

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 overspending," 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.

Tointon Gallery Features Greeley Artist Betony Coons

The Tointon Gallery will feature my own kids and the community Greeley painter and muralist Betony Coons' newest body of mixed media works, "Midwestern Trees." The exhibit opens September 22 and will run through October 20, layered images and iconography with an artist reception, concert, these modern abstractions bring to and artist talk set for 5-7 p.m. on this space. "Midwest-

around me. Finding ways to excavate beauty and showcase it to the world is my life's work."

Visitors to the gallery will see the

ern Trees" also blos-October 6. "Midwestern Trees" includes somed as a collaboraa series of tree forms and layered tion in concert with the images that build meaning and recent musical release tell stories inspired by the artist's by the artist's husband, childhood on an apple orchard in Tim Coons. The October 6 artist reception rural Kansas. "Our house was full of wonders features an artist talk - puppet theaters, zip lines, tight by Betony and music rope walks, a functional stage," by Tim. Coons said. "But it was also a place As the only citywhere my parents were trying to run gallery in Greeley, figure out how to run an orchard, the Tointon Gallery take care of five kids, and make provides community

The gallery is located at 651 10th Avenue and is open Monday - Friday, 9 a.m. to 5 p.m. and Saturday, 9 a.m. to 2 p.m. It's also open during most UCCC performances.





members with up to 12 ends meet. "Now, as a mother of four my- different exhibits each self in Greeley, I want to share year - with opportuthe same gifts of wonder, endless nities to meet and ask innovation, and hard work with questions of the artists.

Artist Betony Coons

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New Resources for Those Living With COPD Page 8

Dirty Dozen Myths Page 10

Estate Planning Page 12

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Wednesday/4

The Weld County Area Agency on Aging presents a free resource fair "Weld Senior Symposium" from 8 am to 2 pm at the Island Grove Park Conference Center (425 N 15th Ave) in Greeley. Over 40 vendors and seven classes are available throughout the day. Lunch is included. A donation of \$10 is requested.

Thursday/5

Weld County Genealogical Society presents a free program on genealogy research on Zoom at 6:30 pm. Please register to obtain the Zoom access info at email: wcgs.gene@yahoo.com.

Wednesday/11

The Weld County Area Agency on Aging presents a free class on "Changing the Narrative" from 10 am to noon at the Library Innovation Center in Greeley. Join us to learn how society views older people and make changes towards them.

Every Saturday

The Greeley Farmers market located at the Union Pacific Depot at 902 7th Ave. from 8 am to noon offers a wide variety of locally grown and produced food, including fresh and in-season produce, meats, honey, bread and other baked goods, roasted chiles, and much more. Local artisans and crafters also offer great gifts and other sundries.

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.

Preventing Bug Infestations at Home Can **Reduce Your Anxiety**

veals a pervasive fear of bugs project to keep bugs out. among Americans. This is bad home has more than 100 kinds of crumbs. bugs living in it.

According to a Proctor & Gam- fee grinds around your ble survey, 71% of Americans suffer from what Zevo calls "bugxiety." Much more than a mere nuisance, prevent ant invasions, many respondents confessed to extreme reactions and big emotions after a bug sighting.

But you don't have to live in fear. Body repellent before Here's your five-part plan for handling insects and achieving a sense of calm:

1. For round-the-clock protec- from tion, use strategically placed Zevo ticks. Flying Insect Traps in the kitchen, garage and areas where doors and it zevoinsect.com windows are open and closed fre- follow the conversaquently.

2. Seal cracks around windows Instagram

(StatePoint) A new survey re- and doors. It's a cost-effective, DIY #ZEVOit hashtag.

news considering that the average larly sweep and vacuum to prevent them at home and while on the go,

4. Make a thick line of used cof-

home's perimeter. Not only will it naturally it's beneficial mulch for your garden, too.

5. Apply Zevo Onheading outdoors for peace of mind and up to 8 hours of protection mosquitos and

To learn more, visor tion on Facebook and with the

Technology is Hip!

Is Online Banking Safe?

Bob Larson

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, apply-

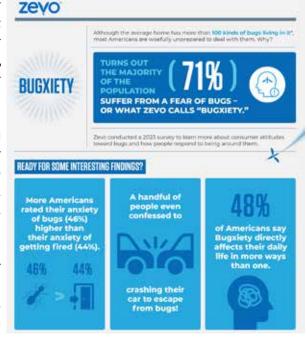
Do you use ing for loans, depositing checks, and viewing transaction histories. As the number of features are added to online banking, users will use more banking actions online. The reasons are faster service, easy to use, and less expensive than writing checks.

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



While bugs are an inevitable 3. Wash up after meals. Regu- part of life, having a plan to handle can help you react with less stress and fear.



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!





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

WindSong at Northridge is spreading joy throughout the We are asking those that love to knit or crochet to contribute their colorful creations to add to our project. We will be expanding our efforts into the greater Greeley Community and would love the assistance of citizens near and far!

WindSongMemoryCare.com

How To Reach Us

email robert@50plusmarketplacenews.com

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

DEADLINE 10th of the Preceding Month

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

> Publisher/Editor Robert A. Trembly II

Chief Financial Officer Michael Gumb

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





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

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

to trail status and bicycles and leashed pets will not be allowed on the road.

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

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

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

New Social Determinants Of Health And Older Adults Resource

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

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

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

Check out the new SDOH resource today and share it with your networks — and explore all the Healthy Aging resources that

support older adults' health and well-being. For example, you can:

• View relevant Healthy People 2030 objectives on the Older Adults page

 Browse the Healthy Aging Custom List

• Find evidence-based resources to support your healthy aging work

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

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

the United States should get an causes mild, cold-like symptoms. ers will have availability over the influenza (flu) vaccine every sea- Most people recover in a week or next few weeks, so please check son with rare exception. CDC's two, but RSV can be serious. In- with your preferred provider and 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-

Everyone 6 months and older in mon respiratory virus that usually son. A limited number of provid-

local pharmacies for more information.

