

50 Plus Marketplace



Local News, Profiles, Events & Resources For 50 Plus Adults November 2024 • Volume 30 • Issue 11

Douglas County Proposes New Heroes Hall Veterans Center

Which words come to your mind when you think about our Veterans? Maybe gratitude, honor, or sacrifice? It's hard to describe the gift our Veterans give us, which is why putting these words into action for Douglas County's nearly 20,000 Veterans has been a priority for Commissioner George Teal since he took office in 2021.

"In many communities, a Veterans' meeting place, sometimes called a 'Veterans Hall' or 'Post' is a focal point for the entire community. As soon as I was sworn in, I let my colleagues know that building a Veterans' meeting place was among my top priorities, and after discussing, they gave me their support to work on this important project," said Commissioner George Teal, who served in the United States Army and is a Veteran of Operation Desert Storm and Operation Pacific Haven.

With a vision in mind, Commissioner Teal met Mike McNairy, Commander of the American Legion Post 1187 in Castle Rock, who had a similar idea. He served 21 years in the United States Air Force. Together, they worked to identify vacant space, landing on an undeveloped parcel at the Douglas County Fairgrounds. The concept was presented to the Board of Douglas County Commissioners and ultimately included in the first draft of a new Fairgrounds Master Plan.

With their shared vision and now a place to make it come to life, Teal and McNairy engaged the Douglas County's Veterans Service Office and the leadership of other Veteran-focused organizations in the County, including Veterans of Foreign Wars and Douglas County Veterans Monument Foundation to create the new Heroes Hall

Foundation, dedicated to building the Douglas County Heroes Hall.

"The role of Heroes Hall Foundation is to consolidate the support functions of the American Legion, Veterans of Foreign Wars, The Douglas County Veterans Monument Foundation, and the Douglas County Veterans Services, which can help them receive additional assistance and support. Furthermore, it allows Veterans to pursue community engagement and advocate for Veteran causes," said Mike McNairy, who also serves as the Chairman of the Board for the Heroes Hall Foundation.

The new Heroes Hall will be a central gathering place for Veterans and a one-stop-shop for their needs, including offices for Douglas

County Veterans Service Office and the founding organizations – American Legion, Veterans of Foreign Wars and Douglas County Veterans Monument Foundation. There will also be event space and a conference center in the 14,000-square-foot building and 7,000-square-foot basement.

The Heroes Hall is estimated to cost \$15 million to build, primarily funded through private donations. A fundraising campaign will kick off at the County's Veteran's Day ceremony on Saturday, Nov. 9. The ceremony begins at 11 a.m. at the Veterans Monument Plaza, 301 Wilcox St. in Castle Rock.



Northglenn Celebrates Opening of Their New Civic Center

After three years of planning and construction, the new 32,600-square-foot NetZero City Hall building opened for business on September 15. The first NetZero municipal building in Colorado, the building was designed to generate as much energy as it uses for a CORE Green Building Rating. The \$33.78M building was fully funded by the .5% sales tax and 4% Special Marijuana Tax, both of which can only be used for capital projects.

The celebration included tours of the new civic center, music, food trucks, lawn games, face painting, booths, giveaways and a visit from Miles the Broncos mascot.

The new municipal building is located adjacent

to the previous 40-year-old city hall, at 11701 Community Center Drive. The new location conducts city business operations and features additional public spaces, including a new City Council Chambers with enhanced accessibility. New community rooms and an inviting lobby space encourages the public to visit the City Hall and engage with their local government. Open house attendees will also see the new artwork in

the building.

The Northglenn Arts & Humanities Foundation (NAHF) commissioned Colorado sculptor Jodie Bliss to install a suspended 2-story, large-scale sculpture of steel and glass in the main lobby of the new City Hall.

This building emphasizes the environment. The biophilic design seeks to connect everyone with nature – whether you're inside or outside the building.

The design, materials, artwork – even conference room names – relate back to nature. Outside, the landscape is intended to emulate the native ecology of our high plains ecoregion. Learn more about the new civic center at www.northglenn.org/.



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NOVEMBER Calendar

Saturday/2

The Castle Rock Genealogical Society presents a free online program on "Researching your Irish Ancestors Online - Searching and Browsing for Success" by Debra Dudek on Zoom at 10 am. Learn online tools and resources to unpuzzle your Irish heritage. Register online at <https://crcgs.org/> to receive the Zoom info.

