

50 Plus Marketplace



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

January 2025 • Volume 31 • Issue 1

Celebrate 2025!

Cheers to the New Year! Maybe this is the year to embrace something new. Or, it may be enough to live these next 365 days to the fullest without much change.

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 choosing, 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 the right occasion? If that special occasion doesn’t arrive in a timely manner, those beautiful cherished items might remain dusty or tarnished. 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, makes sense. It might but, why not venture out now? Area recreation centers offer a popular sport experience through Pickle Ball. With a varied pace and enough exercise for enjoyment this provides an outlet in a less rigorous situation than tennis or badminton.

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 cancelled? Who enjoys it then?

Deciding to go for medical or dental visits may be more costly if we wait too long. Make that appointment and enjoy more com-

fortable health.

With all the exhibits, festivals and performances in the area, it’s possible to miss out by not getting tickets soon enough. The same holds true for sporting events as well.

Don’t wait too long to enjoy all 2025 holds. May your year be richly filled!



New Year, New Beginnings, New Look!

Happy New Year and welcome to 2025! We’re excited to share this New Year with you. We continue our support of our Front Range counties while bringing local news from your areas.

From our inception over 33 years ago, we have heard how much you appreciate our support of local advertisers, activities, events, celebrations and more.

With every new year, change comes along. So it has been over 33 years in publishing 50 Plus MarketPlace News. We have embraced technology with its ability to enable us to carry all our editions online for readers preferring to read our publication in that manner.

In creating our Media Solutions companies in 2011, we have had the ability to offer four regional newspapers, online and video solutions for our advertisers and readers. We printed over 2.5 million copies of our four regional newspapers since 1971. We creat-

ed over 450 videos for our advertisers and readers by our column writers and of course our holiday videos since 2011. We displayed over 220 online advertisements since we started that program back in 2011 with the ability to track the online ads.

In our new newspaper look, you’ll find general news along with sections specific to our Front Range counties. Your favorite columns will be placed throughout the pages. Local advertisers, our Business Partners and Trading Post sections will be located in these pages as well.

What about Einstein, you may ask. Yes, he’ll still appear! Keep looking for him as you have over these many years.

We’re excited about the possibilities with this new look. Most especially, our readers have their own local news, ads and more while being able to read about information from neighboring counties. With our mobility, we’re multi-county

citizens whether by our home location, job, shopping, and dining for starters.

Our latest statistics indicate more older readers over 65 are using smartphones and tablets to read online news, emails, and communicate with their relatives and friends. Many are using Zoom or other teleconference services at their volunteer organizations. We will continue to offer our online newspaper editions on our website. Who knows as this may be our future in newspapers as well? Since 2000, we have changed to five printing companies as many local printers have disbanded operations.

Thank you for your readership and trust over these 33 years. We look forward to continuing our service as a beneficial resource for adults 50 and over! We hope you enjoy our new format!

Kind personal regards,
Robert A. Trembly,
Publisher

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

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

emailed.

DEADLINE
10th of the Preceding Month

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

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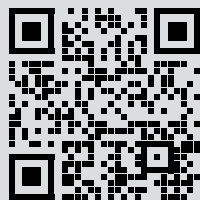
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JANUARY

Calendar

BOULDER

Tuesday/7

Bouder Genealogical Society presents a free program on “Using Google’s MyMaps as a Research and Analysis Tool” by Cari Taplin on Zoom at 7 pm. Cari’s personal research focuses on midwestern and Great Lakes states. When she’s not working on her genealogy, she is a wife, and a mother of two young adults. Register online at www.bouldergenealogy.org for the Zoom info.

Wednesday/8

Longmont Genealogical Society presents a free program on “German–Prussian Genealogy — Essentials” by Mark Rabideau on Zoom at 1 pm. In Mark’s presentation, you will receive clues on how to navigate these “waters” so, please register online at <https://longmontgenealogicalsociety.org/> for the Zoom info.

Thursday/16

The Colorado Gerontological Society presents a free program on “Aging in Place:

Portability of Senior Homestead Exemption” by Eileen Doherty on Zoom at noon. Details of how to apply for the exemption for those who lost it because they moved since 2015 will be discussed. Please register online at www.senioranswers.org for the Zoom info.

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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Boulder’s Proposed Western City Campus

The Western City Campus (WCC) will be a new centralized location for several city customer service functions and staff offices. By bringing many city departments under one roof, our goal is to provide a consistent and helpful customer experience. This new campus is a key component of the Facilities Master Plan, which will incorporate city values such as sustainability, financial responsibility, inclusivity, and accessibility.

This strategic move is intended to provide efficiency and connection for both community members and city staff. Situated on 2.4 acres of the original 8.8-acre Alpine-Balsam site, the WCC will feature a range of essential city services, office spaces, a community space and a parking garage.

The City of Boulder expanded into leased spaces to hold staff and the growing services, leaving services and staff scattered across the city. The current buildings are in a state of disrepair and require substantial investment to maintain. The cost to repair and continue to chase these

critical failures is the equal to the price tag as the WCC.

In the city’s current buildings, they are not able to meet our climate action plan goals to electrify buildings because our capital and emergency funding is spent on fixing the failing infrastructure. The WCC will provide a unified space where city staff can work more effectively, moving away from the inefficiencies of being spread across multiple locations. By consolidating many services in one central location, we aim to create a better space for public engagement and provide the community with a consistent, reliable destination for accessing city services, and achieving our climate commitment goals - an approach that is vastly different from our current operations.

Construction begins in 2025 with a grand opening expected in 2027!



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Health Matters

4 Tips To Fight Antibiotic-Resistant Bacteria



Amie Meditz, MD

Did you know that antibiotic and antimicrobial medications used to treat bacterial infections are ineffective in treating viral

illness?

The majority of infections that we experience in day-to-day life — such as colds, influenza, sore throats, sinus infections, coughs and bronchitis — are mostly due to viruses, so it's actually a rare instance that you need an antibiotic. Should your doctor determine you need an antibiotic, it is also important to use the most targeted antibiotic needed for your infection so that the potential for bacterial resistance is minimized.

According to the Centers for Disease Control and Prevention, prescribing the right antibiotic at the right time, in the right dose, and for the right duration can help prevent antibiotic resistance, protect patients from unnecessary side effects (such as diarrhea, allergic reaction and colonization of resistant bacteria body) and help ensure these life-

saving medicines will be available for future generations.

To ensure the safe administration of antibiotics to patients in our community, Boulder Community Health (BCH) has a robust Antimicrobial Stewardship Program (ASP). The ASP is a team of specialized health care workers and clinical pharmacists who are dedicated to the safe and effective distribution of antibiotics and antimicrobial medications. BCH also has a robust microbiology lab that houses the most up-to-date technology for diagnosing viral illnesses and bacterial infections.

What can you do to help limit antibiotic resistance?

1. Visit your provider for a diagnosis before seeking antibiotics when you are ill.
2. Do not self-medicate with antibiotics or medicines left over from a previous illness.
3. Get vaccinated to protect yourself and others from viral and bacterial diseases.
4. Stay home when you are ill — avoiding the spread of illness reduces the need for antibiotics.

Dr. Amie Meditz is an infectious diseases physician at Beacon Center for Infectious Diseases

Boulder County Purchases Existing Office Building

Boulder County recently purchased a building at 2525 28th St. in Boulder to become the county's newest customer-facing hub in Boulder. The county runs similar hubs, for county residents through the St. Vrain Community Hub in Longmont and the Southeast Community Hub in Lafayette.

Several departments currently housed at the county's North Broadway Complex (1333 Iris Avenue) will relocate, offering services from the new 28th Street location once a modest energy efficiency upgrade and remodeling is complete.

The \$14.2 million purchase comes after the county completed a Space Optimization Study (SOS) in 2024, which informed future county office plans in Boulder. The study found:

- Increased use of on-line

and self-service options in the post-pandemic environment.

- Continuing need for an enhanced customer-facing office consolidation option,

- The opportunity to reduce the county's Boulder-based office footprint by 17%, reduce operating costs by \$15 million over the next eight years.

- Easier and more efficient public access, energy efficiency and safety from the new location.

"Relocating in-person service delivery from the North Broadway Complex affords an opportunity to meet several county goals and to explore future uses of the North Boulder Complex property to meet other community priorities," stated Yvette Bowden, Assistant County Administrator and executive sponsor for the SOS project.

Poetry Rising

Hard to believe another New Year to celebrate. I have always wondered about the moments ahead of us—every moment new and different. Even as I write this, the next second is still unknown uncelebrated. We've passed the shortest day—so now each day ahead will be even more blessed with light than the last. Watch for it...and Happy New Year from all of us to you.

THE UNLIVED HOURS

How sweet it is
the hours ahead
and yet unknown to us.

The bombs,
the beauty,
the passionate embrace.

It's paper thin, that space
from one moment to the next.

We have no idea
what's coming
when the curtain falls away.
What delight or sadness
will suddenly come our way.

Do we trust the mystery
that surrounds us every hour?
Are we comfortable with knowing
so much is beyond our power?

