

# 50 Plus Marketplace



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

December 2024 • Volume 30 • Issue 12

## Origins of Christmas

Christmas or Feast of the Nativity is an annual festival commemorating the birth of Jesus Christ, observed primarily on December 25 as a religious and cultural celebration among billions of people around the world. Christmas Day is a public holiday in many of the world's nations is celebrated religiously by a majority of Christians as well as culturally by many non-Christians and forms an integral part of the holiday season centered around it.

Although the month and date of Jesus' birth are unknown, the church in the early fourth century fixed the date as December 25, which has been adopted almost univer-

sally throughout the world. The celebratory customs associated in various countries with Christmas have a mix of pre-Christian, Christian, and secular themes and origins. Popular modern customs of the holiday include



gift giving; completing an Advent calendar or Advent wreath; Christmas music and caroling; viewing a Nativity play; an exchange of Christmas cards; church services; a special meal; and the display of various Christmas deco-

rations, including Christmas trees, Christmas lights, nativity scenes, garlands, wreaths, mistletoe, and holly.

In addition, several closely related and often interchangeable figures, known as Santa Claus, Saint Nicholas, and Christkind, are associated with bringing gifts to children during the Christmas season and have their own body of traditions and lore. Because gift-giving and many other aspects of the Christmas festival involve heightened economic activity, the holiday has become a significant event and a key sales period for retailers and businesses. The economic impact of Christmas has grown steadily over the past few centuries in many regions of the world. Article courtesy of Wikipedia.



## Wreaths Across America Honors Veterans and First Responders!

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 program to "Remember, Honor, Teach." Many participating cemeteries in Northern Colorado and the United States have the annual ceremony displaying the \$17 wreaths at many participating cemeteries. Many volunteers will place the commemorative wreaths on the graves of all veterans and first responders. The wreaths will be placed on the graves in early December and removed in January.

Wreaths Across America is a nonprofit organization started by Morrill Worcester in 1992. The group was

founded to continue and grow the annual tradition of laying wreaths at Arlington National Cemetery. Their mission is to "Remember, Honor, Teach." This year, wreaths will be placed at all national cemeteries and at 4,500 local ceremonies across the U.S. to honor our nation's heroes and raise awareness of veterans' sacrifices. Both non-profit organizations, corporations,



and individuals are encouraged to be a wreath sponsor! Many veterans groups, corporations, and non-profit are some of the sponsors in Northern Colorado!

Please visit their website [www.wreathscrossamerica.org/](http://www.wreathscrossamerica.org/) and select the participating cemetery in your area if you would like to be a sponsor or volunteer!

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# DECEMBER Calendar

## Friday/6 & Saturday/7

The Metropolitan State University of Denver presents its annual "Holiday Card to the City featuring Festival Choir and Jazz Ensemble" at 7:30 to 9:30 pm at the King Center Concert Hall at the university in Denver. The Music Department invites you to celebrate the season, with our annual festival. Tickets prices are FREE to MSU Denver Students, Faculty, and Staff, General Public: \$15-\$25. Purchase tickets online at <https://ahec.universitytickets.com/> or call 303-556-5740.

## Saturday/7

The University of Denver presents "The Nutcracker" by the International Youth Ballet group at 2 pm at the Newman Center for the Performing Arts, Gates Concert Hall in Denver. This beautiful production of the Nutcracker is suitable for all ages with its professional sets, decor, costumes and international guest artists. International Youth Ballet has presented the Nutcracker for 25 years in Colorado! Tickets costs are \$45 for adults. Purchase tickets online at <https://newmancenter.eventue.net> or call 303-871-7720.

## Saturday/14

The Symphony of the Rockies presents "Holly Jolly Holiday Music" at 2 and 4 pm in the Hamilton Recital Hall at the Newman Center for the Performing Arts at the University of Denver. Hop into the holiday spirit with an interactive and engaging one-hour performance featuring popular music of the seasons for families of all ages. Included is a gift bag for kids, and singalongs for the whole family. Tickets range from \$13 for children under 12 to \$30 for adults. Purchase tickets online at <https://newmancenter.eventue.net> or call 303-871-7720.

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

*We Care*

## Douglas County Achieves Functional Zero For Veterans, Ensuring Homelessness Is Rare And Brief

Douglas County has proven that homelessness is solvable through quality data, coordinated outreach, and regional collaboration. Together, Douglas County and the Metro Denver Homeless Initiative (MDHI) celebrate the County's achievement of Functional Zero for Veteran homelessness, since joining the Built for Zero (BFZ) movement in April 2021.

"Our approach to homelessness is working in Douglas County," said Commissioner Abe Laydon. "We appreciate all our municipal, nonprofit, and faith-based partners and Sheriff Darren Weekly for working with us to achieve this outcome for our community's heroes. Now, we have a pilot for using the Built for Zero framework across all populations."

Functional Zero for Veterans represents a critical milestone, requiring sustained systems to prevent homelessness and address it promptly. This achievement does not imply that no one experiences homelessness; rather, it means that the number of Veterans experiencing homelessness is maintained within the community's capacity to provide housing.

"Functional Zero isn't about achieving a 'finish line' but about maintaining ongoing efforts to serve Veterans with dignity and timeliness," said Sofia Vigil, Regional Coordination Manager with MDHI. "Douglas County has shown us that Veteran homelessness can be made rare and brief."

The cornerstone of this success was reaching the Quality By-Name Data standard in October 2023. By building and maintaining a comprehensive, monthly-updated list of every homeless Veteran in the community, Douglas County gained a powerful tool for tracking Veterans entering and exiting homelessness. This systematic approach ensures that everyone is included in the data.

"This incredible accomplishment by Douglas County is the result of their active engagement and prioritization of this work for over two years," said Missy Mish, Homeless Section Chief for VA Eastern Colorado Health Care System. "Douglas County used grant funding to build a robust outreach team to identify and track Veterans through community-wide efforts. The VA is grateful for their collaboration and partnership in this life-saving work."

Meanwhile, Douglas County's HEART (Homeless Engagement Assistance and Resource Team) program brought personalized, street-level support. HEART navigators, paired with law enforce-

ment, conducted regular outreach, building trust and guiding Veterans toward available resources.

"Today, we celebrate the success of our Veterans. In the summer of 2023, a Veteran was identified through a referral that HEART received. After a few short months of gathering documentation and meeting with the VA, he was approved for a housing voucher that paired rental assistance with ongoing case management and supportive services," said Tiffany Marsitto, HEART supervisor. "It's an honor and privilege to serve those who have served our country."

"Our HEART team is dedicated to compassionate policing, especially when it comes to supporting our homeless Veterans," said Sheriff Darren Weekly. "These men and women served our country with honor, and now it's our turn to serve them with respect and care. By addressing their unique needs, we're making a real impact, offering them a path to stability and dignity."

From Jan. 1, 2023, to Sept. 30, 2024, 64% of Veterans experiencing homelessness were housed within 98 days of being identified. MDHI and Douglas County attribute this success to a system-wide

commitment to continual improvement. Data review and coordinated service practices have reduced inflow, sped up housing placements, and created a sustainable model for other communities to follow.

"Douglas County's achievement offers a powerful message to communities everywhere: homelessness is solvable," said Sofia Vigil. "With aligned resources, committed partners, and a data-driven approach, other communities can follow this path."

Douglas County's progress highlights MDHI's vision to address homelessness throughout Metro Denver, proving that lasting change is possible with shared effort and clear goals. Douglas County is one of nine subregions working with MDHI to solve Veteran and eventually all homelessness. For more information, please visit the Metro Denver Homeless Initiative webpage.

HEART is a partnership among the County, the Douglas County Sheriff's Office and local law enforcement and community partners to connect those experiencing homelessness with resources. HEART is a program of the Douglas County Homeless Initiative.