Saturday/9

Join us in support of Denver Veterans Day and the City of Denver. Colorado Veterans Project hosts the annual Veterans Day Parade held on November 9 starting at 10:30 am, with a route that circles through Denver City Park. Parade participants include Military ROTC, Retired Military, VFW Legions, Local High Schools, Classic and Vintage Car Clubs, National Guard contingents, Veteran Organizations and Commercial/Private/Public companies who want to celebrate and support veterans.

Saturday/16

The Colorado Genealogical Society presents a free online program on "Overview of the Memories Feature on FamilySearch: Things you can do using Memories" by Cina Johnson on Zoom at 9:30 am. 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

We Care

PTC Program Helps with Taxes, Rent, & Heat This Winter

A new program to help Colorado residents with their property tax, rent, and heat is available this winter and in the future. The Property Tax, Rent Heat Rebate [PTC] is available to Colorado residents who qualify based on their income, including people with disabilities and older adults. The program rebate can be up to \$1,044 per year for applicants. The Colorado Department of Revenue is offering the program.

Coloradans might qualify for the PTC Rebate if they are a full-year Colorado resident, who is 65 years of age or older, a surviving spouse 58 years of age or older, or disabled, regardless of age. The rebate amount is based on the applicant's income and expenses.

Colorado residents who feel they meet the requirements should submit a rebate application at <https://tax.colorado.gov/PTC-rebate> or bring it to a Colorado Department of Revenue Taxpayer Service Center, or send the application by US Mail to: Colorado Department of Revenue, Denver, CO 80261-0005.

Primary eligibility requirements for the PTC program are: 1) You lived in Colorado from January 1 – December 31, 2022, 2) Your total income from all sources was less than \$16,925 for single filers and \$22,858 for married filing jointly.

Applicants also must meet one of the additional criteria as of December 31, 2022: 1) Age 65 or older, 2) You are a surviving spouse, age 58 or older. If you were divorced before your spouse dies, you are not considered a surviving spouse, 3) A disabled person of

any age who was unable to engage in any substantial gainful activity for medical reasons.

You also must have qualified for full benefits from January 1 – December 31, 2022 from a bona fide public or private plan or source, based solely on your disability: 1) You paid property tax, rent, or heating bills during the PTC period, & 2) You were not claimed as a dependent on someone else's federal income tax return.

Also available this year is an Income Qualified Senior Housing Income Tax Credit. The Colorado Department of Revenue will use an applicant's available information to evaluate whether applicants qualify for an additional tax credit.



Veterans Day Quotes

Veterans know better than anyone else the price of freedom, for they've suffered the scars of war. ...

A hero is someone who understands the responsibility that comes with his freedom." ...

Our debt to the heroic men and valiant women in the service of our country can never be repaid.

To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory. Woodrow Wilson

The highest obligation and privilege of citizenship is that of bearing arms for one's country." General George S. Patton Jr.

It doesn't take a hero to order men into battle. It takes a hero to be one of those men who goes into battle." Norman Schwarzkopf

I respect every soldier, from every country, who serves beside us in the hard work of history. America is grateful, and America will not forget." George W. Bush

The only easy day was yesterday." U.S. Navy SEALs

Courage is contagious. When a brave man takes a stand, the spines of others are often stiffened." Billy Graham

Only our individual faith in freedom can keep us free." Dwight D.

Eisenhower

"Freedom is never free." Unknown

Some people live an entire lifetime and wonder if they have ever made a difference in the world, but the Marines don't have that problem." Ronald Reagan

Any nation that does not honor its heroes will not long endure." Abraham Lincoln

I joined the Army because they said I'd get to see the world. All I saw was Texas and Louisiana." Bob Hope

"Never was so much owed by so many to so few." — Winston Churchill

Medicare Open Enrollment Is Now Available Through December 7

Medicare's Open Enrollment Period is here! Visit their website at [Medicare.gov](https://www.Medicare.gov) now through December 7 to compare all your coverage options. You could save money, find better coverage, or both! If you decide to enroll in a different option, your new coverage will start January 1.

Good news! Starting in 2025, all Medicare plans will include a \$2,000 cap on what you pay out-of-pocket for prescription drugs covered by your plan. Review your plan to make sure it covers your drugs and meets your needs and

budget for 2025!