Marketing Director Bob Larson

Product Consultants Michael Buckley Robert Trembly

Design/Production Kit Brown

Smart Phone Access



fants 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-

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!

Reflections The Lights Are Out



It was strange east neighbor's our

lights shown.

years, I had looked there in clos- the Bolder Boulder. ing out the day. From my five windows, I now saw their home totally main darkened as its owners have in darkness. I had become accus- moved into a new chapter of their tomed to seeing lights in their four lives. They are in transition with or five windows throughout the their planned move to family in late evening and even early morn- the Northwest. ing hours.

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?

basement door had provided illumination for any four-legged interlopers wandering between our peace and security.

Our neighbors have shared to- reached at itsmemartee@aol.com.

a matoes, lettuce and other veggies sensa- from their garden. "Look, Ken tion the other just used his snow blower on our night when I sidewalk," we had commented over turned out our the years. Unless he beat us to it, lights. I looked we returned the favor clearing his toward sidewalks.

During our pandemic time, we Martha Coffin Evans home. I noted enjoyed a masked Happy Hour on with sadness, no their driveway. On occasion, basketball tickets were shared when I realized how over these last 15 we had extras along with rides to

I realize now this house will re-

Our neighborhood is also tran-We never talked about our late sitioning 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? A spotlight affixed near their I hope so as I settle into looking again to the east as I close out the day.

Martha (Marty) Coffin Evans, homes. That light added a sense of Ed.D., is a freelance writer with MACE Associates, LLC. She can be

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MEDICARE MONDAY

WEEKLY MEDICARE TOPICS FOR OLDER ADULTS

JOIN US IN PERSON OR ONLINE FOR VIRTUAL SESSIONS

2024 Medicare Changes

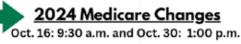


In-Person Meetings (Starting at 9:30 a.m.)

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)



New to Medicare

CAREGIVER **APPRECIATION**

Be kind to yourself!

Join us for a little pampering, continental breakfast, lunch provided by Corleone's, and a presentation by Cathy Heise, Conversation Host & Facilitator. Guest caregiver panelists, massages, and resource booths will also be available to visit at your leisure.



November 14. 2023 9:30 a.m. – 2 p.m.

LINC,

Library Innovation Center 501 8th Ave, Greeley CO 80631 **Free Parking**

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





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



Free **Reservations required by November 8** Call 970-350-9440 to RSVP

Please note: A caregiver is defined as a family member or an unpaid helper who regularly looks after an elderly (50 and older), or disabled person. There will be no respite care provided at this event.



Area Agency on Aging, Greeley Active Adult Center, High Plains Library District, Home Instead and Pathways.















AAA

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Changing How We Think About Aging in Weld County October 11, 2023



REGISTER HERE:

What are your beliefs about older people and where do they come from? Why does this matter? Join us for this 90-minute interactive workshop by Changing the Narrative where you'll learn:

- How society views older people and aging and how this influences our beliefs
- How ageism impacts our health and communities
- How language reinforces negative stereotypes & how changing our stories reduces ageism
- You'll leave with concrete tips and strategies for addressing ageism.

Changing the Narrative is a strategic communications and awareness campaign to increase understanding of ageism and change how people think, talk and act about aging and ageism.



WHERE: LINC (Library Innovation Center) 501 8th Avenue, Greeley





Weld Area Agency on Aging **Avoiding Scams**



to the Feder- intimidations. al Trade Comscam.

Holly Darby

First, scammers will pretend to be from an the numbers on the back of the organization you know. Scammers often pretend to be contacting you on behalf of the government using real names, like the FTC, Social Security Administration, IRS, or Medicare. Some pretend ways block unwanted calls and text to be from a business you know. They use technology to change the phone number that appears on your caller ID. So, the name and number you see might not be real even if you recognize it! Second, scammers say there's a pay with cryptocurrency, a wire problem or a prize. They might say you're in trouble with the government, owe money, or someone in your family had an emergency, or there's a problem with one of your accounts and you need to verify information. Third, scammers pressure you scams to the FTC at ReportFraud. to act immediately before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story, they might threaten to

A c c o r d i n g arrest you, sue you or other similar

And lastly, scammers tell you to mission (FTC), pay in a specific way. They often there are four insist that you can only pay by ussigns you can ing cryptocurrency, wiring money look for that will through a company like Moneytell you if it is a Gram or Western Union, using a payment app, or putting money on a gift card and then giving them card. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

In order to avoid a scam(s), almessages. Don't give your personal or financial information in re-



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

Christmas Country Western Roundup Music, Song, Poetry, Fun

You will not want to miss this awe-inspiring and exciting assemblance of entertainment coming to WCP. This year it's wrapped up just like a present at Christmastime. You'll want to be there to enjoy listening to the present being unwrapped. You'll get the feeling as though you're sitting around a campfire having a pleasant time just watching and enjoying.

Save the Date: Sunday, November 26, 2023, at 2:00 p.m. Be sure to saddle up and mosey on over to the Windsor Community Playhouse for an afternoon of genuine Cowboy & Country Western merriment. Listen to your favorite cowboy songs and easy-to-recognize country western music, even a yodeler, harmonica playing, and ex-



ceptional cowboy poetry. You'll be shouting, "Yee-Haw!"

50 Plus Marketplace News is pleased to co-host the Christmas Country Western Roundup. \$20.00 tickets go on sale Wednesday, November 1. Hurry, there's limited seating, so get your tickets right away.

Visit www.windsorcommunityplayhouse.com for more information or call WCP @ 970-674-1790.

sponse to a request that you didn't expect. Resist the pressure to act immediately. Never pay someone who insists that you can only transfer service, a payment app, or a gift card. And never deposit a check and send money back to someone. Stop and talk to someone you trust, and don't be offended if they think you might be getting scammed. And finally, report ftc.gov and the Colorado Attorney General at (888) 222-4444 and follow the prompts or visit https:// coag.gov/file-complaint/.