Together, Douglas County with its partners announced Functional Zero for Veteran homelessness during a ceremony honoring Veterans on Saturday, Nov. 9, 2024. From left: US Rep. Lauren Boebert, Castle Rock Councilmember Tim Dietz, Commissioner Abe Laydon, Parker Councilwoman Laura Hefta, Commissioner George Teal, Commissioner Lora Thomas, Sheriff Darren Weekly and Douglas County Veterans Service Office Supervisor Chris Maes.

## Monkeys Escape Lab

The town of Yemassee, SC, with its population of slightly more than 1,000 residents, has quite a population of monkeys—some 3,500 rhesus monkeys housed at the Alpha Genesis research facility. And so, it created quite a stir when 43 of the chimps escaped and the Yemassee Police Department issued a warning "strongly" advising residents "to keep doors and windows secured to prevent these animals from entering homes."

CBS News reported that someone "failed to secure a door at the enclosure, allowing the monkeys to roam free." Authorities have been successful in slowly recovering the monkeys.





## Governor Polis Announces New Colorado 150th Anniversary Pedestrian Walkway

Governor Polis Announces Plans for Pedestrian Walkway in Honor of Colorado's 150th Anniversary. The Colorado 150 Pedestrian Walkway will connect Coloradans to Lincoln Veterans Park and commemorate Colorado's great history.

Governor Polis announced plans to build the Colorado 150 Pedestrian Walkway, an experiential walkway connecting the Colorado State Capitol to Lincoln Veterans Memorial Park. This walkway will help increase pedestrian safety at an intersection by providing Coloradans with a safe passageway to access the downtown Denver area during their daily lives while telling the story of Colorado's 150 years through an iconic walkway in the civic heart of Colorado.

"As we get closer to Colorado's 150th birthday, we continue working to make Colorado the best place to live, work and play. What better way to celebrate this milestone than with a walkable art experience that highlights our state's history and future, while also increasing pedestrian safety and walkability. I look forward to seeing this amazing walkway come to life and create an exceptional experience for Coloradans and visitors

alike," said Governor Polis.

Serving as a new gateway into revitalized Downtown Denver, the initiative aims to further re-energize and highlight the Civic Center area, including renovations to Denver Central Library, Denver Art Museum upgrades, the new Populus hotel, the future 5280 Trail, Civic Center Next 100: Greek Theater + Central Promenade and the McNichols Build-

ing's museum.

The State's initial investment of \$1.5 million is for concept, design and community engagement and a public bid process for construction will commence in the Spring. The walkway will be funded by a combination of public and private donations, lifting the stories of Colorado's industries, iconic individuals, and cultural traditions.



Governor Jared Polis

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

#### DEADLINE

### 10th of the Preceding Month

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

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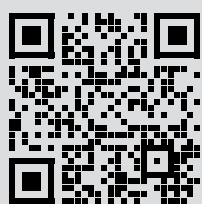
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Printed on Recycled Paper

## Social Security Today

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

We've listened to your feedback concerning your preference to do business with us online. You want the option to submit forms, evidence, and other information electronically. You also want to sign documents electronically before submitting them.

This year we released eSignature/Upload Documents as an option to submit documents. This new, online service option allows our employees to electronically request, and our customers to electronically submit, 50 forms and nearly 80 types of evidence. This option eliminates the need to mail, fax, or deliver information to a local Social Security office. By streamlining our document submission process and reducing mail, we are improving the way you do business with us.

#### How Does it Work?

1. Our employee sends the customer a link with the request for the forms and evidence we need to process their application.

2. The customer authenticates by signing in to, or creating, their personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). The customer then reviews the request, completes

the form, electronically signs (when signatures are required), and uploads the completed forms and any supporting evidence to our portal.

Note: Customers have 30 days to electronically submit requested information and may receive an email reminder. If the electronic request expires, they can contact our office to ask for a new request or submit the forms and information by mail, fax, or by visiting an office.

To learn more about Upload Documents, visit our FAQ webpage at [faq.ssa.gov/en-US/Topic/?id=CAT-01360](http://faq.ssa.gov/en-US/Topic/?id=CAT-01360).

#### Online Forms and Signature Removal

In addition to the eSignature/Upload Documents option, we are converting many of our frequently used forms to more convenient online versions. Customers will have the option to complete a user-friendly, fillable online form, then electronically sign and submit it.

Some of our frequently used forms now available to sign and submit electronically include:

- SSA-827, Authorization to Disclose Information to Social Security Administration.

- SSA-820/821, Work Activity Reports.

- SSA-632, Request for a Waiver of Overpayment Recovery.

- SSA-634, Request for Change in Overpayment Recovery Rate.

We have removed the signature requirement for 12 of our most used forms. These forms include:

- SSA-L4201, Employer Requesting Wage Information.

- SSA-789, Request for Reconsideration/Disability Cessation Right to Appear.

- SSA-787, Statement of Patient's Capability to Manage Benefits.

To learn more about the removal of signature requirements from certain Social Security forms, check out our YouTube video Signature Removal from SSA Forms at [www.youtube.com/watch?v=vmben-skPo4&t=2s](http://www.youtube.com/watch?v=vmben-skPo4&t=2s).

Whether you do business with us online, by phone, or in person, we're committed to making it easier for you. We continue to explore more opportunities to make doing business with us easier. Please share this information with others.



## Reflections Carding The Year

I decided to live through 2024 differently this year. I've carded friends and family members throughout these 365 days. Initially, these cards contained messages of thanks and appreciation. As the year has unfolded, some messages have been get well



**Martha Coffin Evans**

comments about their meaning from many recipients. On occasion, I've received postcards from recipients.

A number acknowledged what a treat it was to receive something in the mail. From "you made me smile" to "this made my day" these postcards added a nice touch and meant others were remembered. I'm pleased at the enjoyment, and surprise, this has brought to so many.

While I thought I'd finish this year with no cards left, that's not so. I have at least 200 to keep me going again. It looks like my fun activity will live well into next year!

I'd better get more stamps. Who knows if my postcard supply will continue to grow?!

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ones. "This is just what the doctor ordered," said one recipient.

With a start from my previous stash of postcards, I thought finding additional ones would be easy. Not so fast. Have you tried to buy postcards when you travel? In some states and places, it became more difficult as I learned.

Some grocery stores carry postcards while many service stations sell few if any. In Texas, a friend located a supply of cards in the back recesses of a truck stop.

Others bought postcards during their travels to keep my supply going. One found a box of 63 illustrated Protect our National Parks postcards. Another secured 52 postcards about England from a German calendar on an ebay equivalent source.

The enjoyment in sending these cards has filled my year too. From being unexpected and a treat to receive, I've had emails and verbal



## 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](mailto: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](http://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](mailto:info@drmac-co.org) or call 303-243-3113



**FREE**

Rain, Snow or Shine!

# Walk with a Doc

## Take a Step Toward Better Health

In light of frequent changes due to COVID-19,  
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FREE BLOOD PRESSURE CHECKS, OVERNAYS, COFFEE, AND BREAKFAST.

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



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# HISPANIC

CHAMBER OF COMMERCE OF METRO DENVER



## 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](mailto:info@hispanicchamberdenver.org)



## Ron Stern's Travel Series

### Glenwood Hot Springs Resort Pool

Located across from the historic Hotel Colorado, the Glenwood Hot Springs Resort is famous for having the "world's largest hot springs pool" and one of the loveliest. This is one of six on-site geothermal pools that have lured visitors since 1888.



The Ute Indians named these springs Yampah, meaning big medicine, as they believed the healing waters made them better hunters. Fifteen dissolved minerals with therapeutic benefits include boron, calcium, chloride, sodium, lithium, potassium, and magnesium to name a few.