Save time — log into your secure Medicare account at <https://www.Medicare.gov/account/login/> to: 1) Review a summary of your current coverage, 2) Compare your current plan with next year's plan. Select "Compare Plan Details" on your summary page to see a side-by-side comparison of how your current plan's costs and benefits will change in 2025, & 3) Save your drugs and local pharmacies to your account to get better estimates of your prescription drug costs. Your costs can vary based on the phar-

macy you use, so picking different pharmacies helps you find the lowest prices. Remember, don't wait and review your plan options today!



Lakewood Supports Veterans at Fort Logan National Cemetery

Arborists and park employees from the City of Lakewood joined 315 registered volunteers at Fort Logan National Cemetery for the 10th annual Saluting Branches event, making it the largest event site in the nation. Saluting Branches is the largest single-day service event in the forestry industry and is dedicated to honoring and recognizing the sacrifices and services of our military veterans.

More than 80 trees were planted by volunteers at Fort Logan this year. Twenty-four Lakewood employees joined volunteers from across the state to provide pruning, tree health evaluations, stump removals, insect and disease treatments and tree mapping services.

“Over 300 arborists and landscape professionals volunteered to provide nearly half a million

dollars worth of services to make our urban forest safer and more beautiful for the community,” said event organizer and Lakewood Forestry Supervisor Luke Killoran. “Together, we’ve not only honored our veterans but also grown this event into something truly impactful. We are deeply grateful to all the volunteers for their generosity and dedication.”

Since its founding in 2015,

the Saluting Branches event has brought together more than 15,000 arborists and tree care professionals at 100 veteran-focused sites across 48 states. The hours volunteered by participants translate into more than \$15 million worth of donated services to the nation’s veteran cemeteries. Learn more about Saluting Branches by visiting Salutingbranches.org



Attorney General Phil Weiser Issues Warning During 2024 Election

Attorney General Phil Weiser issued a public advisory today to remind Coloradans of their right to vote free from intimidation and to ensure polling places remain secure as the 2024 election approaches. The advisory replaces a previous version issued in 2022 and reflects the enactment of new legislation from Senate Bills 23-276 and 24-131.

The advisory outlines the importance of maintaining a secure, accessible voting process in Colorado, and provides clear guidance on what constitutes voter intimidation. It also details the penalties for violations, which include fines and imprisonment.

Weiser said, “We will not tolerate any attempts to undermine the integrity of our elections, and those who seek to intimidate voters or disrupt poll centers will be held accountable.” Highlights from the public advisory:

- Voter intimidation is illegal: Under Colorado law, voter intimidation includes threatening,

harassing, or coercing voters to influence their decision to vote at a polling center or ballot drop box is unlawful.



- Firearms are prohibited: A new law passed by the legislature this year now prohibits both concealed and open carried firearms (the prior law barred just open carry) within 100 feet of polling locations or ballot drop boxes on election day or during voting periods. Certain exceptions are provided for people on their private property, uniformed security guards, and peace officers.

- Certified poll watchers only: Poll watchers must be officially certified and may not interfere with or intimidate voters at any time.

Any person who witnesses or is a target of voter intimidation or election worker intimidation should contact their local law enforcement agency or county clerk and recorder for immediate assistance, or the Colorado Attorney General’s Office at ag@coag.gov or (720) 508-6000.

- No harassment near polling places: Campaigning or aggressively questioning voters about their citizenship, age, or how they intend to vote within 100 feet of a

A Gourd Garden

It’s pumpkin time and British farmer Ian Nelson is celebrating with a new “pumpkin mosaic” consisting of 10,000 pumpkins and squashes. His farm, located in Sunnyfields Farm, near Totton, Hampshire in the UK, won the 2023 Guinness World Record and he’s hoping to do it again this year. According to Nelson, “All of the pumpkins in the mosaic are naturally colored, a lot of them are edible and they’re the same pumpkins we’ve got around the fields that visitors can pick up, put in their wheelbarrow and buy to take home,” he said.



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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.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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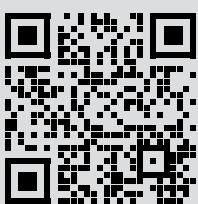
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Social Security Today

Veterans And Active-Duty Military Members: Social Security Has Your Back!

Veterans Day is on Monday, November 11, 2024. We honor all veterans who served our country and risked their lives to protect us.