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Jesus Luna is a valued member of the Tigges Farm Family and the guardian of the Pumpkin Patch.



Visit Tigges Farm Pumpkin Patch and find me!

Tigges Farm

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10am • 6pm Oct 1 - 29 (Mother Nature willing) FREE Admission Pink Pumpkins to support Hope Lives Foundation (supporting Weld & Larimer County cancer patients)

12404 County Road 64 1/2, Greeley, CO 80631 970-686-7225 (call during open hours) 970-576-8970 (text or leave a message)

October weekends - FREE family fun! Conestoga Wagon Rides - Oct 7-8, 14-15, 21-22, 28-29, 1-4pm Bunnies With Bow Ties - Oct 7-8, 1-4:30pm Unicorn Visit - Oct 14-15, 1-4pm Crafts & Homemade Gifts - Oct 14-15, 10am-5pm Petting Zoo - Oct 21-22, 10am-5pm Burro Buddies (donkey and family photos) - Oct 28-29, 1-4:30pm Trick or Treat (come in costume) - Oct 28-29, 10am-6pm

> Google "Tigges Farm" and then click website link for more things to do and see.







Tigges FarmLLC Website

Bigg Butts, Fly Me To The Moon, Summah Time, The Blue Trolley, and Slawpy Barn Food Trucks will take turns being at **TIGGES FARM on October Saturdays and Sundays**

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5 Facts About NTM Lung Disease

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

likely living with NTM lung disease in the United States, and rates appear to be increasing, especially among women and older age right for you. groups.

tion, with support from Insmed, is NTM lung disease may help you sharing five fast facts to help you follow your treatment plan. The better understand this progressive Lung Association recommends disease:

is treated depends on the type of Community to connect with othorganism causing the infection, ers facing this disease. You can also the severity of symptoms and your ask your healthcare provider about health history. Treatment of NTM lung disease support groups in your lung disease varies from person to area, or look online for a Better person and can last for a prolonged Breathers Club near you. To talk to period of time.

2. Current guidelines. The progress of treatment will be monitored tions and connect you with supby collecting sputum samples. Once achieving a negative sputum Lung Helpline at 1-800-LUNculture, the 2020 NTM Guidelines recommend continuing your treatculture conversion. Because NTM lung disease can be challenging to clear from the body, it's a good idea their lungs as part of daily life. Unto 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 you get the support you need. cause side effects. It is important

Nontuberculous to talk to your healthcare provider about possible side effects and how

4. Clinical trials. There are clinical trials available for those living More than 86,000 people are with NTM lung disease. Participating in a clinical trial supports medical advances and can help you access treatments. See if one is

5. Finding support. Having the The American Lung Associa- right support while treating your patients and caregivers join the 1. Treatments vary. How NTM Living with Lung Disease Support a trained respiratory professional who can help answer your quesport, call the Lung Association's GUSA.

For more information about ment regimen for 12 months post NTM and lung health, visit lung. org.

> Everyone inhales NTM into fortunately for some, this exposure can result in infection. Having the facts and tools you need to understand NTM lung disease can help



Natural disasters can occur anywhere, at any time. Having a plan to stay connected during emergencies is essential. In the midst of a natural disaster, you'll want to stay informed of local conditions and recommendations, be able to alert loved ones of your safety status, and have the peace of mind that comes with knowing you have a way to reach emergency personnel.

September is National Preparedness Month and to help ensure you stay connected during natural disasters, T-Mobile is offering the following tips to follow before and during a disaster:

Before a Disaster

Check NOAA's National Weather Service and the National Hurricane Center to get tips and track storms.

• Ensure your disaster kit or go bag includes a list of emergency numbers, chargers and waterproof, resealable bags.

• Stay abreast of current conditions and forecasts by downloading the Red Cross and FEMA apps and by subscribing to local authorities' text alerts and social media channels.

· Enable Wireless Emergency Alerts (WEA) on your phone. WEA is a public safety notification system that enables authorized agencies to send messages to those with capable wireless devices alerting them of emergencies in their area.

 Check the T-Mobile Newsroom for the latest information on the wireless service provider's emergency response. Companies like T-Mobile have emergency response teams working to ensure they are ready to keep communities, first responders and individuals connected when it's needed most.

During a Disaster

• Be ready for power outages and other interruptions. Keep your mobile devices fully charged and enable your phone's battery-saving mode and dark mode to conserve charge.

• Keep calls (and all device usage) to a minimum and make conversations as brief as possible. Or, consider sending text messages instead. During times of congestion, texts are more likely to go through than calls.

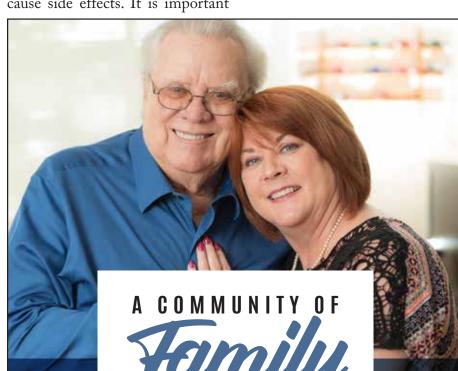
 Have a charged portable power bank for your phone handy as back-up.

• Ensure you have a way to make important calls should regular cellular coverage be limited or unavailable. For example, if you are a T-Mobile customer, you can set up Wi-Fi Calling to do so. If you call 911 using Wi-Fi Calling, give the operator your address.

Natural disasters are on the rise in the United States and globally, making it important to be prepared. As part of your planning, be proactive about ensuring you have a way to stay connected, informed and in touch with those who matter most to you, come what may.