Travelers come from all over the world to "take the waters", derived from an underground spring that produces 3,500,000 gallons of water. There are two pools kept at temperatures of 90F and 104F degrees, which many claim have curative properties for various ailments.

The Sopris Splash Zone is a recent addition featuring child-friendly mini-water slides and a waterfall. Kids will also love the Grand Fountain, a huge splash pad by day and transformed into a

colorfully lit fountain by night.

Hop onto an inflatable tube for a thrilling whitewater experience at Shoshone Chutes, all without leaving the grounds. Prepare for an adrenaline rush as you twist, turn, and splash your way downhill as the waters cool you off—the perfect counterpoint to the heated thermal pools.

Admission fees vary based on "age, time of day, and season." Lockers are provided for each guest and towels can be rented for a nominal fee. You can purchase food at the Poolside Grill and Snack Bar which serves burgers, hot dogs, snacks, and beverages. Your one admission price allows you to come and go during the day by having your hand stamped for re-entry.

Come discover the fun at this gigantic water wonder world. The entire family will enjoy the many



amenities and relaxing waters in this beautiful mountain town.

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

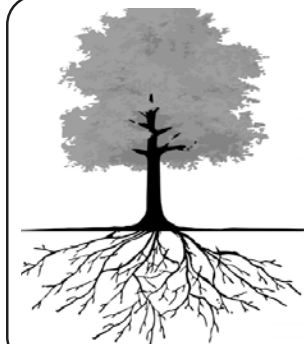


## Active Minds

Expanding lives and minds with community-based educational programs.

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[www.activeminds.com](http://www.activeminds.com)



## Uniquely Bea

### "Having Another Surgery...Better Prepare!!"



**Bea Bailey**

While your heart may be in the right place, one needs to consider the practicality of your donations. Try to put yourself in the shoes of some in need or unhoused and then base any donations on that.

One "go to" item is Kraft Mac and Cheese. While this is an all-time favorite, it is not reasonable to donate this without the milk and butter to make it. If you opt to donate canned goods, are you sure that the recipient even has a can opener? If you want to donate canned goods, the suggestion was made to get the

Tis the kind that has a ring on top and does not require a can opener. Also, feminine hygiene products, toothpaste, toothbrushes, lotion, first-aid kits, body soap or shower gel are great ideas. Dish soap and laundry detergent are very expensive but needed. Boxed milk is also an excellent option. Spices, salt, pepper, sugar or cooking oils are also necessary. Tea bags and coffee...ground or instant... are welcomed. Peanut butter and jelly WITH a loaf of bread will go a long way.

Once my shoulder heals, I will be making fleece blankets and scarves for those in need. I also will be knitting some scarves as well. In my humble opinion, we who have been blessed with plenty should reach out and help those who are in need.

"We can't help everyone, but everyone can help someone."

Ronald Reagan

## Heads Up, Colorado! Holding Your Phone While Driving Will Soon Be Illegal

Are you used to using your cell phone while driving? In a significant move to reduce distracted driving, Colorado will implement a new law beginning Jan. 1, 2025, that prohibits people from using a mobile electronic device while driving unless they use a hands-free accessory.

"This new legislation is a crucial step toward making Colorado's roads safer for everyone," said Shoshana Lew, executive director of CDOT. "By encouraging drivers to focus solely on the task of driving, we can reduce the number of distracted driving incidents and prevent crashes that often come with such behavior. This law aligns with best practices from across the nation and reflects our commitment to protecting all road users, whether in a vehicle, on a bike or walking."

According to CDOT's 2024 Driver Behavior Report, 77% of Colorado drivers admitted to using their phones while driving, with 45% saying a hands-free feature in their car would stop them from using their phones. Studies show that using a mobile device while driving increases the risk of a crash by two to six times.

Distracted drivers pose a particularly high risk to vulnerable road users such as pedestrians and bicyclists. From 2015 to 2023, deaths among pedestrians and bicyclists increased by 50% and 112.5%, respectively, while Colorado's population grew by less than 8% during the same period.

Information courtesy of the Colorado Department of Transportation:

## The Ruby Slippers

The so-called movie buff thief who stole Judy Garland's "Wizard of Oz" slippers 20 years ago apparently believed that the shoes were bejeweled with real rubies, according to the Associated Press. In 2005 the thief shattered the display case in the Judy Garland Museum in Grand Rapids, Minnesota and stole the iconic footwear. The shoes were recovered in a sting operation after a man approached the shoes' insurer and said he could help get them back. The slippers are now up for bidding by Heri-

tage Auctions in Dallas, TX they expect to select a buyer by December 7.





## Ageism Matters

### Responding To Ageist Comments



Kris & Sara

It's the time of year when many of us connect with loved ones. It can also be the one time of the year when multiple generations come together.

While this can be a rewarding and lovely experience, it can also cause tension. Maybe it has been a while since you connected. Life circumstances have changed - health, jobs, relationships - and there is re-connecting to do.

In the midst of all this, it isn't hard for our biases and stereotypes to show up. We make assumptions, and we may be at the receiving end of these characterizations.

In anticipation, older children and young adults are steeling themselves for the inevitable unsolicited advice from older relatives. Older adults are getting ready for someone something about how you wouldn't know how to use (name your technology) and then just leaving you out of the conversation.

This holiday, let's try something new.

Don't make assumptions about what people know or can do based on their age. Ask them a question instead. Find a way to include them in ways that respect their experience.

Listen more and be curious. We don't all share the same experiences and opinions, but when we listen, we can better understand each other - and may find that we share more than we thought.

Be ready with a response to ageism. Check out the Speak Up tools on our Resources webpage for ideas. Here's one to start: If someone says something ageist, ask them what they mean? Sometimes just trying to explain yourself helps you see where you slipped up.

Let's make an effort this holiday season to change our narrative about aging. It could be the start to a whole new attitude in the new year.

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

### We Love Your Paper!

Heard from attendees at every resource fair 50 Plus attends

## Technology is Hip!

### Lost Pet Trackers



Bob Larson

From a recent TV Henry Ford Innovation program, I discovered another GPS tracker for lost pets. The reason for pet trackers is to

prevent your pet from getting lost or the security of finding your pet if it is lost! If you walk or hike with your dog and it runs off chasing a rabbit or other animal, sometimes finding your pet can be challenging, especially in wooded areas. For cats, it's even more challenging as they like to hide in bushes or under home or porch structures.

Most pet trackers work through a combination of Wi-Fi, Bluetooth, cellular, and satellite signals. But even with all these signal options, the best GPS pet trackers are still not perfect and might not work in all instances.

There are a half dozen or more reliable pet trackers that are GPS based and vary in costs from \$30

to \$200 on amazon.

Another product from Australia is the AirBolt GPS tracker. What is unique about the AirBolt GPS pet tracker is it works with a combination of Bluetooth or cellular signals, thus giving a longer distance range in case your pet goes beyond the normal Bluetooth range of 100 feet. Other great features are the rechargeable battery lasts up to one year, it's waterproof, is small at 1.5 inches diameter, and fits on most collars. AirBolt can be used on your luggage or other items such as backpacks or bicycles too! Buy it on their website at [theairbolt.com](http://theairbolt.com) for \$150.

Bluetooth is free to use on your smartphone, but you need a cellular plan to use their radio signals for the longer range. The average cellular plan for a tracker costs about \$99 per year.

Although your pet may prefer a toy gift, this might be a great Christmas gift for your pet! Bob Larson is a technologist and Marketing Director for 50 Plus!

## Now Coloradans can add their Driver License and State ID to Samsung Wallet

The Colorado Division of Motor Vehicles (DMV) announced in November that Coloradans can add their Driver License or ID to Samsung Wallet. This feature provides a fast, safe, and convenient digital version of the state-issued driver license or ID card.