If you know a veteran, please let them know about our Military and Veterans webpage at www.ssa.gov/people/veterans.

On that page, we have information about Social Security Disability Insurance (SSDI) benefits for veterans, including:

- How SSDI benefits are different from benefits available through the Department of Veterans Affairs and require a separate application.

- How we expedite the processing of Social Security

disability claims for service members.

- Answers to questions asked about Social Security.

Some active-duty military service members are unable to work due to a disabling condition but continue to receive pay while in a hospital or on medical leave. They should consider applying for SSDI. Active-duty status and receipt of military pay doesn't necessarily prevent payment of SSDI benefits.

Our Military and Veterans webpage is easy to share on social media and with your friends and family. Please consider passing this information along to someone who may need it.



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

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



Inflation Reduction Act And Medicare

The Inflation Reduction Act provides meaningful financial relief for millions of people with Medicare by improving access to affordable treatments and strengthening the Medicare Program both now and in the long run.

The new drug law makes improvements to Medicare that will expand benefits, lower drug costs, keep prescription drug premiums stable, and improve the strength of the Medicare program.

Part D Improvements

People with Medicare will benefit from lower prescription drug costs and a redesigned prescription drug program. Benefits include:

- Insulin available at \$35/month per covered prescription
- Access to recommended adult vaccines without cost-sharing
- A yearly cap (\$2,000 in 2025) on out-of-pocket prescription drug costs in Medicare
- Expansion of the low-income subsidy program (LIS or "Extra Help") under Medicare Part D to 150% of the federal poverty level starting in 2024

Medicare Drug Price Negotiation

Medicare will be able to negotiate directly with drug manufacturers to lower the price of some of the costliest single-source brand-

name Medicare Part B and Part D drugs. This means that people with Medicare will have increased access to innovative, life-saving treatments, and the costs will be lower for both them and Medicare.

Inflation Rebates in Medicare

The new law requires drug companies that raise their drug prices faster than the rate of inflation to pay Medicare a rebate. This will lead to a stronger Medicare for current and future enrollees and discourage unreasonable price increases by drug companies.

Changes to Medicare Part B

Changes in the Medicare Part B program will improve access to high quality, affordable biosimilars for people with Medicare as well as impose a \$35/month cost-sharing cap on insulin used in durable medical equipment pumps.

The Inflation Reduction Act makes Medicare stronger for current and future enrollees. It makes health care more accessible, equitable, and affordable by lowering what Medicare spends for prescription drugs and limiting increases in prices.

Information for the 50+ Community

Active Minds

Expanding lives and minds with community-based educational programs.

Call us at: 303-320-7652

www.activeminds.com



We Care

Ron Stern's Travel Series

Bar Lazy J Guest Ranch, Parshall, Colorado

Nestled alongside the majestic Colorado River, Bar Lazy J Guest Ranch has been welcoming travelers to its unique brand of Western hospitality for more than 100 years. With fourteen rustic cabins, this is "The oldest continuously operating guest ranch" in the state. The owners say it offers a "step back in time" for families looking to reconnect with nature and themselves. Providing great food, abundant activities and personalized service, the ranch is one family getaway with life-changing possibilities.

Hands-on owners, Jerry and Cheri Helmicki oversee all aspects of ranch operations along with Tammy and Chad Yurich who also handle most administrative duties. From the time a guest arrives for their seven-day stay, every staff member knows their names



Pot roast, noodles and sides

and escorts them to their respective cabins. After a group orientation, families can sign up for any number of adventures. These include horseback trail rides, zip lining, trap shooting, fly fishing, and nature walks just to name a few.

Each of the cabins has the basic amenities including comfy beds,



Owners Jerry and Cheri

bathrooms, showers, coffee makers, and refrigerators. Some alcohol can be purchased on-site, but you might want to bring your own, in addition to your favorite beverages.

You won't go hungry here with ample portions served for breakfast, lunch and dinner. They also can accommodate most dietary concerns. Other amenities include a swimming pool, hot tub, petting zoo with cute baby goats, a library, and a recreation barn for activities like line dancing. Horseback riding is a featured activity and 100 well-trained horses ensure every type of rider is paired with the right animal for their needs.

All meals are served in their main dining hall or buffet style on their screened-in river porch. Des-



Jump shot in front of recreation barn

serts are prepared by their talented pastry chef who bakes everything from chocolate chip cookies (available 24/7) to cannoli to tres leches cake (My favorite!). Everything I had was well-prepared, attractively plated and taste-temptingly delicious.