(State Point)





& FORTITUDE



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AN ASSISTED LIVING COMMUNITY

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QUALITY ASSISTED LIVING

Sharing the Wealth

Oregon State Police could have charged Colin Davis McCarthy with littering when he was caught tossing wads of cash out the window while driving on Interstate 5 near the city of Eugene, OR recently. Traffic came to a screeching halt and drivers behind him got out of their cars and scooped up as many of the estimated 2,000 hundred dollar bills as they could get

their hands on. The cops said they searched the roadway for leftover cash but they couldn't find any. Nonetheless, the next day wouldbe treasure-hunters could be seen searching the area for any leftover bills. McCarthy is said to have told the police that he and his family were "doing well and wanted to bless others with gifts of money." AMAC

New Resources for Those Living With COPD

(StatePoint) Chronic obstruc- disease's impact. tive pulmonary disease (COPD), a long-term lung disease that in- with COPD often have many cludes bronchitis and emphysema, questions about what they can do is a leading cause of disability and to feel better. With this in mind, death in the United States. More the American Lung Association than 12.5 million people have has launched COPD Basics, a onebeen diagnosed, but millions more hour online course that is free and may have the disease without even open to all. Designed to improve knowing it.

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.

of one's life, making basic house- Healthcare hold and personal care tasks diffi- complete the course may be eligicult. However, there are numerous ble to receive continuing education actions a person with COPD can credits or contact hours. If you or take to feel better and reduce the a family member has recently been



Those who are newly diagnosed COPD care, the course is meant Given the tremendous impact 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 lat-COPD can impact all aspects est treatments and medications. professionals who

> diagnosed with COPD, take the COPD Basics course at Lung.org/ **COPD-Basics**.

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

PHOTO SOURCE: (c) jacoblund / iStock via Getty Images Plus





provided income protection to millions of retirees, people with disabilities, dependents, and families that lose a wage earner. This year, we will administer more than \$1.3 trillion in benefits and payments to more than 70 million beneficiaries. In addition, we issue millions of Social Security numbers each year, maintain wage records, and more. We are proud to serve the American people every day.

To better serve you, we have prioritized our online customer experience. Our website SSA.gov makes it easier for you to find what you need. More than 180 million people visit our website every year. Whether providing service in person or online, our goal is help you understand what you may qualify

For 88 years, Social Security has for and transition you to an application process.

> We have also worked to make sure our programs, particularly Supplemental Security Income (SSI), remains accessible to the people who need it most. Last year, we launched an online tool that allows you or your representative to request an appointment to file for SSI and protect your filing date. A Social Security employee will then schedule a full interview. Find more information about SSI at www.ssa.gov/ssi/.

> We remain committed to helping maintain the well-being and protection of the people we serve. We strive to ensure that every person who is eligible for or receives benefits gets them timely and accurately. That is how we help you secure today and tomorrow.

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

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.

970-223-8267 FRONTIERACCESS.COM 819 E Mulberry Street, Fort Collins, CO 80524 1207 E. Pershing Blvd. Cheyenne, WY 82001

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

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

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.

Better Business Bureau

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

Frontier Access Offers Many Mobility Products

As we age, mobility can become access to different levels of your a significant issue, especially when home. Our lifts are designed to it comes to moving around the be safe, reliable, and user-friendly, home. At Frontier Access & Mobility we offer a range of products and services to help the elderly live safely and comfortably at home. a major obstacle for people with Our products include stair chairs, vertical platform lifts, and ramps. These solutions provide a safe and convenient way for the elderly to move around the home with ease.

If you or a loved one are finding it challenging to climb stairs, our motorized stair chairs are the perfect solution. We offer both curved and straight options to fit install it quickly and efficiently. any staircase. Our Stair Chairs are designed for safe and easy mobility, giving you or your loved one the freedom to access your home with ease. Don't let stairs become a barrier to your independence. Contact Contact us today to learn more us today to learn more about our about how we can help you or your Stair Chairs.

installation and service of Vertical Platform Lifts that provide easy com. 970-223-8267

providing a practical solution for anyone with limited mobility.

We understand that stairs can be mobility challenges, which is why we are excited to offer affordable ramps as a solution. Our ramps are designed to provide safe and easy access to your home and are available in a variety of sizes and styles to fit your specific needs. Our team of experts can also help you choose the right ramp for your home and

Frontier Access & Mobility is committed to providing high-quality products and excellent customer service to ensure that our clients receive the best possible experience. loved ones live independently and Our team also specializes in the safely at home. Visit us online or give us a call today. Frontieraccess.



cams, c a l l e d "grandparent scams," prey on the willingness of an unsuspecting,

worried individual help friends to 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

Emergency and sound later. This scam can also work in reverse, where sometimes 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.

what your Know 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.

Rubber Duckies

The citizens of Belfast, Maine Anybody know who's responsible for these joyous rubber duckies?



Veterans Echoes Cheating death of dealing with the stress

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



Brad Hoopes

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 www.youtube.com/@rememvisit: berandhonorstories



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."

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 appear-

ance in Belfast harbor; the word,

"Joy," was written on its chest. The

Weld County DA Office **Community Relations Director**

Greeley, CO - District Attor- District Attorney's Office after ty District Attorney's Office. Erin trator in Professional Standards. Boyd started in her new position on 9/11/2023.

Erin joined the Weld County

ney Michael J. Rourke is pleased working at the Weld County Sherto name a new Community Rela- iff's Office in various roles. Most tions Director for the Weld Coun- recently as the Civilian Adminis-Erin may be contacted at 970-400-4702 or eboyd@weld.gov

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 seageofmajority.com.

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

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

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

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

Calling All Foodies for Amazing Culinary Experiences in Kentucky

ing 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.

for a snack and soda? Stop in Winchester and try one of Kentucky's worth the trip.

soda? Check out any one of 15 stops on the Beer Cheese Trail winding who really love the native delicacy can grab a digital beer cheese passport.