We have no idea what lies ahead,
there's excitement in the air.
Until it's proven otherwise,
we have no reason to despair.

May we be bold and unafraid...
step out with smiling face?
At the very least, we know
somewhere,
somehow,
some place,
there will always come unbidden,
unlived hours of Grace.

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Mental Health

New Beginnings: Establishing Healthy Habits

The beginning of the New Year is a natural time to kickstart healthy habits. To be well in mind, body, and spirit, it is important to look at all aspects of your life and assess what is working, what is not working, and what is missing. Ask yourself: Are there things you are doing that you would like to enhance? Are there things you would like to stop doing?

We have incredible power to change our thoughts and behaviors by building new habits. They are successful when we start small, remove any barriers, set reminders, and enlist the support of others. It is crucial to be patient since we are creatures of habit! You must extend kindness toward yourself for attempting change in your behavior or thoughts. It takes practice, and you must not be easily discouraged.

Starting small means setting small time blocks, two to five minutes, to practice a new behavior. Once a new behavior is integrated into your routine, then you can increase the length of time.

Need some healthy habit ideas for the New Year? The organization Action for Happiness cites these



Kirsten Carlson

10 Keys for Happier Living: 1) Giving (Do kind things for others), 2) Relating (Connect with people), 3) Exercising (Take care of your body), 4) Awareness (Live life mindfully), 5) Trying Out (Keep learning new things), 6) Direction (Have goals to look forward to), 7) Resilience (Find ways to bounce back), 8) Emotions (Look for what's good), 9) Acceptance (Be comfortable with who you are), and 10) Meaning (Be part of something bigger).

Kirsten Carlson is a Licensed Professional Counselor at Clinica Family Health & Wellness who specializes in working with adults over 40 years of age. Kirsten is passionate about people having access to quality mental health care in the community where they live.



Reflections Planning Ahead

Over the years we've all been encouraged to plan ahead. Planning requires different actions depending on the desired result.

The goal often pertains to important documents and their existence. "Do you have an Advance Directive?" What about a will, power of attorney, personal property list?

While these are all important documents to have and share with family so too are others. More specifically, how do we wish to be remembered? How do we wish to live toward the end?

Recently, I had the opportunity to learn more about answering these questions. It reminded me of another situation as well. In both cases, my friends had terminal illnesses. They serve as great examples of how to live well until the end.

Months ago, my friend called to let me know of his love and appreciation as he had learned of his diagnosis. Rather than holding him down, he used his time in calling and meeting with many others. He could express the importance of their friendship to him.

How often do we let others know their significance in our lives? We



Martha Coffin Evans

could do this at any time. Do we? I cherish those conversations.

Several years ago, another friend decided to give a party for herself vs letting us do so. We had the opportunity to share our care, friendship and delight in celebrating her in her presence. She gave us all a gift - a bucket list. Her list, for us to live through, included special places, experiences, joys, family and nature.

Her friends remember those bucket list items as others are grateful for conversations about how we matter to each other. I consider these invaluable items for our exit plan.

That's something to celebrate this year as live into all the days ahead. How do you wish to be remembered?

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

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CU Boulder Presents Soprano Renee Fleming

Kennedy Center honoree and five-time Grammy Award winner Renée Fleming is one of the most celebrated sopranos of our time. She performs regularly in the world's greatest opera houses and concert halls. This exceptional performance inspired by her 2023 album, "Voice of Nature: the Anthropocene" spans classical, romantic, and contemporary music, exploring nature as both inspiration and casualty of humanity. An original National Geographic Society film complements the musical selections in the concert's second half.

Renée Fleming has sung for momentous occasions from the Nobel Peace Prize ceremony to the Diamond Jubilee for Queen Elizabeth II at Buckingham Palace. A groundbreaking distinction came in 2008 when she became the first woman in the 125-year history of the Metropolitan Opera to solo headline an opening night gala, and in 2014 she became the first classical artist ever to sing the National Anthem at the Super Bowl. In 2023, the World Health Organization appointed her as a Goodwill Ambassador for Arts and Health.

Renée's latest recital and concert program, Voice of Nature: the Anthropocene, inspired by her 2023

Grammy Award-winning album, includes an original film created by the National Geographic Society to reflect the musical selections. Renée's current concert calendar includes appearances in London, Vienna, Milan, Los Angeles, and at Carnegie Hall. In May at the Metropolitan Opera, she will reprise her role in The Hours, an opera which premiered last year, based on the Pulitzer Prize-winning novel and award-winning film.

The performance will be at the Macky Auditorium at 595 Pleasant St, in Boulder on December 31 at 7:30 pm. Tickets vary from \$33 to \$138 and can be purchased online at cupresents.org.

In The Spirit The Storms Of Life

"And the same day, when the even was come, he said unto them, Let us pass over unto the other side." Mark 4:35 (KJV)



Dr. Armington

One of the most difficult times to discipline our minds, mouth, moods and attitudes is in the midst of the storm. This is the period between hearing God's promise initially and then actually inheriting it. I like to call this middle time the "crossing over" stage. In Mark 4:35 Jesus told his disciples... Let's cross to the other side of the Lake (NLT).

Not long after that, the men encountered a raging storm of hurricane proportions. In the midst of

all this, Jesus was asleep. Frantically, the disciples woke Jesus up! He then spoke peace to the wind and waves, and they subsided. Jesus' words, "Let's cross over to the other side," remind me of the times in our lives when God speaks to our spirit and tells us the things like, "Let's do a new thing", "Promotion is coming", and/or "Blessings are on the way." But before we know it, we begin to encounter a "raging storm" of circumstances that threaten to destroy us.

For more inspirational nuggets, you may purchase a copy of the Author's gentry of writing via www.DrArmington.com at your convenience.

Now Hear This

Health Resolutions & Hearing: Why You Should Prioritize Your Ears



Dr. D'Anne Rudden

With the New Year upon us, many of us set health resolutions—exercise more, eat better, reduce stress—but how often do we think about our hearing health? Hearing is an essential part of our daily lives, yet it's often overlooked in our wellness goals. This year, why not make your hearing a priority?

Good hearing is vital for clear communication, maintaining relationships, and staying connected to the world. Untreated hearing loss may lead to social isolation, cognitive decline, and even depression. By incorporating hearing care into your health resolutions, you not only improve your quality of life but

also protect your long-term mental and emotional well-being.

Simple Steps for Better Hearing Health

1. **Get a Hearing Test:** Start the year by scheduling a hearing exam, especially if you've noticed any changes. Regular testing detects early signs of hearing loss, allowing timely intervention.

2. **Protect Your Ears:** Loud noises at work, concerts, and snow blowing can damage your hearing. Use earplugs or noise-canceling headphones to protect your ears from harmful sound levels.

3. **Maintain a Healthy Lifestyle:** Exercise and a balanced diet improve blood circulation, which benefits your ears. Poor circulation, linked to conditions like diabetes and high blood pressure, can negatively impact

hearing health.

4. **Address Issues Promptly:** If you already have hearing loss or tinnitus, seeking treatment early is key to preventing further damage.

Dr. D'Anne Rudden, a Doctor of Audiology, has been in practice for over 29 years in Longmont and is board-certified by the American Board of Audiology. In 2020, Dr. Caney Demars joined the team, adding her experience and a deep commitment to serving our community. Dr. Rudden is also one of the six founding members for Hearing the Call-Colorado, a non-profit dedicated to providing hearing healthcare to income-qualified individuals. So far, the organization has helped 214 people across Colorado, including 48 right here in Longmont.



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Saturday/11

Castle Rock Genealogical Society presents a free program on "Social Media and Genealogy" by Tamaro Hallo on Zoom at 10 am. Discover how to use Facebook, blogs, YouTube, Pinterest, and Instagram to help your genealogical research and share your family's story. Please register online at <https://crcgs.org/> to receive the Zoom info.

Thursday/16

The Colorado Gerontological Society presents a free program on "Aging in Place: Portability of Senior Homestead Exemption" by Eileen Doherty on Zoom at noon. Details of how to apply for the exemption for those who lost it because they moved since 2015 will be discussed. Please register online at www.senioranswers.org for the Zoom info.

Saturday/18

Colorado Genealogical Society in Denver presents a free program on "Blitzkrieg Genealogy: How Throw-

ing Out Your Research Plan Can Yield Exciting Results" by Dina Carson on Zoom at 9:30 am. The blitzkrieg approach allows you to search in a much wider way and what you stumble across can be just as exciting as answering a targeted research question. Please register online at <https://cogensoc.us/> to receive the Zoom info.

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

Older Adults and Service Providers Make A Difference

The leadership team of Seniors' Council of Douglas County (SCDC) invites older adults and service providers to attend monthly meetings each first Thursday of the month that are held at various locations in Douglas County.

The meetings, scheduled from 10 - 11:30 am, are free and open to the public. Monthly presentations cover a wide range of topics of interest to older adults including health, aging in place, and recreation. Each meeting includes time for announcements and community discussion.