Of all the activities at Bar Lazy J, horseback riding is a guest favorite. Everyone capable is invited to participate, including young "buckaroos." All trail rides are led by their team of wranglers, most of whom have had years of experience. Morning and afternoon



3 ranch staff at breakfast ride along river

rides are offered with choices of scenic (walking only), moderate (some trotting and loping), and adventure (more loping and technical). Drawing inspiration from the spectacular scenery of the Rocky Mountains with you, your horse and the sounds of nature has a way of soothing the most active mind.

One of the best things about Bar Lazy J is that you can do as much or as little as desired. For some, it could be participating in every activity while for others, it might be just relaxing and taking in the surroundings. Whatever you choose, you will discover that Bar Lazy J has something fun to offer the entire family.

This was a sponsored visit, however, all opinions expressed by the author were honestly assessed.



Origins of Thanksgiving

The Thanksgiving holiday's history in North America is rooted in English traditions dating from the Protestant Reformation in the early 1500s. It includes the harvest festival in New England that occurs well before the late-November date on which the modern Thanksgiving holiday is celebrated.

Pilgrims and Puritans who emigrated from England in the 1620s and 1630s, carried the tradition of Days of Fasting and Days of Thanksgiving with them to New England. The modern Thanksgiving holiday tradition is a well-recorded 1619 event in Virginia and a sparsely documented 1621 celebration at Plymouth, Massachusetts. The 1621 Plymouth feast and thanksgiving were prompted by a good harvest, which the Pilgrims celebrated with Native Americans, who helped them get through the previous winter by giving them food during that time of scarcity.

Thanksgiving proclamations were made mostly by church leaders in New England until 1682, and then by both state and church

leaders through the American Revolution. Our first President George Washington proclaimed the first nationwide thanksgiving celebration in America marking November 26, 1789 as a day of public thanksgiving and prayer.

Since then, Thanksgiving in the United States has been observed on different dates. The final Thursday in November had become the customary date in most U.S. states by the beginning of the 19th century. In 1939, President Franklin D. Roosevelt signed a presidential proclamation changing the holiday to the next to last Thursday in November for business reasons. However in 1941, he signed a joint resolution of Congress changing the national Thanksgiving Day back to the fourth Thursday in November.

The "Holiday Season" generally begins with Thanksgiving. Currently, the first day after Thanksgiving Day, Black Friday, marks the start of the Christmas shopping season followed by Cyber Monday for the online shoppers. Enjoy for the holidays! Article courtesy of Wikipedia.



They're Super Spiders

It's mating season for tarantulas in Colorado and the town of La Junta has its share of the spiders – enough to draw tourists from all over the country. In fact, in recent years the town has created a tarantula festival to celebrate the annual event when the arachnids seek their mates. It may sound creepy, but these super spiders

aren't as scary as you might think and, in fact, they are an important part of the ecosystem, according to Cara Shillington, a biology professor at Eastern Michigan University. "When you encounter them, they're more afraid of you. Tarantulas only bite out of fear," she said.



Rocky Mountain Geriatrics Conference

In September, the University of Colorado Anschutz Medical Center's Multidisciplinary Center on Aging in Aurora hosted the 26th annual Rocky Mountain Geriatrics Conference & Community Research Symposium. The two-day event began with an introduction by Dr. Vineet Chopra, Chair for Anschutz's Dept of Medicine and Dr. Cari Levy, Chair of Anschutz's Division of Geriatrics. Ms Jodi Waterhouse, Director of Strategic Partnerships & Programs also provided interim introductions and comments on the day's events.

Many geriatric subjects were covered at the event beginning with a panel of speakers discussing "Transforming Geriatric Care with Artificial Intelligence (AI) Opportunities & Challenges." Dr. Casey Greene, Director of Health AI and Professor commented on how AI has impacted health research. Dr. Elizabeth Goldberg, Associate Professor of Emergency Medicine discussed fall prevention and how patient falling in hospitals is a major problem. Using AI and special monitors has decreased the amount of patients falling by 80%. Also, AI has helped to reduce early sepsis attacks.

