive \$800, thus low-income individuals will receive more, while higher income earners will receive less. The schedule for applying for Tabor refund has not been announced.

The third bill increases emergency rental assistance to \$95 million between now and June 30, 2024.

The next bill will increase the state's earned income tax credit from 25% to 50%. Many grandparents who are raising grandchildren, even if they don't have custody may be eligible for this tax credit to help with the costs of raising grandchildren.

Lastly, the legislature created a task force to develop a long-term property tax plan. Senator Chris Hansen, who spoke at the Colorado Gerontological Society Annual Meeting, requested older adults consider participating in the task force. The Society will be working with policy makers and invites everyone to participate.

For information, 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.*

*Say you saw it in 50 Plus Marketplace News*

## Technology is Hip!

### Earthworms Benefit Our Ecosystems



**Bob Larson**

Earthworms may lack the charm or excitement of more familiar animals, but their contribution to our world is significant. These 'lowly creatures' play a vital part within the natural soil ecosystem. They are also valued for their contribution to ecosystem services – ecosystem functions that are of direct benefit to humans through their action on soil processes.

Earthworms influence (and benefit) the soil ecosystem in a number of ways:

**Recycling organic material:** Earthworms, along with bacteria and fungi, decompose organic material. Most people know about earthworms and compost, but earthworms do the same in pasture soils, decomposing dung and plant litter and processing 2–20 tons of organic matter per hectare each year, and recycling leaf litter under orchards and in other forested areas.

**Increasing nutrient availability:** This happens in two ways: by incorporating organic materials into the soil and by unlocking the nutrients held within dead organ-

isms and plant matter. Nutrients like phosphorus and nitrogen become more readily available to plants after digestion by earthworms and being excreted in earthworm casts.

**Improving soil structure:** Earthworm burrows alter the physical structure of the soil. They open up small spaces, known as pores, within the soil. When earthworms are introduced to soils devoid of them, their burrowing can lead to increases in water infiltration rates of up to 10 times the original amount.

**Reduces carbon:** Earthworms convert digestible carbon to a form that stays in the soil, trapping carbon dioxide in soil for an overall decrease in emissions<sup>1</sup>. Scientists in the US and China discovered that worms, though they release carbon dioxide from the soil into the air, actually capture (sequester) more CO<sub>2</sub> than they release.

**Providing food for predators:** Earthworms, like all creatures, are part of food webs. Birds are well known predators, but native earthworms are also food for endangered and endemic land snails.

*This is another great use of technology on our planet. Bob Larson is a technologist and Marketing Director for 50 Plus!*

## Attorney General Phil Weiser announces \$700 Million Settlement with Google over Play Store Monopoly

Attorney General Phil Weiser and a bipartisan group of 52 other attorneys general today announced a \$700 million agreement with Google, resolving their lawsuit regarding the company's monopoly tactics with the Google Play Store. These details come after a settlement in principle was announced in September.

"Google illegally restricted developers and consumers from freely doing business with each other, which harmed everyone who buys and sells apps and in-app products," Weiser said. "After years of the company flouting a core principle of the free market—that consumers should be able to shop around to find the best price—this settlement will hold Google accountable under antitrust laws."

Attorneys general sued Google in 2021, alleging the company unlawfully monopolized the Android app distribution and in-app payment processing market. Specifically, the states claimed that Google signed anticompetitive contracts to prevent other app stores from being preloaded on Android devices, bought off key app developers

who might have launched rival app stores, created technological barriers to deter consumers from directly downloading apps to their devices, and imposed monopoly prices on in-app purchases.

Consumers who made purchases on the Google Play Store between August 2016 and September 2023 and were harmed by Google's anticompetitive practices will be eligible for restitution. Eligible consumers do not have to submit a claim. If eligible, consumers will receive automatic payments through PayPal or Venmo or may elect to receive a check or ACH transfer. More details about that process are forthcoming.