The February SCDC meeting will address modifiable risk factors to stave off dementia. Eldercare will be the topic in March. Details and updates are posted on the SCDC website at www.douglas.co.us/community-services -- search for Seniors' Council.

SCDC is conducting a medical access survey. Input from older adults and service providers is

important to determine the ease or difficulty in making appointments with medical providers. Call Douglas County Community Services at 303-663-7681 for directions on how to access the survey or search for Seniors' Council at www.douglas.co.us/community-services

Seniors' Council of Douglas County's mission is Living Well/ Aging Well. Our motto: Be Heard! Keep Learning! Make a Difference! For those who are interested, there are one time volunteer roles as well as ongoing volunteer roles with the SCDC leadership team. SCDC is supported by Douglas County and partners with Douglas County Libraries, as well as a variety of service providers.

Questions or comments? Email DCSeniorLife@douglas.co.us. Like Seniors' Council of Douglas County on Facebook for updates and information. Join us!

Proudly Serving Seniors for 33 years

Ageism Matters

Responding To Ageist Comments



Kris & Sara

Let's start the new year with a new attitude about aging and people of other ages. When it comes to people of other age groups, we often

love my new phone. It's been great to try out all the new features."

3. Ask for information or about the other person's experience. "Why do you believe that?" "Have you ever been stereotyped because of your age?" "What is something you have learned from someone older or younger than you?"

5. Take age out of the equation. It's not "you look great for your age," it's just "you look great." Older people are not "young at heart" if they are active and busy. We never stop learning and growing.

6. Be curious. If someone expresses something new to you, ask about it. Don't assume that it isn't worth knowing if it comes from someone older or younger.

This year, let's not let age separate us. When we challenge biases, including our own, we can learn from everyone at every age.

Changing the Narrative, www.ChangingtheNarrativeCO.org, is a national initiative to change the way we think, talk and act about aging and ageism.

lean on generalizations and stereotypes. If this sounds familiar, think about how you can respond - and be willing to rethink your own beliefs.

Some ideas for when you hear ageist comments:

1. Encourage people to think deeper. For instance, if someone says a politician, writer or artist is "too old" or "too young," we could answer, "I try to think about what they are doing, not how old they are."

2. Offer a counterexample. For instance, if someone uses a stereotype about older people and technology, share an example of the opposite: "My aunt taught me to use my new smartwatch." Or, "I

Social Security Today

We're Making It Easier To Do Business With Us Online

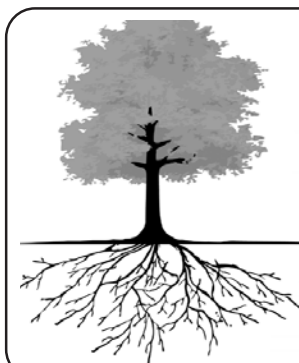
Social Security benefits are part of the retirement plan of many American workers. If you're among the many people paying Social Security taxes, you should get an estimate of what your future benefit may be. Our retirement webpage at www.ssa.gov/retirement is a great place to start mapping out your retirement plan. These three questions will help to guide your planning:

- What factors may affect your retirement benefits?
- When is the right time to start receiving your retirement benefits?
- What documents do you need to provide when you apply for retirement?

We encourage you to use your personal my Social Security account at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits. You can also compare the effects of starting your retirement benefits at different ages.

We base your benefit on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. If you never worked and did not pay Social Security taxes, and have a spouse who worked, you may be eligible for spouse's benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits. If you are a younger spouse, you may be eligible for benefits if you have a qualifying child in your care. By a qualifying child, we mean a child who is under age 16 or who receives Social Security disability benefits.

You can learn more at www.ssa.gov/retirement. Please share this information with family and friends to help them prepare for their financial future.



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Senior Answers and Services provides counseling and consulting for seniors and their families as well as information, resources, and services to improve quality of life for older adults.

Quotes For The New Year 2025

“Here’s to a bright New Year and a fond farewell to the old; here’s to the things that are yet to come, and to the memories that we hold.”

Benjamin Franklin: “Be at war with your vices, at peace with your neighbors, and let every new year find you a better man.”

Helen Keller: “Resolve to keep happy, and your joy and you shall form an invincible host against difficulties.”

Joan River: Listen. “I wish I could tell you it gets better. But, it doesn’t get better. You get better.”

Charlie Brown: “You know how I always dread the whole year? Well, this time I’m only going to dread one day at a time.”

Frank Sinatra: “The best is yet to come.”

J.P. Morgan :”The first step towards getting somewhere is to decide you’re not going to stay where you are.”

Alfred Lord Tennyson: “Hope smiles from the threshold of the year to come, whispering, ‘it will be happier.’”

Anne Frank: “What a wonderful thought it is that some of the best days of our lives haven’t even happened yet.”

John D. Rockefeller: Don’t be afraid to give up the good to go for the great.”

Wishing you a joyous 2025 filled with peace, love, and success.”

Denver Regional Mobility & Access Council (DRMAC)



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

Getting There Travel Training

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

Information & Assistance Line

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

Getting There Travel Guide

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

Getting There Travel App

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

Monthly Meetings & Events

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

Membership

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

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



FREE

Walk with a Doc

Take a Step Toward Better Health

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

MEET NEW PEOPLE • LEARN ABOUT HEALTH • WALK AND GET FIT WITH DOCTORS
FREE BLOOD PRESSURE CHECKS, GADGETS, COFFEE, AND BREAKFAST.

Many more walks all over the Denver metro region! See the full list at
NJHEALTH.ORG/WWAD



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Membership

JOIN US!

Hispanic Chamber membership is open to small businesses and non-profit organizations as well as small, mid-sized and large corporations. For more information about Hispanic Chamber membership please contact us at **303.534.7783** or e-mail us at info@hispanicchamberdenver.org

Thru January 25

Offering a captivating exploration of New Year traditions around the globe, Ringing in the New: New Year Traditions Around the World debuts in December at the Global Village Museum of Arts and Cultures. The museum has four galleries, an international music room, handmade Tibetan dolls in the Losel Doll House, and a gnome scavenger hunt for children. The museum is located at 200 West Mountain Avenue, and hours are 11 am to 5 pm Tuesday through Saturday. For more information and closure dates during the change of exhibits, visit globalvillagemuseum.org or call 970 221-4600.

Thursday/16

The Colorado Gerontological Society presents a free program on "Aging in Place: Portability of Senior Homestead Exemption" by Eileen Doherty on Zoom at noon. Details of how to apply for the exemption for those who lost it because they moved since 2015 will be discussed. Please register online at www.senioranswers.org

for the Zoom info.

Saturday/18

Larimer County Genealogical Society presents a free program on "History of Avery House" in person at the Fort Collins Senior Center in the Foxtail 2 meeting room and on Zoom at 10 am. Please register online at www.lcgsco.org to receive the Zoom info.

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:
Beyers Law

Assisted Living Locators NoCo

Assisted Living Locators NoCo has ranked in the Top 20 Franchises of the year for the past 3 years.

When a person thinks about a career there are so many choices out there, a job is a job but is it meaningful? We are also designed with gifts, some areas in life we do better than others. It's important to find that so you love what you do.... and do it well!

Her inspiration comes from assisting people on a personal level, getting to know them, caring about each situation, and walking the journey with them. – That's the Fun part says Walker, everyone has a story. She likes to hear it!

For more than a span of 30 years Maureen Walker has specialized in many areas of Senior Living options. She began her career as an Executive Director and Regional Director of Operations for a few different senior living companies. Also trained and encouraged others to find their calling.

Over 6 years ago Walker joined, purchased, and is the owner of Assisted Living Locators NoCo and North Metro Denver.

Assisted Living Locators provides tailored options that meets the client's specific needs and preferences when searching for the right senior living option. These options can be anywhere from small home type living environ-

ments, Independent, Assisted or Memory Care. She is an expert in knowing and understanding the differences.

If she could change the world, she would bring back the value and respect of honoring seniors on all levels and teaching the value and contributions they gave and continue to give throughout their lifetime. There is so much to be said!

Maureen enjoys giving back and enjoys volunteer opportunities with Dementia Together supporting fundraising efforts and events. Recently she has trained to be a coach with them and will help spread the word with this amazing organization.

She also is a member of Rotary International, various Chambers in the area, Professionals for Seniors, and many other worthy organizations that are important to her. Personally doing missions work in and out of the country makes a happy heart for her.



Larimer County Office on Aging Thrive in 2025 with Larimer County's Aging Resources

Happy New Year! As we look ahead, the Larimer County Office on Aging remains dedicated to helping older adults thrive in our community. We're proud to be your local Area Agency on Aging (AAA), one of sixteen in Colorado. Funded by the Older Americans Act, we provide essential services tailored to Larimer County residents.



Carolina Quinonez

an informational helpline to guide you every step of the way.

Our services are guided by a four-year plan shaped by community input, currently in effect through 2027. While this plan provides a framework, we also strive to be responsive to the changing needs of older adults, those living with disabilities, and their families.

As your AAA, let us be your trusted resource for navigating services, connecting with support, and answering your questions. Whether you're seeking information on available programs or simply need guidance, we're here to help!