Dr. J. Kalpathy-Cramer, an Ophthalmologist, commented on using AI and medical imaging in reducing brain and eye tumors,

which has been very beneficial! Dr. Ted Bennett Associate Professor indicated sepsis has been a tough challenge and kills many older adults, however AI has been very instrumental lately in detecting and reducing sepsis attacks.

The next subject on "Sexual Health in Older Adults" was presented by Dr. Helen Coons, Clinical Director of Health Psychology Solutions. Dr. Coons commented it's OK for older adults to have sex! She indicated emotions change as we grow older, and many have diminished sexual functions. Always seek professional help for any sexual problems and don't rely on the Internet to solve your sexual problems!

Dr. Dan Matlock, professor of geriatrics, presented "Shared Decision Making: Paradise City or Welcome to the Jungle." Dan indicated 50% is relative and 1% is absolute on decision making between doctor and patient on resolving medical problems. His biggest concern is giving strong risks in any medical decisions to patients. Most patients are not thrilled with therapy. Are doctors risk takers or risk averse on giving advice to patients? Depending on how any therapy is presented to the patient, The bottom line is how many are saved and how many die due to the doctor's decisions?

Dr. Tim Farrell, professor of

medicine or University of Utah, presented "Ageism: Uncovering the Invisible "Ism." Tim discussed how ageism affects older adults and how ageism affects this older population. It affects older adults on how they feel and act with others. There are basically three types of ageisms: Interpersonal, Institutional, & Internalized. 50% of the world's population are thought to experience ageism in work and volunteering.

Several break-out sessions were held, which this reporter attended the session on "Aging Health in Rural Communities." Tele-Health Challenges and Benefits" when connecting with palliative care and dementia patients for veterans. Over 4.7 million veterans live in rural areas, thus healthcare is not easily available to this older

population. Only 2.7 million veterans are enrolled with any Veterans Affairs (VA) medical center. It's estimated that 62% of veterans have one disability. Because of a lack of VA facilities in rural areas, the VA contracts many rural medical facilities to support the rural veterans.

Telehealth is being used by many rural veterans, but 15% of rural veterans have no Internet. Thus those veterans have any type of Internet or cellphone coverage use free tablets or smartphones provided by the VA to connect to their primary provider for health-care solutions.

Visit our website at www.50plusnews.com in the Denver edition webpage and Latest News to see the remainder of this article.



Dr. Cari Levy & Jodi Waterhouse

Technology is Hip!

Two New Electrical Pain Relievers Seem Promising!



Bob Larson

After watching several recent TV programs, two electrical pain relievers using nerve stimulation hold promise on relieving chronic pain in your legs,

back, arthritis, or even neuropathy. Transcutaneous Electrical Nerve Stimulation (TENS) devices have been used by physicians, physical therapists, and other health care professions for decades to manage pain, and are recommended for treatment of chronic pain by the American Society of Anesthesiologists in their practice guidelines.

The first 1998 product is by a U.S. manufacturer NeuroMetrix called Quell. Quell Relief pads are a wearable pain relief technology wrapped around your calf that provides prescription-strength nerve stimulation. It is designed for use during the day while active and at night when sleeping. It is comfortable to wear and stays in place.

Quell is an FDA Class II medical device. The product automatically adjusts for the level of pain

relief required. You can vary the pain setting, and track your activity level, pain, and sleep using the Quell Relief app on your smartphone. The cost is \$299 plus replacement electrodes at \$30.

The second electrical pain reliever device is medically implanted probes into the affected area in your back to relieve chronic pain. It's called a spinal cord stimulator. More than 30,000 people annually undergo surgery to implant a spinal cord stimulator to relieve chronic pain. Spinal cord stimulator implantation involves two procedures. The first is a "trial" procedure. The second, if the trial succeeds, will involve full surgery to implant the pulse generator or battery.

A spinal cord stimulator involves attaching one or more electrical leads are implanted into the spinal area. The leads are connected to a pulse generator, which generates the electrical current that will stimulate the spinal cord. The TENS devices are FDA and Medicare approved. This is another great use of technology to benefit the human race. Bob Larson is a technologist and Marketing Director for 50 Plus!

Ageism Matters

Feeling Better About Aging



Kris & Sara

How do you feel about your age? Many of us have negative views about aging. This negativity is both inaccurate and limiting. Age discrimination can come from both the inside and outside.

Maybe we take less care of our health because we are old. We might say we are "too old" to learn something new, when truly our ability to learn doesn't end. Collectively, we spend billions on anti-aging products and put ourselves down for not "aging well," which often means not appearing to age at all.