Early last week, a jury unanimously found that Google's anticompetitive conduct violated federal antitrust laws. This case parallels separate pending antitrust litigation against Google brought by 38 states and the U.S Department of Justice which went to trial in September. That lawsuit, coled by Weiser, is focused on how Google has abused its dominance in search and search advertising to harm competition and consumers.




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## Better Business Bureau

### BBB Scam Alert: Buying From A Televised Shopping Network? Watch Out For Impostors



**Shelley Polansky**

BBB Scam Tracker is seeing an influx of scam reports about con artists impersonating networks like QVC and HSN to sell shoppers products that don't exist.

How the scam works  
You come across an ad on Facebook, Instagram, TikTok or another social media network that appears to have been published by QVC, HSN, or another well-known shopping network. The ad may even contain a video of a televised shopping event with hosts you recognize. However, when you click on the link, it takes you to a website that is not the official site. Scammers offer amazing deals on this imitation site, hoping it will distract you from noticing where you've landed.

How to avoid online shopping scams

Double-check the URL. Always ensure you are on a company's official website and not an impostor site. Look at the URL closely to confirm

it contains no minor spelling errors designed to fool less cautious consumers.

Be wary of ads on social media. Scammers use social media ads to trick consumers in a plethora of ways. Research before clicking on an ad with a deal you're interested in. Search for complaints in the comments section and do a Google search on the business and/or deal.

Search for previous complaints. Do a Google search of the business name followed by "complaints," "reviews," or "scam" and see what pops up. If you find this business has cheated other people, steer clear.

Do your research. Before making a purchase, quickly search for the business in question. Do they have valid contact information? Don't be fooled by professional photography or consumer reviews on their website. These can be lifted from other sites. Check BBB Scam Tracker to see if others have been duped.

Watch out for deals that are too good to be true. Scammers draw people in with deals that sound incredible. Stay skeptical if a deal seems unreasonably good, and think before you buy.

## Ron Stern's Travel Series

### Palm Springs Preferred Small Hotels



**Ron Stern**

I have visited Palm Springs many times over the years and have always been intrigued by the varied architectural styles of the homes, government buildings and small hotels. This became even more apparent during my most recent trip where I had the opportunity to stay at several of the Palm Springs Preferred Small Hotels (PSPSH) in town. Perfect for a long weekend or extended holiday, you can choose between 80 diverse accommodations offering a host of amenities that travelers will love.

If you're a fan of retro architecture, like I am, their website lets you filter among various styles such as mid-century modern, historic, Spanish and Mediterranean. Some of the other options include restaurants on premises, pet friendly, breakfast included, full-service spas, bicycles, swimming pools, and handicap accessible.

You can book directly with the property via the PSPSH platform. Most will price match what you might find on other travel agency (OTA) websites, thus saving money. Also, if any problems arise, you can deal directly with the property who can quickly resolve any issues.

If you book with an OTA, they are essentially your travel agent and you'll have to contact them for assistance.

With less than 50 rooms, you'll find all sorts of retro inns and hotels within easy driving distance of the Greater Palm Springs area. But you can also choose one right in the heart of the city close to many of the main attractions and activities.

My wife and I stayed at three different properties during our visit: The Alcazar, Mahala, and Dive. All three had styles that reflected the personalities of their owners. Alcazar and Mahala had modern vibes while Dive felt like a 60s French Riviera experience.

Some properties have on-site dining such as Alcazar's Cheeky's, serving small farm food and Birba (pizza and pasta) were only steps away. Lounging by the pool is very much of a thing here in Palm Springs and all of our properties had these as well as hot tubs. Complimentary snacks and beverages were also provided.

Many of the hotels in this association have been lovingly renovated and/or restored. With comfortable beds, custom furnishings, and dedication to guest satisfaction, seniors should consider booking with PSPSH during their next getaway to this desert community.

This was a sponsored visit, however, all opinions are based on the author's honest assessment.

## Cheyenne VA Launches Veterans Foster Home Program

VA Cheyenne has launched a Medical Foster Home (MFH) Program allowing Vets to remain in their community, maintain their social connections, and participate in everyday family life. The program is an innovative alternative to nursing homes, offering 24-hour supervision and personal help in a family setting.