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 mato BLT as you picnic on the riva culinary adventure in Michel's erbank and watch the barges steam flagship restaurant, Holly Hill Inn past. in Midway. There's a restaurant that suits every taste.

nolia in Oldtown Louisville. Since far from a great meal and an even 2003, Chef Edward Lee has built a better experience. name for himself and his city as a

(StatePoint) If you're vacation- 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 Heading west and in the mood tours and tastings, and an onsite restaurant offering seasonal small plates and a full cocktail bar, it's favorite beverages, Ale-8-One. definitely a one-stop shop. Histo-A ginger and citrus-flavored soft ry buffs should be sure to stop by drink developed in 1926 by Win- Talbott Tavern, one of the oldest chester's own G.L. Wainscott, Ale- American bourbon bars. Since 8-One has been refreshing Ken- 1779, the tavern has been host to tucky natives for generations. The presidents, pioneers and outlaws. company store is fully stocked and Now you can be a part of that history as you enjoy a cocktail and Want something to go with that meal while taking in the old-world ambiance.

If you continue west, you'll evenin and around Winchester. Those tually find yourself in the charming river city of Paducah. Sitting at the confluence of the Ohio and Tennessee Rivers, Paducah offers a va-Don't leave the Lexington area riety 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 to-

These experiences are just the tip of the culinary iceberg in the Continue west down Interstate Bluegrass State. No matter where 64 to Louisville and find 610 Mag- you find yourself, you'll never be





Information for the 50+ Community

Pets Are Family



spooky son. Here are some loween.

1) Costume Cautions: While safely if lost. dressing up your pet can be adorable, not all pets enjoy wearing can ensure that October remains a costumes. Make sure the costume fun and safe time for both you and is comfortable and doesn't restrict your furry family members. With their movement or breathing. a little extra care and attention, Avoid masks that can obstruct you can enjoy the spookiest season their vision, and keep an eye on of the year without any scary inyour pet while they're dressed up cidents. Learn more at larimerhuto ensure they don't chew on or in- mane.org. gest 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

As the leaves change and Hal- space in your home where your pet loween approaches, it's essential can retreat to if they become overto remember that our beloved pets whelmed. Consider using pheroneed a little extra care during this mone diffusers or calming music sea- to help ease their anxiety.

> 5) Keep ID Updated: Ensure quick your pet's ID tags and microchip tips to ensure information are up to date. With your pet's safe- the constant opening and closing ty during the of doors during trick-or-treating month of Oc- and parties, there's a higher risk tober and Hal- of pets escaping. A well-identified pet is more likely to be returned

> > By taking these precautions, you

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Branson Holiday Extravaganza

November 12 – 18th, 2023 \$935 for 7 days and 6 niahts Incudes motorcoach, all lodging, 10 meals, 7 shows and more

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 Motorcoach, lodging, 14 meals All the tours and sightseeing!

Mt. Rushmore, Black Hills, Crazy Horse, Deadwood South Dakota September 30 – October 4, 2024

\$715 for 5 days Includes motorcoach, most meals and all ticketed venues And sights.

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Help Wanted

HELP WANTED:

Sales and Marketing Assistant to call on Weld County Businesses. 10 to 15 hours a week and set appointments for the Weld 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.

For Sale

Senior Community over 55 in southwest Littleton \$95,000. 2 bedrooms, 2 Full Baths, washer/Dryer, for sale by owner. Must see To appreciate the incredible value, call 303-358-4046

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Colorado Gerontological Society Medicare Monday Highlights 2024 Changes



Denver, Every year, Medicare beneficiaries are encouraged to review coverespecially age, drug coverage. Premiums and

Eileen Doherty

plans and prescription drug, as well as new benefits from the Inflation Reduction Act (IRA) will be the ters for Medicare and Medicaid subject of Medicare Monday.

Medicare open enrollment runs 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 surance companies to learn more area, as well as a virtual event. The about their products. Information Society will also be offering a series of virtual Wednesday Lunch virtual attendees. and Learn's on topics such as enrollment in a Part D plan and the senioranswers.org, or call 303-333difference between Medicare Advantage (MA) and Medicare Sup- or 1-866-880-4777 (Spanish). plement Plans.

tering the market. These plans will *tological Society*.

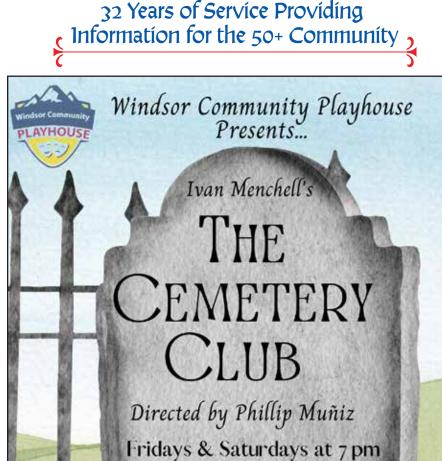
CO. compete with companies already in the market with low to zero premiums, limited co-pays, and lots of additional benefits such as dental care, hearing aids, meals following a hospitalization, and product catalogs for over-the-counter drugs and other devices.

Similarly, expect changes to the co-pays, health Prescription Drug Plans (PDP). As MA and PDP companies prepare for changes in how the Cennegotiates drug costs in 2025 with ant estate planning documents are pharmaceutical companies directly from October 15 to December 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 inwill be available upon request for

> Check our ad for locations, visit 3482 or 1-855-293-6911 (toll free)

Eileen Doherty, MS is the Execu-New MA companies will be en- tive Director of the Colorado Geron-



Elder Law Q & A **Estate Planning for Special Needs Families**

August signifies National Make- to become your child's guardian. a-Will Month. For the one in five You can determine who will care

families who care for children with special needs, estate planning is crucial.

Parents of a child with a disability face numerous challenges and concerns. What happens if a parental caretaker falls ill? Or what if the special needs child needs lifelong assistance?

Making a will and other importamong the steps you can take to help alleviate these concerns. A well-drafted estate plan can help ensure that your loved one with special needs has financial protection and continued support.