With the option to add their driver license or state identification (ID) card to Samsung Wallet, Coloradans can then quickly and securely present it by tapping their phone or showing a QR code at select Transportation Security Administration (TSA) security checkpoints, including those within Denver International Airport (DEN).

"Colorado is at the forefront of digital innovation aimed at improving customer service," Executive Director Heidi Humphreys said. "We are committed to helping Coloradans save time with greater convenience and security. Our goal is to ensure that all residents in the state can easily enjoy these essential elements of daily life."

Colorado is one of the pioneering states to roll out identification cards that can be stored in digital wallets. This feature is exclusively accessible to individuals with valid Colorado-issued driver licenses or

IDs. However, residents of Colorado must still have their physical driver license or ID card on hand.

At this time, Samsung Wallet is only accepted at select airport TSA security checkpoints nationwide, including at DEN.

When Colorado ID is added to Samsung Wallet, Coloradans have the option to open Samsung Wallet and either tap or scan the QR Code to verify their identity using a TSA digital identity reader at select TSA security checkpoints. Afterward, the device will prompt users with the specific information requested by the TSA. Additionally, the TSA reader takes a photo to complete the verification process.

All information is shared digitally, so users do not need to show or hand over their device to present their ID. Adding a Colorado ID to Samsung Wallet keeps Coloradoans' IDs safe, with an extra layer of security built into their phones.



## Help Donate to Your Favorite Charities with Colorado Gives Day!

Colorado Gives Foundation is a community foundation with a mission to make good things happen by connecting people, ideas, and nonprofits. Statewide, we created ColoradoGives.org, a year-round giving platform that makes it easy for individuals and businesses to support nonprofits, and for nonprofits to raise the funds they need to grow their impact.

Last year, \$69 million was raised by over 124 thousand donors to 4,000 non-profit organizations! By using their website, donors can give to their favorite charities. Many charities have their own webpage on this beneficial website for donors to participate!

Every nonprofit on ColoradoGives.org is a 501(c)(3) organization dedicated to serving Colorado. Every donation made and processed during Colorado Gives Day (Nov. 1 - Dec. 10) is boosted by one of the largest Incentive Funds in the country. All nonprofits receive a percentage of the fund equal to the percentage they raise for Colorado Gives Day. Raise 10%, get 10% of the Incentive Fund. Ready to join us? Fundraise year-round for free, simplify the donation process, access educational resources, create custom

giving pages, and participate in Colorado Gives Day every year. The more you give to your favorite charity, your charity could receive an extra incentive donation!

Become a new monthly donor, and they will match your first gift up to \$100. Starting November 1, if donors set up a new recurring monthly donation on ColoradoGives.org, Colorado Gives Foundation will match your first month's gift, dollar for dollar, up to \$100 with a total match in a pool of \$250,000 across all organizations!

Since launching Colorado Gives Day in 2010, Coloradans have donated \$469 million for thousands of nonprofits statewide. Held each December, it's become Colorado's biggest giving movement, bringing communities together to support nonprofits.

This Colorado Gives Day, you can help make good things happen by donating to your favorite charities. One gift at a time!





## Cozy Up With Nourishing, Soup-Centered Meals

(StatePoint) As the days grow cooler, nothing comforts quite like a warm bowl of soup. Welcome the crisp air by making wholesome, hearty soups the star of your meals. Ideal for family dinners, quiet nights in, or meal prep for busy weeks, soups are versatile and satisfying, offering a variety of flavors and textures that the whole family will love.

While soup has always been a cool-weather favorite, incorporating it into baked dishes can bring a new twist to classic recipes. By adding seasonal ingredients, protein and hearty grains, you can create balanced, warming meals that feel both familiar and fresh.

Soups not only provide comfort, but they also pack a nutritious punch. Filled with vegetables, legumes and whole grains, they're a great way to create nourishing dishes that warm both the body and soul. Amy's Kitchen, known for its high-quality, organic meals and snacks, cooks its soups from scratch—using slow-simmered broths, fresh vegetables and plant-based proteins.

This soup season, Amy's is introducing five new soups that can transform any meal into a nutrient-rich delight. Whether you're savoring a Sunday supper with their Pasta Fagioli, warming up with Vegetable Jambalaya, Dal Makhani, or Gumbo Soup, or whipping up a pot of 3 Bean Vegetable Chili for a football watch

party or tailgate, Amy's soups provide flavorful, wholesome solutions for every occasion.

Want to elevate your soup game? Try incorporating classic soups into new recipes! Host a cozy soup night or brunch gathering with friends, where everyone brings their favorite twist on traditional soups. Need some inspiration? Here's a crowd-pleasing recipe to try that pairs cheesy cornbread with flavorful chili:

### Chili Topped Cheesy Cornbread

#### Ingredients:

- 2 corn on the cobs
- 1 cup self-rising flour
- 1/2 tsp baking powder
- 1/2 tsp cayenne pepper
- 3/4 cup natural yogurt
- 4.6 fluid ounces olive oil
- 1 cup instant polenta
- 2 tablespoons maple syrup
- 1 tablespoon cider vinegar
- 1 bunch green onions, finely sliced
- 3 ounces feta, crumbled
- 1/2 can Amy's Organic 3 Bean Vegetable Chili
- 1 1/2 ounce mature cheddar, grated
- 1 teaspoon nigella seeds

#### Directions:

1. Place a large frying pan over high heat and char the whole corn on all sides for 10 minutes, turning regularly until slightly blackened. Remove to a board and cut off all

the kernels into a bowl.

2. Preheat the oven to 325 degrees F. Grease and line a 10-inch ovenproof skillet pan.

3. Tip the flour, baking powder, cayenne pepper and 1 teaspoon salt into a bowl and whisk together.

4. In another bowl, mix together the yogurt, oil, polenta, maple syrup and vinegar; whisk until combined.

5. Pour the wet mix into the dry ingredients and fold to combine. Add the green onions, feta and charred corn and stir again.

6. Pour the cornbread mix into

the prepared skillet. Add small spoonfuls of Amy's Organic Spicy Chili on top. Top with grated cheddar and nigella seeds. Bake in the oven for 40-45 minutes until risen and a skewer comes out clean.

7. Enjoy while warm or serve at room temperature. Best eaten that day.

Pro tip: Serve alongside smashed avocado or fresh tomato salsa. Slice the cornbread up, pop into the freezer and when you fancy a slice, simply defrost and reheat in the toaster.



## 7 Reasons Your Feet and Ankles May Be Hurting

(StatePoint) Medical experts are reminding everyone that foot and ankle pain is not normal and should be addressed.

"Your feet shouldn't hurt," says Matthew C. Dairman, DPM, FACFAS, a board-certified foot and ankle surgeon and a Fellow Member of the American College of Foot and Ankle Surgeons (ACFAS). "Foot and ankle surgeons are specially trained to diagnose and treat all conditions affecting the foot and ankle, from the simple to the complex. And we can help you with any pain you may be experiencing."

ACFAS has compiled a handy list some of the more common reasons for foot and ankle pain, as well as suggestions for what you can do to feel better:

1. Shoes: From high heels to flip flops, some popular shoe styles can create painful foot and ankle issues. Choose shoes that cushion and support the foot to prevent pain as well as to provide stability, helping you avoid falls and acute injury. And be sure that your shoes fit correctly. Footwear that's

too large can rub the skin, causing blisters and sores, while a snug fit can aggravate bunions and hammertoes.

2. Overuse: Physical activities like playing a sport, working out at the gym or even exercising at home can lead to overuse injuries such as Achilles tendonitis, plantar fasciitis, bursitis, Morton's neuroma and stress fractures. You can help prevent overuse injuries with the right footwear and by ramping up training slowly. If you experience pain, take time off to rest until you see your foot and ankle surgeon for proper diagnosis and treatment. It's the best way to get healthy and get back into the game.