Start the new year with confidence by exploring our website at Larimer.gov/seniors to learn more about what we offer. You can also call us directly at (970) 498-7750 or via email at aging@larimer.gov. Let's work together to make 2025 a year of well-being and independence for older adults in Larimer County!

Our goal is to help older adults age in place. Whether that means remaining at home, transitioning to a new living arrangement, or finding support services, we're here to assist. We coordinate essential services like congregate and home-delivered meals, transportation, legal assistance, caregiver support, and much more!

Residents over 60 can access our services regardless of income or citizenship. As long as you live in Larimer County, you can access a wide range of services that support independence and well-being. These include chore and caregiver voucher programs, caregiver classes, resource navigation, and



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Veterans Echoes

Man's Best Friend



Brad Hoopes

Some heart-warming dog stories I've heard over the years.

When I was writing my book, I called Russ McConnell and asked if I could include his story in it. He said no, he wanted Sue's story told instead. Russ met Sue, a rat terrier, when he took over command of a unit in France. He assumed she was a stray the men had found along the way, but Sue actually hailed from Tacoma, WA. The men had managed to hide her in the cross-country train trip and then the ship crossing of the Atlantic. Russ said that Sue seemed to sense her duty was to keep up the morale of the men and that he often watched

his discharge, Howard hitchhiked home and got word to family that he should be there that afternoon. With the buzz in the house, Howard's dog sensed something and ran up to the top of a hill on the farm and howled all day until Howard arrived. He tackled Howard when he got out of the car.

John May and his three brothers grew up with a beloved family dog, who was eight when they all went off to war. Fortunately, all four would return home safely. After a four-year period, they came back at staggered times, with brother George being the last to return. The next morning after George's return, their dog walked out into the field, laid down, and died.

Brad Hoopes has a passionate project of preserving the stories of our veterans. You can watch these stories at: youtube.com/@rememberandhonorstories

her transform a war-weary soldier into a boy just sitting with his dog on a porch back home. The men so loved Sue that they placed her in Russ' jeep during a formal military parade that passed by military brass and dignitaries.

Howard Johnston's dog was his best friend and hunting companion. Howard went off to war and was gone for two years. After



Loveland Police to Implement Photo Speed and Photo Red-Light Enforcement

Loveland's Police Department will be adding photo speed and photo red-light enforcement to their traffic safety "toolbox." Mobile photo radar enforcement will be used in qualifying areas to discourage excessive speeding and reckless driving. Photo red light enforcement will be installed at these intersections: E. Eisenhower Blvd. at Boise Avenue, W. 1st Street at Taft Avenue, and N. Garfield Avenue at E. 57th Street. The red-light photo equipment will be in various stages of installation at the listed intersections in January.

The locations of the red-light enforcement cameras were determined in partnership with the city's Traffic Operations Department. The intersections listed above were selected based on recurring traffic complaints, traffic volume, collision and injury data, and difficulty of in-person enforcement. The red-light program aims to reduce red-light violations – a critical safety concern on our roadways, which are reported to us often.

Similarly, the mobile photo radar enforcement efforts are aimed

at decreasing excessive speeding, a key component of crashes and near-misses. Enforcement locations will vary based on community complaints, existing roadway speed data, and collision risk areas. Mobile photo radar can only be used in areas within a designated school zone, within a designated construction zone, along a street that borders a municipal park, or within a residential neighborhood with speed limits of 35 mph or less.

Red-light enforcement/photo radar monitoring will begin on or after January 15, 2025, during which time a 30-day warning-only period will begin. Violations detected by the system will generate a warning notice. Warning notices will be sent via mail to the registered owner's address. After the 30-day warning period, the system will issue citations with fines. Red-light violations are civil infractions that result in a \$75 fine and zero points against one's driver's license. Speed violations are civil infractions carrying a fine of \$40.

WWII Navy Veteran Celebrates 100th Year Birthday!

In December on Pearl Harbor Remembrance Day, Veterans Honoring Veterans founder and Navy veteran Bart Batholomew honored a WWII & Navy veteran Don Barrett for his 100th Birthday at the Affinity Retirement Village in Fort Collins.

Don rose to the rank of Lt. Commander as the Navy's postmaster in Pensacola, Florida. He also served in the Navy reserves in Denver. After retiring with 20 years in the Navy, he worked at

Zores local laundry & dry cleaners in Fort Collins for nearly 50 years!

Pictured are Don with Bart sitting to the right with Don's children during the event. Over 50 veterans and families attended Don's celebration. Bart invited the Fort Collins First Responders to provide a wonderful multi-city-vehicle parade in Don's honor at the Affinity Retirement Village. Thank you Don for your service and congratulations on your 100th birthday!



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New Owners Dedicated To Senior Care

Home Instead Of Northern Colorado is under new ownership. The new owners are excited to carry the excellent reputation of Home Instead and its care for seniors into the new year 2025. Please be introduced to the new owners:



Kristin Dahlquist, DSW, MPH is the Owner and President of Home Instead South Denver/Littleton and NOW Home Instead of Northern Colorado. Kristin is deeply committed to improving the lives of seniors both locally and nationally.



Robert Dahlquist is the co-owner and Vice President for a company that means a lot to him.



Ricky Anderson is a seasoned professional with a background in finance, sales, and operations management across diverse industries.

Congratulations!

May you have and enjoy an abundance of success and prosperity!

Estes Park's Blue Santa Delivers to Needy!

In December, the Blue Santa Team sponsored by the Town of Estes Park's Police Department Auxiliary, made 95 deliveries to some of our disabled, shut-in, and elderly community members. In addition to non-perishable food, hygiene products and gift certificates to local businesses, each recipient received handmade items donated by our generous community members! The Blue Santa team enjoyed stopping by and wishing each recipient a happy holiday.

Blue Santa would like to thank the following businesses that allowed us to place donation jars at their locations: Animal Medical Center, Bank of Colorado, Bank of Estes Park (Hwy 7 and Park Lane), Bart's Liquors, Cowlick Hair Saloon, Estes Park Mountain Shop, Mountain Dew Liquors, New Premier Members Credit Union at Good Samaritan, Park

Supply, Rocky Mountain Discount Liquors, and Rocky Mountain Pharmacy.

Blue Santa is only possible because of the generous donations by the Estes Park community. Thanks to each and every one who donated to the cause. While the deliveries have been made for this year, if you would like to help with this worthwhile and needed project you can send your monetary donation to Blue Santa Program, c/o Estes Park Police Auxiliary, PO Box 1287, Estes Park, CO 80517. We will use donations for the next year's deliveries.

All donations are used to fund items for Blue Santa recipients; and the Blue Santa program is only possible through the compassion for those in need and your generous donations. Questions should be directed to BlueSanta@estes.org Article by Michelle Fannucchi, PD Auxiliary member.

Information for the 50+ Community

Veterans Plaza Honors Local Veterans with Wreaths Across America Ceremony

The annual ceremony honoring the memory and service of our veterans and first responders is a moving tribute that takes part in the National Wreaths Across America campaign. Many participating cemeteries in Northern Colorado have the annual ceremony displaying the \$17 wreaths on veteran and first responder graves. Many volunteers will place the commemorative wreaths on the graves of all veterans and first responders.

In December at the Grandview Cemetery in Fort Collins, host Terry Sullivan, retired Navy veteran and Huey chopper pilot in Vietnam, hosted the annual Wreaths Across America celebration. This is the 10th year for the celebration at Grandview. Veterans Plaza of Northern Colorado participated in this event and purchased multiple wreaths for the veterans. Over 150 attendees participated in the wreath laying event.

Veterans Plaza of Northern Colorado Board members and former veterans pictured here donated many wreaths at December's ceremony honoring many veterans. Veterans Plaza President Gary Ricker said, "We are honored to have participated in this annual event in remembering our past veterans who served in the different branches of our military!"

For more information on how you can participate in future years, visit their website at <https://www.wreathscrossamerica.org>.



Host Terry Sullivan with Veterans Plaza President Gary Ricker



Pictured (l-r) County Commissioner Jody Shaddock McNally, Army Veteran Billy Thornton, DAR member Karen Boehler, Air force Veteran Bob Loner, & Army Veteran Gary Ricker.



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- **Encourage:** We promote lifestyle factors known to minimize cognitive decline.
- **Educate:** We provide families with the knowledge to be our care partners.



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Right at Home is a global network where most offices are independently owned and operated under a franchise agreement with Right at Home, LLC.

Just Having Fun!

The Professionals For Seniors folks wrapped up 2024 with a gathering hosted by the Northern Colorado Rehabilitation Hospital in Johnstown. The host went out of their way to provide a warm and friendly welcome. The chef prepared an impressive, creative and quite a delicious buffet for the guests to enjoy. Refreshments were donated by The Green House Homes at Mirasol, Good Day Pharmacy, Senior Helpers, Metro One Ambulance, 50 Plus Marketplace News and Home Instead of Northern Colorado. The refreshments (Spirits) helped to get everyone in the Holiday Spirit!