Veterans who require nursing home-level care but prefer a non-institutional setting benefit from the personalized help in the program. VA thoroughly vets and trains caregivers. Veterans in the MFH program receive comprehensive care from a multidisciplinary team, including medical providers, nurses, psychologists, dietitians, pharmacists, therapists, social workers, and chaplains.

Amy Windschitl, the program's coordinator, brings a wealth of professional experience and personal understanding to her role at the new foster home program. Her journey at VA began in Central Iowa's Caregiver Support Program, where she developed a deep understanding and appreciation for Veterans' intricate needs. "I've seen the challenges our older Veterans face," said Windschitl. "They've

sacrificed so much. It's our turn to enhance their quality of life." Her vision is to foster a supportive and nurturing environment for every Veteran. "As you age, VA Cheyenne will be there every step of the way," said Windschitl.

Studies on VA medical foster homes show that medical foster homes are an effective alternative for long-term care. These studies also highlight meaningful improvements in Veterans' quality of life and well-being in a family-centric setting. The research also finds these homes to be more cost-effective than traditional nursing homes, with better health outcomes for Veterans.

The Cleland-Dole Act allows VA to cover the cost for eligible Veterans who are 70% service-connected or higher and qualify for VA-paid long-term care. However, suppose a Veteran does not meet these requirements. In that case, the Veterans or their caretakers will handle all costs associated with the MFH program.

If you feel moved to open your home and heart to a Veteran, please don't hesitate to reach out to Amy Windschitl at 970-361-5126.



*Alcazar Pool Ron Stern*

## Find Einstein



Can you find the hidden Einstein in this paper?

A	D	D	L	E		C	A	B		V	E	E	P				
R	O	Y	A	L		W	H	O	A		A	X	L	E			
C	H	E	C	K	P	O	I	N	T		S	C	U	T			
H	A	D				O	N	C	E		H	I	D	E			
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C	O	P	P	E	R			S	Y	R	I	A					
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## Healthy Eating Tips for Seniors

The definition of healthy eating does change a little as we age. For example, as we grow older, our metabolism slows down, so we need fewer calories than before. Our body also needs more of certain nutrients. That means it's more important than ever to choose foods that give us the best nutritional value. Explore the materials below to get tips on how to find the best foods for your body and your budget.



Here are six tips for picking healthy food as you get older!

1. Know what a healthy plate looks like. The US Department of Agriculture (USDA) has produced a simple way to help people see what a day of healthy eating looks like. It's called MyPlate. The simple graphic shows exactly how the five food groups should stack up on your plate. These are the building blocks for a healthy diet.

2. Look for important nutrients. Eating at a variety of foods helps us get all the nutrients we need. Think of your plate as looking like a rainbow—bright, colored foods are always the best choice! A healthy meal includes:

Lean protein (lean meats, seafood, eggs, beans)

Fruits and vegetables (think orange, red, green, and purple)

Whole grains (brown rice, whole wheat pasta)

Low-fat dairy (milk and its alternatives)

Choose foods that are high in fiber and low in sodium or salt. Also, look for Vitamin D, an important mineral as we age.

3. Read the Nutrition Facts label. The healthiest foods are whole foods. These are often found on the perimeter of the grocery store in the produce, meat, and dairy sections. When you do eat processed foods like chips and baked goods, be a smart shopper! Read the labels to find items that are lower in fat, added sugars, and sodium.

4. Use recommended servings. Eating the right amount of food for your age and body helps you maintain a healthy weight. USDA has some guidance on nutrition and daily activity specifically for adults age 60 and older.

5. Stay hydrated. Water is an important nutrient, too! To keep from becoming dehydrated, drink

small amounts of fluids consistently throughout the day. Water is your best choice. Keep fluids with sugar and salt at a minimum, unless your doctor has suggested otherwise.