Barriers to Estate Planning

Creating a will is an integral part of planning for the future. Yet two out of three Americans have no will or estate planning document, according to Caring.com's 2023 Wills and Estate Planning Survey.

Some respondents to this survey reported that they do not have enough assets to leave behind. Others cited procrastination as the reason for avoiding estate planning. Still others expressed confusion about how to make a will.

Guardianship: Selecting Someone to Care for Your Child In addition to creating a will, you also may wish to name someone



pass, a trust can also protect their assets.

The trust can pay for things public benefits do not cover, such as recreation and education. At the same time, a trust preserves your loved one's ability to qualify for public benefits. Setting up a special needs trust can also ensure that they receive continued support during their lifetime.

Contact a Special Needs Planning Attorney

In addition to helping you create a will, a qualified attorney can assist you with making a comprehensive estate plan. This could include executing power of attorney documents and setting up a special needs trust for your loved one. Contact a special needs planning attorney in your area today.

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.



Will and Bill Beyers

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The common reason people embark on a genealogy search is to find the story behind the facts. Sometimes that story is in census

Carol Darrow

records (missing husbands) or marriage records (more than one). Newspapers are often the richest source of events in the lives of our ancestors. Something such as an obituary or burial notice can supply children's names both living and deceased, parents' names, even occupation and fraternal affiliations.

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

most Denver Post and Rocky Mountain News, are digitized on Genealogy-Bank.com but only up to 1940.

There are free newspaper resources in some U.S. states. Colorado Historic Newspapers covers Denver news as well as up-state news from the Western Slope. Google your state of interest to discover such as Iowa Historical Newspapers. Beware of commercial tags that will take you to non-newspaper sites. If security warnings start flashing, cancel the site.

If you have a specific date, such as a death date or marriage date, you can contact the local public library which is often the repository of local newspapers. They may or may not be indexed but librarians will look up newspapers near the date you supply. This will often get you a digital copy of an obituary. This is helpful for small towns in rural counties that have not had their newspapers digitized. Happy hunting!

Carol Cooke Darrow is a Denver-based professional genealogist who teaches classes throughout the area and facilitates the WriteNOW family writing group on Zoom.

GREELEY **ACTIVE ADULT CENTER MEMBERSHIPS**



32 Years of Service Providing Information for the 50+ Community

Ageism Matters Walk A Mile In Someone Else's Shoes

Part

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 Kris & Sara when people have constructive conversations about age it re- distract us from finding real soluduces our stereotypes and preju- tions to our shared concerns. We need to understand one andice about other age groups. The key to bridging generation other's perspectives in order to 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

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

> 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 inac-

curate stereotypes and

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Greeley Active Adult Center 1010 6th Street | 970-350-9440 GreeleyActiveAdultCenter.com 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.ChangingtheNarraagainst each other. We see it in tiveCO.org, a leading effort to change advertising and entertainment, in the way we think, talk and act about political commentary, and from aging and ageism. industries pushing anti-aging solu-

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		Friendly Fork Daily Menu
September 20 Day)23 Date	*Contains nuts or may not be suitable for individuals with a nut allergy Meal
Friday	1	Beef & Broccoli Stir Fry with Vegetable Brown Rice Pilaf and Side of Soy Sauce, Fresh Fruit Mix, Salted Nuts*, 1% Milk
Monday	4	*CLOSED in Honor of Labor Day*
Tuesday	5	Salisbury Steak & Mashed Potatoes with Beef Gravy, Wheat Roll with Butter, Steamed Peas, Diced Cantaloupe, 1% Milk
Wednesday	6	Beef & Pork Stew over Biscuit, Green Bean Almondine*, Banana Chia Pudding, 1% Milk
Thursday	7	Chicken Breast with Gravy, Baked Potato with Side of Butter & Sour Cream, 3 Bean Salad, Blueberries, Molasses Cookie, 1% Milk
Friday	8	Krautburger with Side of Mustard, Potato Salad, Steamed Broccoli & Cauliflower, Cinnamon Applesauce, 1% Milk
Monday	11	Roasted Tilapia with Lemon Butter Sauce, Scalloped Potatoes, Turnip Vegetable Medley, Apple Slices, 5 Layer Dessert Bar*, 1% Milk
Tuesday	12	Chicken Parmesan over Whole Wheat Penne Pasta with Marinara, Caesar Salad, Watermelon, Chocolate Chip Cookie, 1% Milk
Wednesday	13	Hamburger on Bun with Lettuce, Onion, Tomato, Pickles, Side of Mayo, Mustard & Ketchup, Roasted Sweet Potatoes, Peas & Carrots, Pineapple, 1% Milk
Thursday	14	Beef Shepherd's Pie, Wheat Roll with Butter, Cheesy Cauliflower, Mixed Fresh Fruit, Carrot Cake, 1% Milk
Friday	15	Fried Pork Cutlet with Country Gravy, BBQ Baked Beans, Buttermilk Coleslaw, Banana, Lemon Crumb Bar, 1% Milk
Monday	18	Beef Tacos on Whole Wheat Tortillas with Cheese, Lettuce, Tomato, Side of Salsa & Sour Cream, Black Beans, Mixed Fresh Fruit, Chocolate Chip Cookie, 1% Milk Pork Loin with Mushroom Gravy, Brown Sugar Glazed Sweet
Tuesday	19	Pork Loin with Mushroom Gravy, Brown Sugar Grazed Sweet Potatoes, Beet Cucumber Salad, Fresh Fruit Mix, Ginger Pear Crisp, 1% Milk
Wednesday	20	Chicken & Dumplings, Corn Bread with Butter, Garlic Roasted Green Beans, Orange Slices, 1% Milk
Thursday	21	French Dip Sandwich with Side of Au Jus, Broccoli/ Olive/ Sundried Tomato Salad, Apple Slices, Chocolate Rice Krispy Treat, 1% Milk
Friday	22	Chicken Fried Steak & Mashed Potatoes with Country Gravy, Wheat Roll with Butter, Corn O'Brien, Mandarin Oranges, 1% Milk
Monday	25	Chicken Salad Sandwich on Wheat with Lettuce & Tomato, Chicken Noodle Soup with Crackers, Capri Mixed Vegetables, Pear, 1% Milk
Tuesday	26	Beef Stew, Wheat Roll with Butter, Vegetable Pasta Salad, Orange Slices, Apple Crisp, 1% Milk
Wednesday	27	Austrian-Style Pork over Garlic Mashed Potatoes, Wheat Roll with Butter, Peas/ Mushrooms/ Bacon/ Onion Sauté, Mixed Fresh Fruit, 1% Milk
Thursday	28	Turkey & Cheddar Sandwich with Lettuce, Tomato, Side of Mustard & Mayo, Mandarin Orange Spinach Salad with Pumpkir Seeds*, Oil & Vinegar Dressing, Banana, Chia Pudding, 1% Milk
Friday	29	Herb Baked Chicken with Gravy, Balsamic Roasted Brussels Sprouts, Vegetables/ Black Olives/ Parmesan Pasta Salad, Grapes, Orange Vanilla Chia Pudding, 1% Milk