3. Acute injury: Ankle sprains, broken toes, metatarsal fractures and other acute injuries can happen to anyone, but athletes who participate in high-impact sports, like running, soccer and basketball, and those with low bone density are particularly susceptible. These conditions should be treated immediately.

4. Arthritis: Because the foot

contains 26 bones and more than 30 joints, it's a common site of osteoarthritis, a painful and disabling condition characterized by the breakdown and eventual loss of cartilage in joints. A foot and ankle surgeon may prescribe nonsurgical treatments such as NSAIDs, orthotics, bracing, steroid injections or physical therapy. When osteoarthritis has progressed substantially or failed to improve with nonsurgical treatment, surgery may be recommended.

5. Pregnancy: Prenatal foot pain is common due to increased weight, foot instability and changes in foot size. Wear wider shoes, if needed, to avoid ingrown toenails and to alleviate pain caused by pregnancy-related swelling. Putting your feet up whenever possible, stretching and wearing wide, comfortable, supportive shoes can also ease edema-related discomfort and pregnancy-related arch pain.

6. Diabetes: There are many diabetes complications associated with feet, including neuropathy, which can involve numbness and

pain, muscle weakness and loss of balance, or dry feet and cracked skin. Diabetic neuropathy is a serious condition that also is associated with ulcers, which can easily become infected. Treating diabetic neuropathy involves controlling blood sugar levels, inspecting feet daily, and integrating your foot and ankle surgeon into your diabetes care team.

7. Pediatric foot pain: Pain in a child's foot or ankle is never normal and there is no such thing as "growing pains." Your child's pain could be caused by common pediatric conditions such as flatfeet, ingrown toenails, plantar warts and sports injuries. A child experiencing pain that lasts more than a few days or is severe should be examined by a foot and ankle surgeon.

For more information or to find a foot and ankle surgeon near you, visit [FootHealthFacts.org](http://FootHealthFacts.org), the patient education website of the American College of Foot and Ankle Surgeons.



## Older Adults Can Prevent Slips, Trips and Falls With These Doctors' Tips

(StatePoint) Among older Americans, falls are the number one cause of injuries and death from injury, according to the Centers for Disease Control and Prevention. Not only are seniors more at risk for falls, but when they do fall, they are at a greater risk for injuries, hospitalization and complications. Medical experts say that for people of all ages, a ground-up approach to fall prevention starts with healthy feet.

“Painful foot conditions, such as osteoarthritis, calluses, bunions, hammertoes and diabetes complications, can make it difficult to maintain balance and coordination when walking or standing,” says Bryn J. Laubacher, DPM, FACFAS, a board-certified foot and ankle surgeon and Fellow Member of the American College of Foot and Ankle Surgery (ACFAS). “Compounding the issue is that when you are suffering from a painful foot condition, it can be more difficult to engage in the strength and balance exercises that ultimately reduce fall risk.”

Experts say that eliminating foot pain can lessen one's chances of experiencing a life-altering fall. That's why the foot and ankle surgeons of ACFAS offer these steps for keeping feet and ankles strong and healthy:

**Don't ignore pain:** Foot pain is not just a normal consequence of aging, so don't ignore aching and suffering or resign yourself to it. You likely have a treatable condition. See a foot and ankle surgeon when you experience pain for proper diagnosis and treatment.

**Examine your feet:** Regularly inspect your feet. If you notice any bumps, lumps or other changes, make an appointment with your foot and ankle surgeon for evalu-

ation.

**Exercise:** Simple stretching exercises can help you maintain strength and mobility in your feet and ankles, as well as provide pain relief. Talk to your physician about appropriate exercises for you.

**Protect:** Wear cushioned insoles or any special footwear you are prescribed, along with comfortable, well-fitting and supportive shoes, every day – even around the house.

**Consider advanced options:** Know that at times, surgery is the most appropriate treatment for a given condition. Fortunately, many surgical techniques today can be performed on an outpatient basis. There are also more options than ever before.

According to Dr. Laubacher, new medical technologies and ground-breaking surgical interventions, such as bioengineered scaffolding for reconstructive surgery, minimally invasive techniques and stem cell regeneration, are helping patients restore functionality and get back to normal faster than ever before,

For more ways to keep feet and ankles healthy and prevent falls, and to find a foot and ankle surgeon near you, visit [FootHealthFacts.org](http://FootHealthFacts.org), the ACFAS patient education website. Foot and ankle surgeons are experts in providing both conservative care as well as surgical approaches to foot and ankle healthcare.

“Remember, just one fall can have a major impact on a person's independence and quality of life. That's why it's so important to prevent falls by taking care of your feet and ankles,” says Dr. Laubacher.

## Adams County Appoints Dionne Stroter as Deputy County Manager

Adams County is proud to announce the appointment of Dionne Stroter as Deputy County Manager. A Colorado native with over 20 years of experience in public administration, Stroter brings a wealth of expertise and a passion for equity and community engagement to her new role.

Most recently, Stroter served as the Deputy Executive Director of the Colorado Department of Local Affairs (DOLA), where she helped manage over \$1.5 billion in federal stimulus funds for pandemic recovery and spearheaded initiatives focused on enhancing communications and digital accessibility. Her extensive experience in managing complex projects and fostering operational excellence will be key to her new role in Adams County.

“We are excited to welcome Dionne Stroter to Adams County,” said Emma Pinter, Chair of the Board of Commissioners. “Her vast experience and commitment to equity will be invaluable as we continue to meet the needs of our diverse community.”

Stroter's dedication to public service is evident in her previous role as Executive Director of

Denver's Office of Children's Affairs (OCA). During her tenure at OCA, she expanded Head Start services, piloted innovative youth transportation programs, and increased funding for childcare and afterschool services. Stroter has also held leadership positions in several key Denver city agencies, including Finance, Public Works, Parks and Recreation, and General Services.

“Dionne's hands-on leadership and commitment to creating accessible, community-focused programs make her a fantastic addition to our team,” said Interim County Manager David Fraser. “Her experience is a perfect match for our mission to provide inclusive, effective service for everyone in Adams County.”

A fierce advocate for equity, Stroter has worked tirelessly to improve outcomes for underserved communities throughout Colorado. She has been actively involved in numerous community initiatives, including serving as chair of the Aurora Cultural Affairs Commission and co-chair of the Central Park United Neighbors Equity and Diversity Committee.



## Visit Denver's Christkindlmarket During the Holidays!

The Denver Christkindlmarket is an authentic, German-style holiday market, which is host to local and European craft and food vendors, and tons of magical entertainment for everyone to enjoy. The Denver Christkindlmarket is a must-see (and must-taste!) holiday experience. Free and open to the public!

The Denver Christkindlmarket is a cherished holiday tradition, bringing the magic of a German Christmas market to the heart of Denver. With its charming wooden huts, twinkling lights, and a joyous atmosphere, the market draws visitors from near and far to celebrate the season.

The Denver market first lit up the holiday season in December 1998 at the Denver Pavilions, starting as a small, yet joyful, event that has blossomed into a cherished tradition and eventually moving to Civic Park. The park has truly become a holiday wonderland. Today, the market is a beloved destination, and this year

promises to be more enchanting than ever!

Location & hours of operation are November 22 to December 23 in Denver's Civic Center Park. The regular hours are Sunday - Wednesday: 11:00am - 7:00pm and Thursday - Saturday: 11:00am - 9:00pm (Gates close at 9:00pm). The Festival Hall Hours are Thursday - Saturday: Open until 10:00pm. Exceptions are Thanksgiving Day: 11:00am - 4:00pm and Final week (12/15 - 12/23): 11:00am - 9:00pm.