6. Stretch your food budget. Want to get the biggest nutritional bang for your buck? The Supplemental Nutrition Assistance Program (SNAP) can help you afford healthy food when you need it. More than four million

older Americans use SNAP to buy food, and the average senior receives \$113 each month. Visit [BenefitsCheckUp.org](http://BenefitsCheckUp.org) to see if the program can help you.

Another way to eat healthy: Try out a grocery or meal delivery service. Did you know grocery delivery services allow you to select your groceries online and have them delivered to your door, potentially helping you avoid impulse buys? And that meal delivery services can get either healthy prepared meals or whole ingredients with unique recipes delivered to your home?

If you haven't tried out either service yet, consider learning more. While some grocery delivery services can be covered by SNAP benefits, the delivery fee is not. Meal delivery kits generally are not covered by SNAP at this time.

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## Fixing the Caregiving System

In May 2022, the AARP Bulletin published a comprehensive report on the challenging state of family caregiving and the key areas that required more attention to ease the massive burden on those who must provide regular aid to aging loved ones. The situation remains dire: By 2030, one-fifth of the U.S. population will be at least 65, meaning that more people than ever will need daily assistance of some sort.

A 2023 AARP report titled "Valuing the Invaluable" finds family caregivers provide an average of 18 hours of unpaid care per week, a commitment often overlooked by policymakers, until now. "Caregiving really crosses every demographic. It's every race, every religion, it's every income bracket," Nancy LeaMond, AARP chief advocacy and engagement officer says. "We're hearing across the political spectrum, across the states, 'How do we work on these issues? What are some of the options for how we can move forward?' And I think that's particularly exciting."

For the first time, the federal government has a plan. One year

ago, the Department of Health and Human Services (HHS) released the National Strategy to Support Family Caregivers, the nation's first official blueprint to address this need.

The national strategy, which comes with initial funding of \$20 million to be doled out in grants from the Administration for Community Living (a division of HHS created in 2012), outlines nearly 350 federal actions and more than 150 community, state-based and private-sector actions to help bolster caregiver health, well-being and financial security.

The pandemic rocked the caregiver world at every age and income level; suddenly, tens of millions of Americans needed prolonged care, often at home, due to COVID-19. More states are putting into place legislation to expand paid work leave for family caregivers.



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**303-694-5512 for more information!**

# Scambusters Newsletter #2023-12

Here comes Santa Claus, here comes Scammers, right down Santa Claus lane! Personally, I wish Santa would throw the scammers right off his sled on the way. But alas, they are blazing their way into our lives.

Here is the last month's highlight of active scammers. Be very alert as we move into the Christmas season.

## TOP SCAM – LAW ENFORCEMENT IMPERSONATOR!!!

This scam has really hit a lot of our residents. This scammer calls and identifies himself as Sgt. Kevin Johnston from LCSO. He has an urgent legal matter to discuss, you missed a court hearing, or failed to appear as an expert witness. We do have Sgt. Kevin Johnston working at the SO, but he is NOT the one calling. These scammers might give you a badge number, or other identification to make them seem more legitimate. Just hang up. It is actually a ring of scammers hitting many locations across the US. They always use the actual name of an officer. They will also ask you to pay via cash app (Zelle, Venmo, CashApp), wire transfer, or bitcoin to an address or at a kiosk.

**FACEBOOK SPONSORED ADS** – These are sponsored ads, which means the company pays Facebook to place an ad on other posts or just as a sales ad. Some have brand names on the product – some say that a well-known company has endorsed this product(s). If you hit “Shop Now”

it will take you to a website that has nothing to do with the brand or company, they used to make it look legitimate. Other ads may tell you that a well-known “Doctor” or a well-known “celebrity,” or “Shark Tank” has endorsed a supplement or medical device that will change your life.