Outstanding and decorative door prizes were donated by P4S members and won by those guests whose business cards were drawn.

Donations were accepted on behalf of Dementia Together and matched by Right At Home in Fort Collins.

The gathering was attended by nearly one hundred P4S members, friends and families. On hand was, of course, the very capable, professional and service oriented Rehab Staff and Management. We were all well-served by their presence.

JUST HAVING FUN! WE DID!!!



More fun! And waiting for door prize winners to be announced.



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CSU & Lincoln Center Feature Aznavoorian Sisters

On January 28, the CSU Music Dept. and Lincoln Center feature the Aznavoorian Sisters. The sisters have toured France, Armenia, and Finland, performed at Carnegie Hall's Weill Recital Hall, and presented countless programs in their hometown of Chicago including a major fundraiser for the Armenian earthquake in 1988. They gave a residency at the Seattle Chamber Music Society and highlights of their '24-25 season includes performances at the prestigious Ravinia Festival, tours of the West Coast from La Jolla, CA to Washington State, and concerts across the USA including Colorado and Oklahoma.

The Aznavoorian Sisters won the National Foundation for the Arts Award, leading to their appointment as Presidential Schol-

ars in the Arts and performances at The Kennedy Center in Washington D.C. and at The White House, where Ani met President Bill Clinton and Marta met President George H. W. Bush.

In 2022, the Aznavoorian Sisters released their debut album, *Gems from Armenia*, on the Cedille Label. The CD features Armenian music and a world premiere recording written for the duo by composer Peter Boyer and Vache Sharafyan.

Their performance will be at CSU's University Center for the Arts in the Organ Recital Hall at 1400 Remington Street in Fort Collins on January 28 at 7:30 pm. Tickets vary from \$18 to \$56 and can be purchased online at <https://tickets.lctix.com> or call 970-221-6730.



Elder Law Q & A

Planning for Cognitive Impairment and Preventing Elder Abuse



Will Beyers

As we age, it is not uncommon to experience some level of cognitive decline. Cognitive decline can range from mild impairment to more severe conditions such as dementia, including Alzheimer's disease.

Each experience with cognitive decline is unique. A person may have trouble with some aspects of their life but still be able to handle others adequately. Recognizing the signs of cognitive decline is key for early intervention and support. Symptoms may include memory loss, difficulty concentrating, confusion, and impaired judgment.

Regardless of one's age, the decline of mental faculties can leave a person vulnerable to abuse. Through certain lifestyle choices and proactive measures, older people can help mitigate the effects of cognitive decline and protect themselves from potential abuse.

Financial Elder Abuse

Financial elder abuse is a serious and growing concern, particularly for individuals experiencing cognitive decline. It involves the illegal or improper use of an elderly person's funds, property, or assets. The effect of financial elder abuse can be devastating, leading to significant financial loss and emotional distress.

Recognizing Financial Elder Abuse

Detecting financial abuse can be tricky and often requires a delicate touch. The victim may feel ashamed knowing that someone has taken advantage of them.

- **Unusual Financial Activity:** Investigate sudden, unusual withdrawals or transfers of large sums of money, especially if the person cannot explain the withdrawal.

- **Unpaid Bills:** Unpaid bills can be a sign of financial abuse, especially if the individual has enough money to pay the bills.

- **Isolation:** Abusers often try to

isolate their victims from family and friends, so check on your loved ones regularly.

Preventing Financial Elder Abuse

Preventing all types of elder abuse requires consistent monitoring. Here are some ways to help prevent financial elder abuse.

- **Education:** Educate elderly loved ones about common scams and how to avoid them.

- **Monitor Accounts:** Regularly monitor bank and credit card accounts for unusual activity.

- **Legal Protections:** Establish legal safeguards such as durable powers of attorney, trusts, and guardianships.

- **Professional Help:** Hire a financial advisor and an elder law attorney to manage and protect the older person's assets.

Steps for Families to Take

You can help protect your elderly loved ones from abuse.

- **Stay Informed:** Keep up to date with the latest information on cognitive decline and financial elder abuse.

- **Be Proactive:** Take steps to create a secure financial plan and legal protections for elderly family members.

- **Seek Support:** Use community resources, support groups, and professional services to assist in caregiving and financial management.

- **Report Abuse:** If you suspect financial elder abuse, report it to local authorities, your state's Adult Protective Services, or a trusted professional immediately.

Contact an experienced elder law attorney near you today to learn how you can safeguard yourself and your loved ones from elder abuse. Your attorney can discuss your specific situation and your options with you.

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



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Pets Are Family Pet-Friendly Skin Care During Winter Months

It's that time of year again - are you trying to find relief for your dry itchy skin? With an average of 6,800 feet above sea level, Colorado is high and dry! As you find yourself reaching for hydration for your own cracked and flaky skin, don't forget about your furry friends at home!



Judy Calhoun

issues if over consumed.

With winter comes snow, slush, and mud - keep your pets clean and their skin healthy with regular baths, but avoid excessive bathing as that can dry skin out. Regular brushing also helps remove dirt from your pet's fur and helps distribute natural oils throughout their coat. Lastly, monitor your pets' paws on the cold and salty roads/sidewalks - consider using booties and/or apply a pet-safe balm to their paws after the fact.

Caring for your pet's skin and coat during Colorado's dry winter months is essential for their well-being and health! Learn more at noco humane.org.

While our pets typically do a thorough job of cleaning their fur and skin on a daily basis, it's important to watch for any signs of dry skin, such as increased dandruff, excessive scratching, redness or irritation, hair loss, crusty or scaly skin, constant licking or chewing, dull or brittle fur, and greasy or odorous skin. Dry skin can be a symptom of allergies, which stresses the need to be proactive and identify your pet's right away. If you notice any of these symptoms and suspect dry skin, consult with your veterinarian to identify a solution.

To maintain hydration, ensure your pet is routinely consuming fresh water. If not, you can add some water to their food to encourage water intake. To increase hydration, consider adding fish oil to your pet's food. If fish oil is new to your pet's diet, take it slow, as it has the potential to cause stomach

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Technology is Hip!

Dashcams Are Beneficial Safety Devices for Drivers!



Bob Larson

A recent TV show promoted dashcams as a beneficial and safety device for drivers across our nation! Dashcams have been widely used by

law enforcement and truck drivers for years, but the market is seeing a huge increase in popularity by commercial and passenger vehicles. I've used dashcams for over 10 years for safety and legal reasons. Even some drivers use their smartphones as dashcams.

Dashcams now offer High-Definition video quality and some fit over the rearview mirror. Some come with removable SD cards that overwrite the oldest footage as the card fills. Others record wirelessly and automatically upload the footage to cloud storage.

Some dashcams offer motion sensors that will record even when turned off. More expensive dashcams offer GPS sensors to track time, speed, and location. Many dashcams can connect directly to a smartphone using a mobile app, allowing you to play back videos,

download footage, change the camera's settings and more.

Having video footage of an incident that involves another driver can help you avoid those legal issues, allowing law enforcement and your insurance company to clearly see who was at fault. Dashcams can also be used to challenge red-light cams violations or intersection accidents.

For drivers who are concerned about racial profiling, a dashcam may help prevent unwarranted police stops. Additionally, you could potentially help a stranger by turning over dashcam footage to the police if you witness an incident involving other drivers.

Most parents dread the day their child gets behind the wheel as teenagers tend to have more car accidents. If your child knows you can review their driving habits, they may be more inclined to drive safely and follow the law.

Some dashcams can record when you're not around in a parking garage or at a night event. And last, having a camera in the back window can prevent potential backup accidents!

Bob Larson is a technologist and Marketing Director for 50 Plus!

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

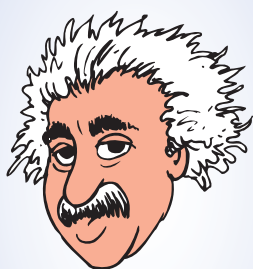


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*New Year,
New Look!*

UNC Presents Greeley Philharmonic Orchestra

The Greeley Philharmonic Orchestra performs at UNC's Campus Commons Performance Hall at 1051 22nd Street in Greeley on Saturday, January 25 at 7 pm. Watch in person or on your computer.

Immerse yourself in the dramatic interpretations of "Firebird: Flames and Fury," Tchaikovsky's Romeo and Juliet. Then, Jean Sibelius' Karelia Suite brings to life the story of Karelia's revolt against oppression. Igor Stravinsky's Firebird Suite is the mythical tale created from Russian folklore about a brave prince and a clever Firebird. Join us for a night of meaningful and courageous musical conversations.

Orchestra selections include HECTOR BERLIOZ Roman Carnival Overture, PYOTR ILYCH TCHAIKOVSKY Romeo and Juliet Fantasy Overture, JEAN SIBELIUS Karelia Suite, Op. 11, & IGOR STRAVINSKY Firebird Suite.

Ticket cost is \$42 and can be purchased at their box office at 1051 22nd Street in

Greeley or online at <https://tickets.unco.edu> or call (970) 351-4849.

JANUARY Calendar

WELD

Thursday/2

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: wcs.gene@yahoo.com.