Several notable events are Nov. 29 Canine Christmas, Nov. 30 Trachten Nacht, Dec. 5 Krampus Night, Dec. 6 St. Nick Day, and Dec. 17 Ugly Sweater Night. Check out live music and more activities on their website at [www.christkindlmarketdenver.com](http://www.christkindlmarketdenver.com).



(c) Paperkites / iStock via Getty Images Plus



## Genealogy Rocks!



**Carol Darrow**

I caught myself explaining that “back in the olden days of 1999,” genealogy research was very limited. I wanted to share the trials and tribulations associated with researching in a relatively new online area of research. You may have heard that we actually sent a letter through the postal system to request a copy of a marriage record. We even had to enclose a personal check to pay for the document.

Ancestry.com came online in April 1996. I signed up in 1998 and thought I was pretty progressive. Of course, the offerings were limited. It took several years for the massive load of original records to become available. In the meantime, we relied on bulletin boards that posted random family surname information. We also had the USGenWeb that offered information by state and county. It relied on volunteers who posted lists of cemeteries and marriage records. Ancestry added new records every month and we waited to celebrate the posting of our long-awaited record group.

Flash forward to the present.

We have an embarrassment of riches. Social security applications and claims information, German church records, Mexico censuses for 1930, wills and probate records going back before the Revolutionary War. There are hundreds of records that you may not even know are available either free at the public library or with an at-home subscription. Maybe you are just starting out and have no idea how these records could help you.

Here are a couple of suggestions. Look for records that report the event as it happened, when it happened. Then use some sort of citation method to remind yourself where you found that information. Over the years I have learned that there is always more to learn.

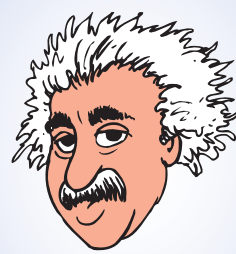
*Carol Cooke Darrow teaches free online Beginning Genealogy classes on the second Saturday of each month. Register at [cogensoc.us](http://cogensoc.us) to receive the zoom link.*

*Help us  
Help the 50+  
Community*

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*We Care*

## Find Einstein



Can you find the hidden Einstein in this paper?

## TRADING POST

### Volunteer

**Become a Cherry Creek Storyteller!** Storytellers TELL stories to Cherry Creek elementary school children.

Volunteer storytellers enhance literacy, stimulate imagination, and broaden multicultural understanding. Plus: It's fun and rewarding. For information and to sign up for training contact [drpbusch42@aol.com](mailto:drpbusch42@aol.com)

### Wanted

Buying Old Baseball and Sportscards and memorabilia. I'm also buying Vinyl Albums. Cash paid. For an honest offer feel free to call CJ at 303-916-8143

### Help Wanted

Sales and Marketing Assistant to call on Weld County Businesses. A passion to help Seniors is a plus. Call Michael Buckley, Associate Publisher at 970-673-5918 for more details.



### Wanted

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We are a friendship and dating agency. This means we can help you find new matches for friendships or dating in a safe way. With a view to Marriage. Only sincere people. Please email bio with recent photo. [meet-n-match@consultant.com](mailto:meet-n-match@consultant.com)

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## Colorado Gerontological Society

### The Holidays Provide a Time for Giving and Sharing



**Eileen Doherty**

It is a common tradition in the United States for individuals and families to gather together at the holidays. The holidays are a time when we decorate our homes, when we find time to spend together to enjoy each other's company, and often to share gifts.

Sharing creates an emotional bond between individuals. Sharing often strengthens relationships, promotes empathy and allows us to better understand our own emotions. Sharing as a volunteer or donor creates a sense of connectedness. Sharing helps us feel less alone.

Each year the Colorado Gerontological Society offers volunteer opportunities to share friendship and help those who are in need of services. The Society will be delivering 350 holiday baskets in the Metro Denver area on December 14, 2024 from 10:00 am to 12:00 pm. If you are looking for a meaningful opportunity, consider signing up and volunteering to share some time.

Can't deliver baskets, maybe you

want to become a telephone buddy and call someone weekly to make them feel less alone.

The Society is participating in Giving Tuesday on December 3 and Colorado Gives Day on December 10. The Society depends on generous donors to support the services we provide including: information, counseling, help with filing for benefits, referrals to partner agencies for services, a telephone buddy to call, or a counselor to provide emotional and mental health support.

Whether you want to be a donor or are looking to volunteer to deliver a basket, be a telephone buddy, or just help out with everyday work that is often very rewarding, please contact us.

Calling 303-333-3482 or visiting our website at [www.senioranswers.org](http://www.senioranswers.org) to get involved and share with others.

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



## Trading Post ORDER FORM

To be included in the classified section, e-mail 30 words or less to [robert@50plusmarketplaceneews.com](mailto:robert@50plusmarketplaceneews.com) or mail this form to:

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Rates depend on edition(s) chosen, call for details.



# Kick off the Holidays With a Festive Cookie Recipe Exchange

(StatePoint) When we think about the holidays, a lot of the special moments we remember most fondly from years past involve sharing food with loved ones — from festive cookie exchanges to the scents and smells of family-favorite dishes and desserts, to warm beverages on cold nights.

That's why McCormick is dish-ing up these cooking tips for creating special moments:

- Incorporate seasonal herbs, spices and seasonings like sage, pumpkin pie spice, cinnamon and nutmeg into your cooking and baking to provide long-lasting fresh flavors, vibrant colors and appetizing aromas.

- Use ready-to-make dry recipe mixes, such as turkey or brown gravy, to easily create perfectly blended flavors for sauces that elevate your holiday meals.

- Rely on extracts like pure vanilla and peppermint to enhance the flavors and aromas of holiday treats.

This holiday season, the McCormick brand is also going on a virtual quest for the best holiday cookie recipe through the McCormick Cookie Quest contest. If you have a winning cookie recipe, consider joining in the fun. Official Rules and entry instructions can be found by visiting: [mccormick.com/cookie-quest-terms-and-conditions](http://mccormick.com/cookie-quest-terms-and-conditions). [NO PURCHASE NECESSARY. Starts 11/19/24; ends 12/8/24. Sponsor: McCormick & Company.]

In the spirit of the virtual cookie recipe exchange, McCormick is partnering with famed bakery Milk Bar and its rule-breaking, award-winning founder and CEO, Christina Tosi, to create and share Milk Bar x McCormick Candy Cane Pretzel Bark Cookies. On Dec. 4, which is National Cookie Day, select Milk Bar locations in New York City, Los Angeles and Washington, D.C. will give away these scrumptious cookies to the first 100 customers, while supplies last. The limited-time cookie will also be on sale at select locations starting on National Cookie Day through December 31. And as part of the collaboration, McCormick and Milk Bar are also sharing the recipe, so you can make these delectable cookies at home!

**Ingredients:**

- 2 sticks (1 cup) unsalted butter, softened
- 3/4 cup granulated sugar
- 1/2 cup light brown sugar
- 1 large egg
- 1 teaspoon McCormick Pure Peppermint Extract
- 1/2 teaspoon McCormick Pure Vanilla Extract

**Directions:**

1. Preheat oven to 350 degrees F. Spray two half-sheet pans with no-stick cooking spray or line with parchment or silicone baking mats. Mix butter and sugars in large bowl with heavy spatula for about 2 minutes until well blended. Add egg and extracts, stirring until combined and fluffy, about 1 minute.
2. Mix flour, salt, baking powder and baking soda in medium bowl. Add dry ingredients to butter and sugar mixture, stirring just until combined. Stir in white chocolate chips, 3 tablespoons of the Candy Cane Sugar and mini pretzels, mixing until evenly blended.
3. Place remaining 1/4 cup Candy Cane Sugar in medium bowl. Use a 1/3-cup measuring cup or 2 3/4-ounce cookie scoop to portion dough into balls. Toss dough balls in Candy Cane Sugar to coat and place 2 to 3 inches apart on pre-

pared baking pans.