Do not believe these ads – most of the products are from China, using sneaky marketing practices to make you think you will get the product that they show. If you order the product, you may never receive it, or if you do, it will be a cheap version of what was shown on their ad. If you see a product advertised, go to Google or Amazon to search where you can buy that product from a legitimate company – with a good refund policy, usually a better price, and better product, and order it from that business. When a “Doctor” or “celebrity” sponsors a product that promises results, it really is not a doctor. Modern technology allows scammers to make up a phony video from a well-known doctor or celebrity endorsing their product.

## FREE GIFTS OR PRIZES ON SOCIAL MEDIA

Red flag – you won but they need your credit card info to give you the prize. Never give out your personal information.

**EVENT TICKET PURCHASES THROUGH 3RD PARTIES** Beware! Some of these companies charge way over the actual ticket price. Always go

directly to the event center or theater for tickets. Sometimes you just pay too much, and other times you may not get the tickets at all.

## YOUR ORDER IS BEING HELD AT THE POST OFFICE

Do not be fooled – they are just trying to get your personal information.

## ONLINE SHOPPING

Always ensure you are on a protected network – not public network – when ordering online

- Check website of sponsored ads on social media – scammers may promote products by using well-known companies but are not representing them. They use the brand name to entice you to their website to purchase.

- If you see something on sponsored ads you really would like, google the product, or check on Amazon for the same product. Purchase only from a reputable company that has a great refund policy. Typically, you can find the product elsewhere (and cheaper with a money back guarantee.)

- Scammers set up fake websites – buyers beware.

- Only use safe payment methods – no debit cards, money cards, wire transfers, bitcoin, or cash apps. A credit card ensures you can dispute a fraudulent charge.

## AI (Artificial Intelligence)

This technology is used to create fake ads for products using famous celebrities as promoters (without their permission). Products include weight loss supplements, products from the Shark Tank TV program, and other var-

ious products. They will show a picture of a celebrity who just lost tons of weight, or built muscles without exercising, etc. Do not fall for these ads. AI is capable of creating fake pictures, fake websites, and fake endorsements.

**REMEMBER:** If you are reacting to an email, phone call, text, or social media offering, and feel fear, excitement, sense of urgency, curiosity, etc.– please do NOT act - it is a scam. If you were in your rational thinking mode, rather than an emotional reaction, you would see the red flags. Scammers want you to be compliant so you will give them what they want. Always keep in mind – if it seems too good to be true – it is! Listen to your instincts. And if you are asked to pay by cryptocurrency (bitcoin), wire transfer, cash apps (Venmo, Zelle), or gift/money cards – it is definitely a SCAM!

Stay safe and thank you to all the contributors for sending me scams you are hearing about. I really appreciate hearing from you and getting the information on trending scams so we can share the information to as many citizens as possible – and am so happy to hear that you are recognizing a scam and are taking the appropriate measures!

<https://www.larimer.org/sheriff/services/information/fraud-scams>

Please share this information everywhere, and I am always willing to come to your group for a scam presentation.

Wishes for a joyous holiday season. We appreciate all of you.



**Visit us on Facebook for more news and event information.**  
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**32 Years of Service Providing Information for the 50+ Community**

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# Make a New Year's Resolution to Become a Contestant in the 2024 Ms. Colorado Senior America Pageant



It's a new year and time to create a new YOU! If you are 60 years of age or older and you feel you need a new lease on life or a new commitment, and want to be a part of something wonderful, become a contestant in the 2024 Ms. Colorado Senior America Pageant to be held April 27, 2024.

This yearly pageant is held to celebrate the fact that women's beauty, talent, and charisma do not diminish with physical age and, instead, that women have reached the "Age of Elegance." This is not a "beauty" contest, but rather an event to showcase women who

are vibrant, poised, talented, and personable well into their mature years. During the pageant, contestants will be scored by a panel of judges using the criteria of a private interview, an evening gown competition displaying poise and elegance, a statement that conveys the contestant's "philosophy of life," and a talent presentation demonstrating a woman's giftedness and accomplishments.

The winner of the contest will be crowned Ms. Colorado Senior America 2024 and will perform at showcases, appear in parades, make personal appearances and,

best of all, compete in the Ms. Senior America Pageant in Atlantic City, NJ, in October 2024. Ms. Colo SR America 2023, Joanie Ryan states, "I am so blessed to be part of such a special organization."