Nutrition content of meals is reviewed by Friendly Fork dietitian, Jessi Like. Contact information 970-400-6118 ilike@weld.gov. Detailed nutritional values for the menu, nutrition education, and nutrition counseling can also be provided upon request.

Need to order or cancel?

Please call the designated meal site or the AAA nutrition hotline at 970-400-6955 by 11 am on the business day prior to the meal.



Ron Stern's Travel Series Loveland Chocolate Festival



Chocolate Festival was held at The Ranch event complex September on 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 ar-



tificial 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 pre-

The Loveland pared with condensed milk, butter and sugar that melts in your mouth. The owners of M2 The Confections love to create unique flavors that you typically don't see elsewhere. Some of the popular seasonal specialities include caramelized passionfruit and Palisade Peach caramel.



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

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

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



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Tricky Awards

It happened in Australia. Noeline Cassettari's pal, Megan Rei-





Sunday, October 15, 3 p.m. UNC Campus Commons Performance Hall

Tickets: greeleychorale.org/tickets, 970-351-4849, or UNC Campus Commons Ticket Office

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mann, 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.





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Halloween Fun Quotes!

"Candy was my whole life when and black cats are seen, I was a kid. The first ten years of my life, I think the only clear thought I had was 'get candy.' Family, friends, school; they're just obstacles in the way of the candy." – Jerry Seinfeld

"Every October I'm kidnapped and forced to scare birds at a local pumpkin patch." - Conan O'Brien

"Halloween was confusing. All my life my parents said, 'Never take candy from strangers.' And then they dressed me up and said, 'Go beg for it.' I didn't know what to do! I'd knock on people's doors and go, 'Trick or treat...no, thank you.""— Rita Rudner

"On Halloween, the parents sent their kids out looking like me."— Rodney Dangerfield

"When the witches go riding,

the moon laughs and whispers

'tis near Halloween." Unknown

"Sticky fingers, tired feet; one last house, trick or treat!"

– Rusty Fischer

"Nothing on Earth so beautiful as the final haul on Halloween night."Steve Almond

"There is magic in the night when pumpkins glow by moonlight." Unknown

"Ghosts and goblins come to play on October's final day!" Rusty Fischer

"It's as much fun to scare as to be scared." Vincent Price

Now Halloween's over, it's time to start thinking about the next time you're gonna annoy your neighbors — caroling." — Ellen DeGeneres

Golden Gallery 50+ Art Show!



Golden Gallery Art Show Committee (l-r)Aaron Sanchez, Nancy Culbreath, Donnica Fagan, Sheri Lobmeyer, Holly Darby, and LeAnne Bodine. Melissa Beavers is missing from the photo due to an illness.

The recent 6th art show was a spectacular success. The show was exceptionally well-organized featuring the diverse artistic talents of the 50+ community. Attendees of the show were more than pleased with the artwork they had the opportunity to look at and appreciate. The LINC Library Innovation Center in Greeley was an ideal location for the show.

ART SHOW WINNERS:

The top 2 artists for the professional category.

The top 4 amateur artists were:

Laura Stoneman with Ancestral Quest

Kim Thomsen with ZZ's Garden

Peggy Brada Hess with Bee Diligent

June Clymer Carolus with Holding America

The Golden Gallery Art Show Committee was on hand to thank everyone for coming. The 7th Art Show in even now in the planning stages.

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John Blake with Evening Flight

Daniel Augenstein with Sunset on the Water



Art show visitors enjoying the talents of the artists and enjoying refreshments too.

City of Greeley Active Adult Center Calendar

City of Greeley Active Adult Center Calendar

connect with friends, make new ones, and participate in a variety of activities, educational classes, sports, and travel opportunities. Our members enjoy discounts on events, classes, and programs, so join today!

Upcoming Events and Classes

Wreath Making

Thursday October 5 | 10 a.m. - 12 p.m.

Immerse yourself in the colors and textures of autumn as we guide you through the creation of your very own captivating fall wreath. In this handson workshop, you'll learn the art of crafting a stunning wreath that captures the essence of the season.

Registration deadline: October 3 Fee: \$30 member, \$35 non-member Stories from Colorado History

Thursday October 5 - December 7 10:30 a.m. - 1 p.m.

Whether you have lived in Colorado all your life or are a newcomer to our state, the stories of Colorado are fascinating. We'll explore the History of Colorado up through the events of WWII, including the stories of Sand Creek, Ludlow, The KKK, and Dust Bowl days. The course will include suggested readings, "Colorado Experience" video watching at home, sharing opinions and some lectures from instructor Mary Borg.