4. Bake 8 to 10 minutes, until edges are golden brown. Cool completely before serving.

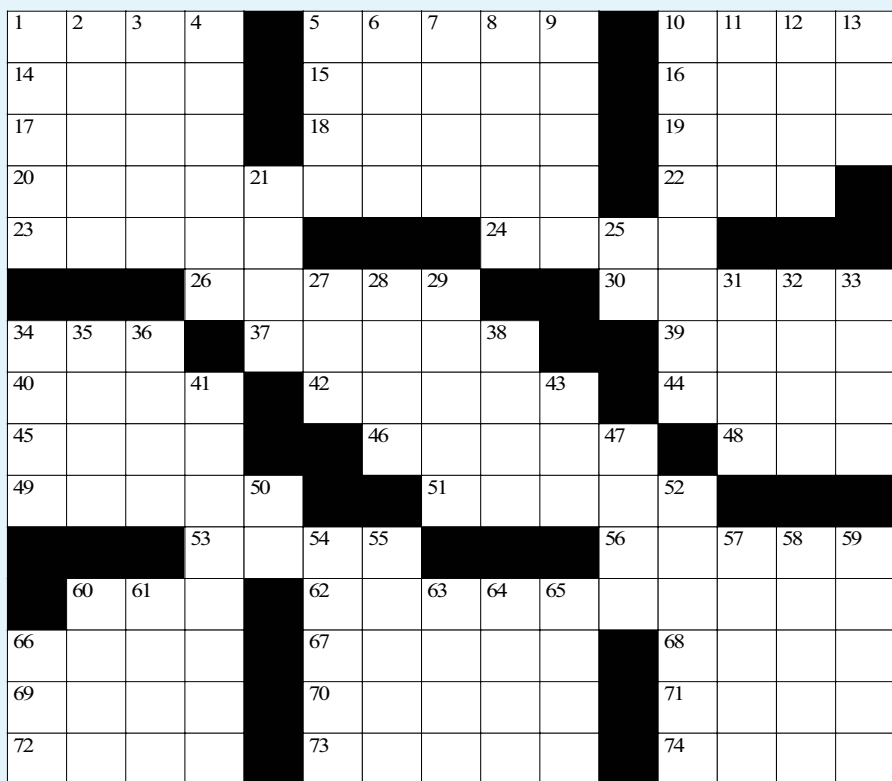
Tip: Can't get your hands on McCormick Candy Cane Sugar? Increase McCormick Peppermint Extract to 1 1/2 teaspoons, stir in 2 tablespoons of red colored sugar along with the chocolate chips, then use 1/4 cup red colored sugar to roll cookies before baking.

"The holiday season is all about sharing. That's why we're so excited to share one of our favorite holiday cookie recipes and encourage creative bakers all around the country to do the same," says Giovanna DiLegge, vice president of Marketing, North American Consumer at McCormick.



## 50 Plus Marketplace News Crossword Puzzle

August 2024  
Answers page 9



**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**

- 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

- 71 Augury
- 72 Chinese secret society
- 73 Staff again
- 74 Frighten



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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.



## Medicare Costs to Be Reduced in 2025!

Good news for many Medicare enrollees: Average monthly premiums for Medicare Part D and Medicare Advantage plans will fall in 2025.

The average monthly premium for a stand-alone Part D prescription plan is projected to be \$40 next year, a decline of \$1.63, or nearly \$20 annually, the Centers for Medicare & Medicaid Services (CMS) said in September.

Average Medicare Advantage monthly premiums are expected to decrease by \$1.23 a month to \$17 in 2025. Medicare Advantage members must be enrolled in Parts A and B of Medicare. Part A is free if a person or their spouse has paid Medicare taxes for at least 40 quarters, the equivalent of 10 years. Part B premiums are recalculated every year.

About 60 percent of Medicare Advantage enrollees who stay in their current plan will have no MA premium next year, CMS officials say. The agency projects that more than 4 in 5 enrollees will have the same or lower premiums in 2025

if they stay with the same plan.

Even though average premiums aren't rising, Part D and Medicare Advantage plans can make other changes to drug lists and costs, so it's important to compare plans during open enrollment, which runs through Dec. 7.

The slight reduction in Part D coverage and in Advantage plan premiums is not the only good news for Medicare beneficiaries in 2025. One of the most significant changes to the prescription plans will take effect next year when out-of-pocket spending for covered drugs will be capped at \$2,000, far less than what someone with high medication costs pays this year.

Average premiums could be lower next year in part because of a monetary incentive that CMS is giving insurers to keep enrollees' monthly bills stable.

People with Medicare will have access to an average of 15 Part D plans and 34 Medicare Advantage plans with prescription drug coverage. New plans take effect Jan. 1.

## Christmas Quotes

'Miracle on 34th Street'  
Christmas isn't just a day, it's a frame of mind.

A Christmas Carol'  
I will honor Christmas in my heart, and try to keep it all the year.

Bobe Hope  
When we recall Christmas past, we usually find that the simplest things — not the great occasions — give off the greatest glow of happiness.

Johnny Carson  
Mail your packages early so the post office can lose them in time for Christmas.

Phyllis Diller  
What I don't like about office Christmas parties is looking for a job the next day.

Andy Rooney  
One of the most glorious messes in the world is the mess created in

the living room on Christmas Day. Don't clean it up too quickly.

Charles M. Schulz  
Christmas is doing a little something extra for someone.

Norman Vincent Peale  
Christmas waves a magic wand over the world, and behold, everything is softer and more beautiful.

Johnny Mathis  
My mom and dad always tried to make Christmas special for us. We were poor, but it's funny because we had no idea

Dale Evans: Christmas, my child, is love in action.

Shirley Temple  
I stopped believing in Santa Claus when I was six. Mother took me to see him in a department store and he asked for my autograph.

### In The Spirit It Will Soon All Add Up

*"Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents."*  
(Matthew 18:23-24 KJV)

From childhood we are taught how to succeed in the world of ungrace. "You get what you pay for." "The early bird gets the worm." "No pain, no gain." I know these rules well because I live by them. I work for what I earn; I like to win; I insist on my rights. I want people to get what they deserve. But Jesus' parables about grace teach a radically different concept.

In Matthew 18, no one could accumulate a debt as huge as the servant did (vs. 23-24). This underscores the point: The debt is unforgivable. Nevertheless, the master let the servant off scot-free. The more I reflect on Jesus' par-



Dr. Armington

ables proclaiming grace, the more tempted I am to apply the word atrocious to describe the mathematics of the gospel. I believe Jesus gave us these stories to challenge us to step completely outside our tit-for-tat world of ungrace and enter into God's realm of infinite grace.

For more inspirational nuggets, you may purchase a copy of the Author's gentry of writing via [www.DrArmington.com](http://www.DrArmington.com) at your convenience.

*We Care*

### Pets Are Family Watch out for Holiday Hazards

Celebrating the holidays typically means extra decorations and "stuff" around the house, which can potentially present unexpected dangers to our pets. A decorated tree is one of the season's highlights, but can be a hazard of falling over for cats who want to climb it, or for dogs who may want to chew on the branches. Stabilize your tree with a sturdy stand or secure it to the wall to prevent tipping. And that's just the tree itself! Shiny, dangling ornaments and tinsel can lead to a choking hazard, and the holiday lights can cause injury if chewed on. Recommended remedies to these hazards include: using shatter-proof ornaments, cover electrical cords with a cord protector, apply bitter spray (pet recommended) to deter chewing on certain items, and avoid shiny objects if necessary.