All contestants who compete will automatically become a member of the Colorado Club and will have the opportunity appear in showcases around the area and become a part of that vibrant group of senior ladies who love to give back to their community by sharing their time and talent with people in nursing homes, veteran's homes, etc. Please visit us on FaceBook - Ms. Colorado Senior America Pageant and see all of our activities!

Contestants are now being sought to compete for the title and crown for 2024. If you feel you exemplify the inner beauty and dignity of a Ms. Colorado Senior America, contact Colorado State Pageant Administrator, Rene' Green at 720-384-6249 (renemcsap@gmail.com) or visit the club's website

at [www.colosramerica.com](http://www.colosramerica.com) for information. Contestants must be 60 plus years of age to enter... and our oldest was 94, so don't say you are too old to start something wonderful!

Space is limited, so sign up soon. Our staff will help you prepare, so give yourself an experience you will never forget!!!

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



## 50 Plus Marketplace News Crossword Puzzle

January 2024  
Answers page 9

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
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55						56				57	58		
59						60				61			
62						63				64			

- ACROSS**
- 1 Become confused
  - 6 Taxicab
  - 9 Vice president
  - 13 Pertaining to a sovereign
  - 14 Command to stop a horse
  - 15 Wheel shaft
  - 16 Border inspection place
  - 18 Short tail
  - 19 Did possess
  - 20 A single time
  - 21 Conceal
  - 22 Close
  - 24 Speak
  - 25 Metallic element
  - 28 Damascus
  - 30 At right angles to a ships length
  - 31 Many times
  - 33 Terminal digit of the foot
  - 36 Beetle

- 37 Abdomen of a crustacean
- 38 I have
- 39 Antiquity
- 40 Monetary unit of Oman
- 41 Pertaining to warships
- 43 Hives
- 45 Tabs
- 46 Made a hole
- 48 Red variety of corundum
- 49 Wander
- 50 Gull-like predatory bird
- 52 Snow runner
- 55 Log house of rural Russia
- 56 Needle-shaped
- 59 Delicatessen
- 60 People in general
- 61 Develop
- 62 Paradise
- 63 Twain
- 64 Russian liquor

- DOWN**
- 1 Shrewd
  - 2 Qatar
  - 3 Coloured
  - 4 Resinous deposit
  - 5 North American deer
  - 6 Stylish
  - 7 First-class
  - 8 Racket
  - 9 Queen of Ahasuerus
  - 10 Tending to excite
  - 11 Evade
  - 12 Become exhausted
  - 14 Habit
  - 17 Superfuse
  - 22 Mineral spring
  - 23 Sew
  - 24 Vase
  - 25 Juniper
  - 26 Ancient Greek coin
  - 27 Imperishable
  - 28 Portico
  - 29 Monetary unit of Japan
  - 31 Potpourri
  - 32 Turkish headwear
  - 34 Egg-shaped
  - 35 Long fish
  - 37 Cushion
  - 40 Used for resting
  - 41 Arrest
  - 42 To endure
  - 44 Continue
  - 45 Hawaiian outdoor feast
  - 46 Newly married woman
  - 47 Seeped
  - 48 Crease
  - 50 Flat-bottomed boat
  - 51 Thousand
  - 52 Collar fastener
  - 53 Show disgust or strong dislike
  - 54 Notion
  - 56 Toward the stern
  - 57 Monetary unit of Bulgaria
  - 58 Fuss

## Help us Help the 50+ Community

### One Cat's Leap For Life

They say that Coco the cat was spooked by a dog and chased up a utility pole on a roadway in Newfoundland, Canada. He was up there for some two hours as utility workers tried to rescue the frightened feline. Just as they got close enough to grab him, Coco took advantage of his nine lives, jumped for his life, made a soft landing and headed straight for home. His owner, Alice Reid, told reporters, "he's going to have to get used to being in the house more."