Thursday/16

The Colorado Gerontological Society presents a free program on "Aging in Place: Portability of Senior Homestead Exemption" by Eileen Doherty on Zoom at noon. Details of how to apply for the exemption for those who lost it because they moved since 2015 will be discussed. Please register online at www.senioranswers.org for the Zoom info.

Saturday/25

The Greeley Philharmonic Orchestra performs at UNC's Campus Commons Performance Hall at 1051 22nd Street in Greeley on Saturday, January 25 at 7 pm. Watch in person or on your

computer. For tickets, please register online at <https://tickets.unco.edu> or call (970) 351-4849.

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:

Beyers Law

We Care

Meg A Hit

At Windsor Community Playhouse The playhouse recently finished a highly successful run of Joe Simonelli's "A Christmas Tail." Certainly in keeping with the Christmas 2024 Season.

Christmas Tail the heart warming story of a mystical cat, a little girl, and some holiday magic that occurs in a small butcher shop one Christmas Eve. When struggling butcher Ralph Minetti has nothing left to believe in, a little girl comes into his shop on Park Ave. in New York City. She was looking to see Gus. Gus is no ordinary feline. Every Christmas Eve, Gus starts to talk. Will the holiday magic be enough to alter attitudes, perceptions, create memorable life experiences, leave the past behind, enjoy the present and look forward to the future. Yes, there was suffi-

cient Magic!

The impressive cast of characters were magical in their performances. They executed their lines with precision. The cast was very much into the show and made their acting ability easily seen. The audiences showed their approval with frequent laughter, applause, even a tear or two at the end of the show.

The play was directed by Brian M. Carr along with the assistant director Nathalie Carr, Brian's wife. Both were extremely pleased with the cast performances, the audiences reception.

MEG AT HIT! At Windsor Community Playhouse. That's for sure!

*Written by: Michael Buckley,
Associate Publisher
50 Plus Marketplace News*



A Christmas Tail cast and crew. An exceptional team!

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This is a solicitation for insurance. For accommodations of persons with special needs at meetings, call the agent phone number and TTY 711.

2024 Christmastime Merriment

The Johnstown Senior hosted an old fashioned Christmas

Boutique which provided visiting guests the opportunity to enjoy the Spirit of Christmas and pick out presents for family and friends.

The Christmas Boutique kept visitors busy with a silent auction, special drawings and drink and food (home-made, too!)

A special guest was there! Santa Claus was on hand to greet folks, listen to Christmas lists and, of course, every chance Santa had, MERRY CHRISTMAS was shared.

The Christmastime Merriment was a wonderful way to enjoy Christmas 2024 and take the merriment and holiday spirits into the New Year 2025...And, Happy New Year!



Dave & Liz owners of Elevated Baking in Johnstown. They pride themselves in providing their customers with good old-fashioned bread and an array of other baked goods.



Vendors were on hand to share their hand crafted items and other possible gift items.

Vendors were on hand to share their hand crafted items and other possible gift items.

Elder Law Q & A

Medicare Part A and B Costs to Rise Again in 2025



Bill Beyers

The Centers for Medicare & Medicaid Services (CMS) has issued the 2025 figures for Medicare. As in 2024, these health care costs are going up across the board.

Medicare Part B Changes for 2025

Medicare Part B covers the cost of doctor visits and other preventative care and outpatient medical services. The cost of Part B's standard monthly premium and annual deductible will both go up beginning January 1 of next year:

- 2025 Part B base monthly premium = \$185 (up from \$174.40 in 2024)
- 2025 Part B annual deductible = \$257 (an increase from \$240 in 2024)

Keep in mind that Medicare patients who have a higher income (more than \$106,000 a year, in 2025) will pay a higher Medicare Part B premium. The 2025 Part B premium costs are once again outpacing the annual Social Security cost-of-living adjustment (COLA) figures.

Medicare Part A Changes for 2025

Meanwhile, Part A enrollees re-

ceive coverage for inpatient care in a hospital, skilled nursing facility, hospice, and some other settings for a certain number of days before they have to pay a co-pay.

The CMS announced that Medicare Part A deductibles and co-pays will also increase:

- 2025 Part A inpatient hospital deductible = \$1,676 (up from \$1,632 in 2024)
- 2025 Part A coinsurance for hospital stay, days 61 to 90 = \$419 per day (up from \$408 per day in 2024)
- 2025 Part A coinsurance for hospital stay, days 91 onward = \$838 per day (an increase from \$816 in 2024)
- 2025 Part A coinsurance for skilled nursing facility, days 21 to 100 = \$209.50 per day (up from \$204 in 2024)

Most people do not pay a premium for Part A because they (or their spouse) had paid Medicare taxes during their employment years. For those who do, the full Part A monthly premium in 2025 will be \$518 (up from \$505 in 2024).

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

Thank You for Trusting Us!



As Medicare Annual Enrollment comes to a close, I want to express my heartfelt gratitude to everyone who reviewed their plans with us this season.

Your trust means everything!
Missed the Annual Enrollment Period?
Don't worry!

Special Enrollment opportunities may be available next year. Let's stay connected to ensure you're always covered.

Call us anytime to discuss your options or get a head start for next year! To speak to a Licensed Insurance Agent 970-347-0394


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Weld County Recognizes County Employees

Smiles, applause and a few tears embodied the appreciation shown to longtime Weld County employees at Monday's board meeting, where the board of commissioners recognized individuals across various departments who've served the county for 10, 20 and 30 years.

"The dedication we have here at Weld County from our team is second to none," said Kevin Ross, Weld County Commissioner Chair. "We couldn't be prouder of all our employees."

Employees from 15 departments were recognized for their dedication, professionalism and continued commitment to serving residents. These traits were emphasized by the various department supervisors who commented on the impact of each of their employees before presenting them with commemorative pins. Each supervisor spoke, and their comments shared a similar theme: appreciation for important work.

Eighty-five employees received 10-year pins, 16 received 20-year pins and 11 received 30-year pins. The 30-year employees were, Suann Haas, Kari Weber, Dustin Tanner, Jeramy Hettinger,

Charlotte Debrock, Kelly Krause, Wendi Inoles, Michelle Wall, Gabri Vergara, Pamela Armfield and Jacy Dickens.

The meeting was also special for two employees who are retiring from Weld County. Deputy Clerk to the Board Cheryl Hoffman is retiring after 10 years, and Michelle Raimer is retiring after a 30-plus-year career working in human resources. They were each recognized, and they each reflected on meaningful careers.

"Working here for Weld County has been a true blessing," Hoffman said. "The countless friends I have made here will never be forgotten."

"I sincerely appreciate everyone's kind emails, phone calls and well wishes," Raimer said, before thanking her family and co-workers for their support during a career that began in 1993.



Weld County Commissioners

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Greeley Housing Authority

Ron Stern's Travel Series Iron Mountain Hot Springs, Glenwood Springs

Iron Mountain Hot Springs, is arguably one of the most beautiful in the world. Situated right alongside the Colorado River, guests have stunning views of the nearby red-hued mountains. Six-

a few. They have also thoughtfully lined the bottoms with pebbles, creating a foot massage effect for your feet.

The Sandbar Café serves healthy food options like quinoa



teen geothermal soaking pools are set on a terraced hillside among rock formations, colorful flowers, trees, and water features. Relaxing acoustic guitar music creates a tranquil ambiance that will help refresh your spirit.

The healing power of mineral waters has been known for thousands of years. You can choose from pools of various sizes that range in temperature from 98F to 108F degrees. Fourteen minerals, each with known medicinal qualities, are dissolved in the water including boron, calcium, iron, lithium, sulfate, and zinc.

The newly expanded World-Springs represent a beautiful new addition to the property. This adults-only (ages 21 and older) section features 10 Experience Pools, a cold plunge pool, two freshwater pools and even a waterfall.

Each of these is designed to re-create the mineral content from famous hot springs from around the world. The owners have chosen the best healing properties from Iceland, Japan, Italy, Turkey, Romania, and New Zealand, to name

salads and made-to-order flatbreads. Beverage choices include juice, sparkling water, and fountain drinks. They also provide a complete line of cocktails as well as beer and wine selections.

Online reservations are recommended and each guest is provided a locker and two free towels for use while there. There is an addi-



tional charge for use of the World-Springs pools.

With natural beauty, tranquility and a host of amenities, Iron Mountain Hot Springs should be on your list of family-friendly destinations. Easy to get to, it is a short 2.5-hour drive from Denver.

This was a sponsored visit, however, all opinions were honestly assessed.



New Year, New Look!



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(1-866-432-8435)



Weld Area Agency on Aging Planning for a Strong 2025

Setting New Year's resolutions can provide focus, a sense of purpose, and a fresh start toward a healthier you. Before looking ahead at new year's goals, take a moment to celebrate your 2024 accomplishments. Think about what you're proud of and consider what you might want to continue in 2025. Resolutions can be challenging at times, but they can also inspire you to try something new and exciting.