Registration deadline: October 3 Fee: \$56 member, \$61 non-member **GRASP** (Greeley Retired Academic Study Program)

2nd & 4th Mondays, October 9 & 23

1:30-3:30 p.m.

Recent presentations included dis-The Active Adult Center (AAC) in cussions about artificial intelligence, Greeley offers visitors a chance to immigration, what it takes to make wooden bowls and different ways of learning, and a series about the Constitution and its Amendments. Future topics include Germans from Russia in Colorado, The Human Animal Bond, Fascism in Today's World (October 9), and Capturing Colorado Wildlife on Hidden Cameras (October 23).

Fee: \$10 member

Cooking Matters

Tuesdays, October 10 - November 14 10:30 a.m. - 12:30 p.m.

Join us for a hands-on six-week interactive class. Learn how to prepare healthy meals and shop on a budget. Participants will receive incentives just for attending each session. Registration deadline: October 9

Fee: Free Writing Your Life

Thursday October 12 - December 7 1-2:30 p.m.

Writing the story of your is a class for all writers and does require each participant to write a bit each week. Instructor Mary Borg.

Registration deadline: October 11

Fee: \$56 member, \$61 non-member What You Didn't Know

October 19 | 1-2 p.m.

Discussions on how funeral arrangements are made and how you can make an intentional plan for your family. We will be here to answer any questions you have about military benefits, cremation vs. burial, life insurance and anything related to final

wishes. Snacks and prizes provided. Call the AAC to reserve your seat 970-350-9440.

Registration deadline: October 17 Fee: Free

Woodshop Safety Class - Introduction

Monday October 30 | 1-5 p.m. Come and see what the AAC woodshop has to offer. The following topics will be covered: general safety procedures, individual safety procedures on the major pieces of equipment, and hands-on experience with each of the major pieces of equipment (except the lathe and router). This is required for everyone who is new to the woodshop or did not attend a safety class in calendar year 2022. This class must be taken before they can use the woodshop or attend classes.

Registration deadline: October 27 Fee: \$20 (members only)

Woodshop Safety – Annual Review

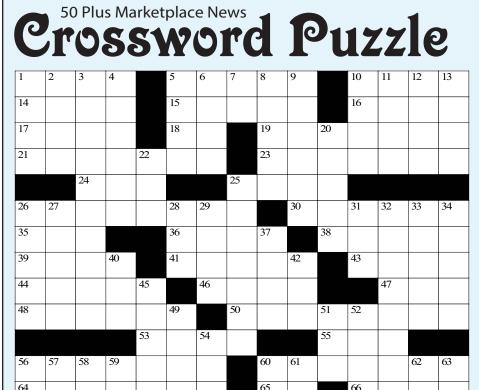
Tuesday October 31 | 1-4 p.m. This class is for members who were approved to use the woodshop in 2022. The AAC requires all individuals who use the woodshop to have an annual safety review course. Participants will receive a revised safety manual and review safety procedures for the major pieces of equipment. We will also cover shop usage issues in general.

Registration deadline: October 30 Fee: \$15 (members only)

Travel Programs

Armchair Travel: Germany

Tuesday, October 10 | 2 p.m. Join us on this simulated trip to one of the most charming and varied



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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

countries in Europe with gorgeous half-timbered towns, spirit-lifting culture and bewitching rural scenery. Germany is sure to get you in the Oktoberfest spirit! A small sampling of German cuisine will be provided. Registration deadline: October 9 Fee: \$10 member, \$15 non-member Gabbie Gourmet: Chuy's

Wednesday, October 18 | 5 p.m.

Texas sized plates that won't break the bank. From "bigas yo' face" burritos to tantalizing tacos. This Tex-Mex joint is sure to hit the spot! Location: Westminster

Registration deadline: October 4 Fee: \$20 member, \$25 non-member Eagles Game

Friday, October 20 | 6 p.m.

Who's ready for some hockey? Your Colorado Eagles are back and ready for action as they take on the Grand Rapids Griffins in this early season match up.

Location: Loveland

Registration deadline: October 6 Fee: \$40 member, \$45 non-member Candlelight Dinner Theater: Million Dollar Quartet

Thursday, October 26 | 5:15 p.m.

The Tony® Award-nominated musical Million Dollar Quartet is set on December 4, 1956, when an extraordinary twist of fate brought Johnny Cash, Jerry Lee Lewis, Carl Perkins, and Elvis Presley together at Sun Records in Memphis for what would be one of the greatest jam sessions ever. This musical brings that legendary December night to life with an irresistible tale of broken promises, secrets, betrayal, and celebrations that is both poignant and funny. Location: Johnstown Registration deadline: October 12 Fee: \$80 member, \$85 non-member Gabbie Gourmet: The Pepper Pod Wednesday, November 1 | 11 a.m. The Pepper Pod Restaurant in Hudson brings a new twist to American classics. From chicken fried steak to fresh American made burgers, this mouthwatering restaurant serves em' up just like mom used to make! Location: Hudson Registration deadline: October 18 Fee: \$20 member, \$25 non-member Eagles Game Wednesday, November 8 | 6 p.m. See the Colorado Eagles take on the Henderson Silver Knights in this midweek match up. Location: Loveland Registration deadline: October 6

Fee: \$40 member, \$45 non-member

- **Cherokee Ranch and Castle Tour**
- Tuesday, November 14 | 8 a.m.

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71			72				73		

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

cnemically with water ombine 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

Cherokee Castle's unique architec ture combines aspects of the Western United States and a 1450's Scottish-style castle built in the 1920's. The Castle is home to historic collections of fine art, furnishings, and memorabilia from around the world. Location: Sedalia Registration deadline: October 31 Fee: \$45 member, \$50 non-member Get involved and stay up to date with Greeley City Council Meetings The Greeley City Council meetings are held in-person or online on the first and third Tuesday of every month. Agendas can be found at https://greeley-co.municodemeetings.com/ For more information, about 50+ travel programs and events, visit GreeleyActiveAdultCenter.com