Judy Calhoun

tree, curious pets may be tempted to chew on wrapping paper, bows, ribbons, string, etc. Ensure these items are not a hazard to your pet both before and after the gift is unwrapped.

Lastly, keep your pets safe from holiday plants and open flames. Many holiday plants — such as poinsettias, mistletoe, holly, and lilies — are toxic to pets and need to be out of their reach. And for those who enjoy lighting many candles (or even a couple) during the holidays, remember to keep them in safe spaces where they cannot be easily knocked over.

With a bit of preparation and vigilance, you and your furry friends can enjoy a festive, safe, and stress-free December together! Have a wonderful time snuggling up and enjoying the festivities with your beloved pets. Learn more at [noco humane.org](http://noco humane.org).

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## Apex Community Recreation Center

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Below is a sampling of Apex's upcoming Active Adult program. 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.

### Sweet on Santa:

Tuesday, December 3, 10 am  
Need a little holiday cheer? Join Apex and the Active Adult sponsors and enjoy some delicious holiday treats. Grab your treats and bring your camera for a photo opportunity with Mr. and Mrs. Claus. Free!

### Therapeutic Recreation Holiday Musical:

Wednesday and Thursday, December 4 and 5, 7 pm  
Enjoy some holiday spirit as Apex's Therapeutic Recreation students put on two nights of magical performances. \$5.

### Grinchmas:

Saturday, December 7, 9:30 am  
The Grinch is throwing a party. Will he be naughty or nice? Come and enjoy crafts, games, and more. Skate on our indoor synthetic ice rink, jump in the bounce house, sip hot cocoa, and nibble on snacks. Fees: Ages 2-12, \$12/person; ages 13 and up, \$2/person; and children under 2 are free. Children must be accompanied by a paying adult.

### Cooking with Friends – Lunch:

Monday, December 9, 11:30 am  
On the menu: chicken veggie fajitas (sheet pan) with a side of Mexican-style rice and beans. Res. \$20 (\$26 non-res.).

### Behind the Scenes – Lift Chocolate:

Wednesday, December 11, 11:30 am

Join us on a delightful journey to Boulder's Lift Chocolate, where chocolate is crafted into extraordinary and delicious creations. Discover Brandon's captivating journey "from military to chocolate." Res. \$45 (\$54 non-res.).

### Holiday Concert – John Philip Sousa Band of Colorado:

Wednesday, December 11, 1:30 – 3 pm

Join us for a festive holiday concert provided by the John Philip Sousa Band of Colorado. Afterward, enjoy light refreshments. Register by Dec. 6. Res. \$7 (\$9 non-res.).

### Adult Trip – Denver or Arvada Christmas Lights Tour:

Thursday, December 19, 6 pm  
On this ever-popular trip, we tour downtown Denver or the local Arvada area, looking at Christmas lights and end the evening at the Community Recreation Center with hot chocolate and goodies. LOE: Level 1. Res. \$27 (\$33 non-res.).



## AARP Offers Colorado Symphony Discounted Tickets!

This season, AARP Colorado and the Colorado Symphony are offering a 20 percent ticket discount to select performances now through June 2025. AARP members and their guests can access the discount online\* or at the symphony box office by using discount code ENGAGE.

"AARP Colorado is proud to offer discounts for cultural events and activities and engage with the community," Jessica Krough, director of outreach, said. "Embracing all of the amenities Denver and our state has to offer, as well as providing opportunities like this for new experiences, broadens horizons and provides older Coloradans options for maintaining an active lifestyle."

To apply the code online, click on Events and Tickets and then View All Events. All concerts will be listed chronologically. Then select which concert date you want to attend. In the upper right-hand

corner, there is a box for ENTER PROMO. Type in ENGAGE and then click APPLY PROMO. You will see all the information about the concert. As you scroll down, you will see the map of the hall. You can then select the Group Discount pricing to receive 20 percent off the ticket.

Shows excluded from the discount are Celtic Woman: The Best of Christmas Tour, A Holiday Evening with Leslie Odom, Jr., Yuja Wang with your Colorado Symphony, Harry Potter and the Prisoner of Azkaban – in Concert, Itzhak Perlman with the Colorado Symphony, Family Concerts, and select other concerts yet to be announced.

\*This is not an AARP website or event. All information provided to the Colorado Symphony will be governed by its privacy policy. For any technical issues involving tickets, please call the Colorado Symphony at (303) 623-7876.



## Aurora and Other Cities Celebrate Holiday Season!

**Aurora:** Celebrate the most wonderful time of the year at the city of Aurora's annual Holiday Tree Lighting and Merry Makers Market on Tuesday, Dec. 3, on the Great Lawn of the Aurora Municipal Center, 15151 E. Alameda Parkway.

Enjoy a one-stop shopping event with Merry Makers Market from 4 to 8 p.m. inside Aurora Central Library, on the west side of the Great Lawn. This unique market features a large variety of products from local and regional small businesses, an excellent opportunity to find the perfect one-of-a-kind gift for your loved ones. After shopping, step outside to the Great Lawn and enjoy Aurora's Holiday Tree Lighting from 5 to 7 p.m. This year's event will include fun holiday-themed activities, sweet treats, performances from Aurora Heart Dancers and The Original Dickens Carolers, and special appearances from Anna and Elsa, as well as the one and only Santa Claus.

Attendees are invited to visit the Aurora History Museum, also lo-

cated on the municipal campus, to enjoy the 25th annual Festival of Wreaths, a unique exhibit featuring wreaths decorated and donated by local businesses, organizations, and individuals.

**Centennial:** The City of Centennial warmly invites families and neighbors to kick off the holiday season with an afternoon packed with cheer at Jingle Jam! This free, family-friendly celebration will be held from 1–4 p.m. on Saturday, December 7 at Centennial Center Park (13050 E. Peakview Ave.)

Bundle up for a delightful afternoon, where the park will be brimming with holiday spirit! Local school choirs will fill the amphitheater with the sounds of the season, performing timeless holiday favorites that are sure to make hearts merry and bright. Dancers will round out the show with their magical moves. And don't forget your cameras, there will be plenty of photo opportunities to capture joyful memories with Santa himself!

**Highlands Ranch:** There is nothing quite like an old-fash-

ioned, community holiday celebration. Join us from 10 a.m.–3 p.m. on Saturday, Dec. 7 at the Highlands Ranch Mansion, 9950 E Gateway Dr.

Horse-drawn hayrides and Santa visits are just a few of the many festive activities featured at this year's celebration. All ages will enjoy entertainment, gifts and craft vendors, and fun games with prizes. A face painting booth and caricature artist will also be there. Attendees can also take self-guided tours of the 27,000-square-foot Mansion and participate in a scavenger hunt.

All activities are free. A coffee truck and a food truck will be on site with refreshments for purchase.

Entertainment includes performances by local elementary school choirs throughout the day, and a holiday story time with Douglas County Libraries at 10:30 and 11:30 a.m.

**Lakewood:** Join Lakewood's mayor and City Council to celebrate the holiday season during a lighting ceremony and festivities at

Heritage Lakewood Belmar Park from 5 to 8:30 p.m. on Thursday, Dec. 5. Lakewood Lights features free entertainment and family friendly activities.

Kick off the holidays with a festive lighting ceremony hosted at the Gazebo at 5:30 p.m. then gather with friends, family, and neighbors for a heartwarming evening of carols, cookies, and hot cocoa. The historic buildings of Heritage Lakewood Belmar Park will be glowing with lights and open to the public for this special occasion. Looking for a unique holiday gift? Shop the Museum Store during the event or craft an original ornament while you wait for a free visit with Santa Claus.

Mark your calendars and bring the whole family for a day filled with joy, laughter, and holiday magic. We can't wait to see you there!