Meredith Skoglund

Ideas for 2025 Resolutions:

- Physical Health – maintaining mobility and physical health is important at any age.
 - o Set a movement goal with time or distance.
 - o Stay hydrated and eat a variety of foods.
 - o Attend a Weld Aging Well class with the Area Agency on Aging
 - Strengthen Social Connections – loneliness can affect motivation and health. Make is a priority to connect with others.
 - o Join a Senior/Active Adult Center
 - o Schedule Weekly Check-ins with family, friends, neighbors
 - o Attend the Friendly Fork lun-

- cheons.
 - o Volunteer!
 - Explore New Interests – hobbies can spark joy and give you something to look forward to
 - o Rediscover previous hobbies – knitting, gardening, playing cards.
 - o Try something new – technology, cooking, join a beginner class at the library.
 - Focus on Mental and/or Emotional Health – staying mentally engaged and emotionally grounded is just as important as physical health.
 - o Practice gratitude – write down 3 things you are grateful for each day.
 - o Stimulate your mind – read, puzzles,
 - Seek Support when in need – asking for help is not a sign of weakness.
 - o Explore local resources – contact the Area Agency on Aging for information on their programs.
 - o Talk to loved ones – let your family or friends know how they can help and support your goals.

For more information about the Area Agency on Aging please call 970-400-6950 or visit www.weldaaa.org.

Genealogy Rocks!



Carol Darrow

Love and marriage go together in popular songs, but love was not always required for all the marriages of our ancestors. Marriage meant security for a young woman who could not hold a job or support herself or her children. For a man it meant that his meal preparation, laundry, and housekeeping were handled by his partner.

I don't mean to say that no love existed. Young men and women were often swept away by passion and found themselves in front of a minister pledging to remain together until "death do us part." For better or for worse, sickness and in health may have included long journeys into the unknown by ship or covered wagon. The years may have included burying young children, nursing sick parents, and confronting epidemics with no known medicines or cures.

How can we learn the stories behind the facts reported in marriage records? We can note where and when they married and their respective ages when they married. Did they remain close to their parents, or did they immediately move away? Was the first child born less than nine months after the wedding date?

Census records allow us to trace the family at regular intervals. For example, Minna Knoks married Christian Stumpp on September 6, 1884 in New York City. The couple and their four sons were reported living in the Bronx, New York, in the 1900 U.S. census. Their youngest child, Herman, was born in 1904. In the 1910 census, Minnie claims to have been married for 26 years but no husband is in the household. In the 1910 New York City Directory Minna claims to be the widow of Christian Stumpp. Death records for Christian, however, report that he died on April 4, 1944.

So, we have some clues to the story behind this marriage. More research is necessary. The search begins.

Carol Cooke Darrow is a Certified Genealogist and teaches classes in Denver.



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Thinking Back to Look Ahead

It's going to be a great 2025! Thanks to positive visions and possibilities, this coming year enables us all with renewed hope, joys and understanding as we realign our nation through the brilliance of our Constitutional Republic.



Steve Anderson

We again have an opportunity to clear away unrest experienced over recent times. To come together through common goals centered on a better quality of life for everyone through kindness and forgiveness.

Rather than embracing negativity born of ill intent, a division that serves no one, we'd be wise to consider ways of improving positivity through listening and love. Reaching out to our communities in positive ways, cultivating friendships and serving as examples to others is as easy as a smile, kind words or a little assistance to those in need.

We've all appreciated help from time to time, someone to listen, to share with and learn from, and that opportunity is much closer than one might think. Along that path we're likely to come away with our own realizations, refreshing views centered on what we can do for others, which in turn favors

us. Through proper intentions we can learn from past errors, putting aside negative rhetoric we know all too well, in favor of thoughtful, thankful attitudes expressing the best of what we can be.

Energy spent in any other way only hardens our hearts, and God knows we've had more than enough negativity.

Imagine what can be if we come together, each pulling our load in common goals to rejuvenate every aspect of our lives. The change won't come overnight, but if we keep our eyes on the horizon and stay vigilant, new understanding will come our way.

Yes, this coming year can be everything we've imagined and more by putting our biases and misunderstanding aside in favor of unity, purpose and hope! After all, we are the greatest nation in the world!



Friendly Fork Daily Menu January 2025

Monday, January 6	Chicken Stroganoff, Breadstick, Seasoned Green Beans, Apricots, Pumpkin Spice Sugar Cookie, 1% Milk
Tuesday, January 7	Krautburger with Side of Mustard, Marinated Kale Salad, Cheddar Cheese Snack, Pineapple, 1% Milk
Wednesday, January 8	Beef Spaghetti Bolognese with Mushrooms & Parmesan Cheese, Spinach Mandarin Orange Salad* with Italian Dressing, Honeydew, 1% Milk
Thursday, January 9	White Chicken Chili, Chicken Fajita on Wheat Tortilla with Guacamole, Peppers & Onions, Banana, 1% Milk
Friday, January 10	Pulled Pork Sandwich, Baked Beans, Carrot Raisin Salad, Cantaloupe, Gelatin Parfait*, 1% Milk
Monday, January 13	Sloppy Joe, Low-Fat Cottage Cheese, Balsamic Brussels Sprouts, Diced Mango, 1% Milk
Tuesday, January 14	Austrian Pork, Wheat Roll with Butter, Peas & Carrots, Cinnamon Applesauce, 1% Milk
Wednesday, January 15	Italian Braised Chicken, Orzo & Rice Pilaf with Almonds*, Broccoli/Olive/Sundried Tomato Salad, Mixed Fruit, 1% Milk
Thursday, January 16	Beef & Mushroom Meatloaf, Mashed Potatoes & Beef Gravy, Roasted Zucchini/Mushroom/Pepper Blend, Apple, Orange Vanilla Chia Pudding*, 1% Milk
Friday, January 17	Roasted Chicken Breast with Gravy, Buttermilk Biscuit with Butter, Cauliflower Rice Stir Fry, Orange Slices, 1% Milk
Monday, January 20	Closed in Honor of Martin Luther King Jr. Day
Tuesday, January 21	Salisbury Steak & Mashed Potatoes with Gravy, Green Beans with Bacon, Banana, 1% Milk
Wednesday, January 22	Pork Loin with Gravy, Lemon Orzo, Roasted Cauliflower, Apple, Peach Crisp, 1% Milk
Thursday, January 23	Roasted Turkey Breast with Gravy, Baked Sweet Potato with Butter, BLT Side Salad with Dressing, Apricots, 1% Milk
Friday, January 24	Beef Lasagna, Wheat Roll with Butter, Garlic Lemon Broccoli, Diced Honeydew, 1% Milk
Monday, January 27	Tilapia with Parmesan Sage Sauce, Wheat Roll with Butter, Macaroni & Cheese, Maple Glazed Carrots, Mixed Fruit, 1% Milk
Tuesday, January 28	Chicken Salad Sandwich on Wheat with Tomato, Italian Vegetable Blend, Orange Slices, Apricot Walnut Bar*, 1% Milk
Wednesday, January 29	Chicken Teriyaki, Mushroom & Peppers Rice Pilaf, Vegetable Blend, Cinnamon Applesauce, 1% Milk
Thursday, January 30	Cheeseburger with Tomato, Onion, Ketchup, Mustard & Mayo, Lima Beans with Bacon, Diced Pears, 1% Milk
Friday, January 31	Chipotle Pork, Garlic Roasted Red Potatoes, Steamed Peas, Apple, 1% Milk

City of Greeley Active Adult Center Calendar

The Greeley Active Adult Center (AAC) offers visitors a chance to 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!

Educational Opportunities

Stories From Colorado History
January 9 - March 13 | 10:30am - 12pm

Delve into the rich and turbulent history of Colorado, from its early settlement days through World War II. Register by January 8.

Writing Your Life

January 9 - March 13 | 1:30-3pm
Everyone has a story to tell, and this course will help you craft yours! Register by January 9.

Winter WONDERland Trivia

January 14 | 1pm
Enjoy a friendly competition of trivia featuring multiple rounds

of winter themed questions, win prizes! Register by January 13.

Travel Opportunities: Holland Windmills & Rhine River Castles Cruise

October 12-21, 2025
Take a leisurely cruise through Europe passing through Holland, France, Germany, and Switzerland.

Call 970-350-9426 or email Bryant.vickory@greeleygov.com for details.

Get involved and stay up to date with Greeley City Council Meetings

Greeley City Council meetings are held in-person and online monthly every first and third Tuesday. Find City of Greeley's Civic Clerk Meeting Portal agendas at <https://greeleyco.portal.civicclerk.com>.

For more information, about 50+ travel programs and events, visit GreeleyActiveAdultCenter.com.



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Boulder Older Adult Services

West Age Well Center: 909 Arapahoe Ave. 303-441-3148, Mon. – Fri., 9 a.m. – 4 p.m.
East Age Well Center: 5660 Sioux Dr. 303-413-7290 Mon. – Fri., 8 a.m. – 4:30 p.m.
For information about programs and services: www.boulderolderadultservices.com.

Weekly newsletter sign-up: <https://bouldercolorado.gov/lets-age-well-newsletter>.

Groundworks Art Lab Printmaking Class – Now Two Classes!

Explore the art of printmaking in this introductory class. Each month will feature a different print project, such as printing on paper, creating cards, or printing on fabric. No Fee.

East Age Well Center, Monday, January 6, 11 a.m. – 12:30 p.m.

West Age Well Center, Friday, January 17, 11 a.m. – 12:30 p.m.

Feldenkrais: Move with Ease – Mat Based Series

The Feldenkrais Method® of somatic education uses gentle movement and directed attention to help people increase ease and range of motion and improve flexibility and coordination.

East Age Well Center, Tuesdays, January 7 – February 11, 2:30 – 4 p.m. Fees: R/NR \$60/\$75

Chair Yoga and Balance

These classes bring together postures and techniques of yoga with the support of a chair.

Mondays: West Age Well Center, Mondays, Jan. 7 – 27, 10 – 10:45 a.m. Fees: R/NR \$24/\$30

Fridays: West Age Well Center, Fridays, Jan. 3 – 31, 10 – 10:45 a.m. Fees: R/NR \$40/\$50

Stress Management for Caregivers – Balancing Self-Care While Caring for Others

This presentation will review the signs of caregiver burnout and the nuanced role that stress plays in one's life. Participants will learn about practical strategies for gaining balance, to effectively care for themselves, while caring for others. Online, Wednesday, January 22, 1 – 2 p.m. No Fee.

Mindfulness Meditation

The session will include guided meditation with emphasis on bringing purposeful and kind attention to the experience, followed by time for reflections and questions about the practice. West Age Well Center, Wednesday, January 29, 1 – 2 p.m. No Fee.

Lafayette Senior Services

Programs offered by Lafayette Senior Services

Call 303-665-9052 or email olderadults@lafayetteco.gov to register.

Atlas Escape Room

January 6, 1-4pm

Do you like puzzles or games? Challenge yourself with a trip to Atlas Escape Rooms in Longmont. Discover clues that allow you and your friends to solve the puzzle! Trip includes the entrance ticket and transportation.

Creating Cards January 14, 1:30-2:30pm

Enjoy an afternoon creating cards for friends and family. Put a creative and personal twist to a Birthday, Thanksgiving or Holiday card.

National Western Stock Show

January 23, 10:30am-4:30pm
Dust off your boots and let's get ready for the National Western Stock Show! We will head down to Pro-Rodeo show at the Denver Coliseum and explore vendor booths. Bring money for food, wear appropriate clothing and comfortable shoes for walking. Price includes transport and tickets.

Breckenridge Snow Sculptures

January 28, 8:30am-6pm

Relax and ride with us to the Breckenridge International Snow

Sculpture Championship! See 16 teams transform 25-ton blocks of snow into stunning works of art. Enjoy a free gondola ride, lunch at a restaurant of your choice, and a self-guided stroll around town. Dress for high-altitude and bring money for food and shopping.

The Truth About the Reverse Mortgage

January 28, 1-2:30pm

If you are over the age of 62 and own a home, learn about the different variations and options available with a Reverse Mortgage.

Northglenn Theatre – Brothers Grim Spectaculathon

January 31, 5:45-10pm

Get ready for a wild, fast paced twist on the Brothers Grimm! Two narrators and a cast of hilariously mash up all 209 stories, from Snow White and Cinderella to obscure tales like The Devil's Grandmother. Price includes transport and ticket. Expect some walking and plenty of laughs!

Adventure Series Snow Shoeing

February 4, 8:30am-4pm

Join our adventure series! Explore the scenic Conifer mountains on a guided 2.5-hour tour, including a lunch break. Package covers transport and guidance. Dress for the weather and bring money for lunch.

Apex Community Recreation Center

303.424.2739 • apexprd.org

You can stay updated on all the latest offerings by visiting ApexPRD.org. The following activities are all hosted at the Community Recreation Center, 6842 Wadsworth Blvd., Arvada, unless otherwise noted. Please register in advance for all programs by visiting online or calling 303.425.9583.

Active Adult – Bingocize Nutrition:

Tuesday/Thursdays, January 7 – February 27, 10:30 am

Start your year off on the right foot by making a commitment to your health. This program runs for 8 weeks. \$24 (\$33 non-res.)

Overview of Transit Resources – DRMAC:

Thursday, January 9, 1 pm

Learn about Denver Regional Mobility Access Council's (DRMAC) tools for searching and identifying transit resources in your community. A representative from DRMAC will discuss their Getting There Guide, Getting Their app, phone line and give a brief overview of popular transit resources in the area. Free, but advanced registration is appreciated.

Active Adult - Winter Arts and Craft:

Friday, January 17, 10 am

Continue the winter season by choosing from three ornament designs. All supplies provided. \$5

(\$7 non-res.).

Social Security Benefits and Common Issues:

Wednesday, January 22, 11 am
Colorado Legal Services will be presenting all about Social Security benefits. It is free, but advanced registration is appreciated.

Fraud Fighters:

Tuesday, January 28, 11:30 am
Learn how to spot a fraud attempt or scam, and review resources to help protect yourself. \$5 (\$7 non-res.).

Electronic Caregiver – Addison Care:

Wednesday, January 29, 1 pm
This presentation is sure to intrigue you and open your mind and explore the three stages of our aging process from birth to age 100 while keeping an eye on the advantage of using common technology tools to make the process easier. \$5 (\$7 non-res.).

Card Making - Iris Folding:

Tuesday, January 30, 1 pm
Learn how to use this technique to create two beautiful Valentines cards. \$5 material fee paid to the instructor at the time of the class. \$27 (\$34 non-res.).

Rental Opportunities: Looking to host your next event? We've got you covered from groups of 5-10 up to 250

Information for the 50+ Community

New Economic Forecast Shows Colorado's Economy Remains Strong

Today, the Governor's Office of State Planning and Budget released its quarterly economic forecast.

"Today's forecast shows that Colorado's economy remains strong, with excellent wage growth, slowing housing costs, and healthy reserves. While this economic forecast shows potential challenges could emerge, Colorado's budget environment remains tight, and the reality is that the legislature must make difficult decisions to deliver a balanced budget that makes Colorado safer, keeps our economy strong, and maintains solid reserves to protect Colorado's future," said Governor Polis.

FY 2024-25 and FY 2025-26 General Fund forecasts are revised up \$369.4 million and \$278.3 million respectively. Under this forecast, the General Fund ending balance is projected to be \$1,137.9

million above the statutory reserve level in FY 2023-24 and shows a \$73.9 million surplus above the statutory reserve in FY 25-26.

Cash funds are expected to grow by 4.7 percent in FY 2024-25 and then increase 4.3 percent in FY 2025-26. Compared with the September forecast, cash funds are revised down \$8.7 million in FY 2024-25 and up \$17.4 million in FY 2025-26, as lower expected severance revenue largely offsets upward revisions to miscellaneous revenue.



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50 Plus Marketplace News Crossword Puzzle

January 2025
Answers page 12

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
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72					73						74			

ACROSS

- 1 Rip
- 5 Behind
- 10 Ailing
- 14 Codlike fish
- 15 Pertaining to a lobe
- 16 Doing nothing
- 17 Seaward
- 18 Dropsy
- 19 Inert gaseous element
- 20 Well-off
- 22 Cereal grass
- 23 Roofing stone
- 24 Distribute cards
- 26 Vessel used for private cruising
- 30 Steps
- 34 Acquire
- 37 Landed proprietor of Scotland

DOWN

- 39 Adhesive
- 40 State in the W United States
- 42 Inflict
- 44 Lively
- 45 Chapter of the Koran
- 46 Consumed
- 48 Alcoholic liquor
- 49 Hippopotamus
- 51 Spanish river
- 53 Obstacle
- 56 English poet
- 60 Curved bone
- 62 On the floor of the ocean
- 66 Republic in W South America
- 67 Ornamental coronet
- 68 Dreadful
- 69 6th month of the Jewish calendar
- 70 Develop
- 71 Augury
- 72 Chinese secret society
- 73 Staff again
- 74 Frighten
- 1 Melts
- 2 Artist's support
- 3 Pack leader
- 4 Real estate
- 5 On sheltered side
- 6 Predict
- 7 Second son of Adam and Eve
- 8 Famous
- 9 Commerce
- 10 Study of China
- 11 Notion
- 12 Semisolid mass
- 13 Understanding
- 21 Make healthy
- 25 Similar to
- 27 Call of the crow
- 28 Rent
- 29 Something special
- 31 Having wings
- 32 Disease of the nervous system
- 33 Appear
- 34 Spurt
- 35 Sewing case
- 36 Tarpaulin
- 38 Individual facts
- 41 German princely family
- 43 Small cask
- 47 Nuclear weapon
- 50 Not off
- 52 Privateer
- 54 Garden flower
- 55 Steer
- 57 Soul
- 58 Wearies
- 59 Perfume
- 60 Repeat
- 61 Republic in SW Asia
- 63 Children's book author
- 64 Killer whale
- 65 City in NW France
- 66 Strike lightly

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