It is hard to counter our culture's ideas about older people, but not impossible. Here are some responses to common objections:

"But we have to laugh at ourselves"

Not everyone appreciates jokes about old people. Humor is a great asset, but humor isn't all the same. Humor can help or hurt. What are we laughing at? Are we laughing because it's true or because we think we have no choice? Let's question the beliefs behind the

jokes.

"Aging is hard and you are glossing over the challenges"

No doubt aging comes with challenges. But, negativity becomes a self-fulfilling prophecy when we accept it as the whole truth. Aging is more complicated. Along with the hard things, it can bring wisdom and understanding.

"I can still run for miles."

That's great. But, when we equate aging well with not changing, we severely limit our options to enjoy life. Not everyone can run for miles, even when young. There are many ways to live a satisfying and meaningful life.

Time to drop negative attitudes about not being young and get to living.

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

Say You Saw It in
**50Plus
Marketplace
News**

Social Security Announces 2.5 Percent Benefit Increase for 2025

Social Security benefits and Supplemental Security Income (SSI) payments for more than 72.5 million Americans will increase 2.5% in 2025, the Social Security Administration announced today. On average, Social Security retirement benefits will increase by about \$50 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 2.6%. The COLA was 3.2% in 2024.

Nearly 68 million Social Security beneficiaries will see a 2.5% COLA beginning in January 2025. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2024. (Note: Some people receive both Social Security benefits and SSI).

“Social Security benefits and SSI payments will increase in 2025, helping tens of millions of people keep up with expenses even as inflation has started to cool,” said Martin O’Malley, Commissioner of Social Security.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax

(taxable maximum) is slated to increase to \$176,100 from \$168,600.

Social Security begins notifying people about their new benefit amount by mail starting in early December.

Individuals who have a personal my Social Security account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message—such as their COLA notice—waiting for them in my Social Security.

People will need to have a personal my Social Security account by Nov. 20 to see their COLA notice online. To get started, visit www.ssa.gov/myaccount.

We Love Your Paper!

Heard from attendees at every resource fair 50 Plus attends

Pets Are Family

Keeping Our Pets Safe During Thanksgiving

Thanksgiving is a time for food, family, and fun, including our wonderful furry friends! But keep in mind the hustle and bustle of the holiday can pose unique risks to pets. By following a few simple guidelines, you can ensure that your furry friends stay safe and comfortable during the festivities.



Judy Calhoun

your pet can retreat if the holiday excitement becomes too much. This can be a bedroom or a cozy spot with their bed and favorite toys.

Be Careful with Doorways

With people constantly coming and going, pets can easily slip outside unnoticed. Make sure your pet has a collar with identification tags, and consider microchipping if you haven’t already. Keep a close eye on doors, or place gates to keep pets from sneaking out.

As always, consult with your veterinarian if you have specific concerns about your pet’s needs throughout the holiday season. By being mindful of these potential hazards, you can ensure your Thanksgiving is a safe and enjoyable celebration for both you and your pets! Nocohumane.org.

*Help us
Help the 50+
Community*

Watch What They Eat

Thanksgiving meals often include rich and fatty foods that can upset a pet’s digestive system. Keep pets away from foods like turkey skin, bones, stuffing, and anything seasoned with garlic, onions, or chives, which are toxic to most pets. Instead, consider pet-friendly treats or plain, unseasoned turkey in moderation.

Mind the Decorations

Holiday decorations like candles, centerpieces, and festive plants (like poinsettias) can be hazardous. Candles can easily be knocked over, posing a fire risk, and many holiday plants are toxic if ingested. Keep decorations out of your pet’s reach or opt for pet-safe alternatives to reduce the risk.

Provide a Safe Space

Guests and loud noises can be overwhelming for pets. Create a quiet, comfortable space where

Reflections

Traveling The Friendship Miles



Martha Coffin Evans

In a recent out of state trip, we had the opportunity to visit with a number of friends. As we drove, I thought about these friendships over the many years and miles.

Memories of our meeting each other, establishing decades-long connections, along with many fun adventures filled the long drive. I’ve heard we’re fortunate if we have friends from past work places, organizations or events.

I began wondering what makes these life-long friendships so special even across the miles. Perhaps one aspect is our being able to pick up conversations, or stories, where we last left off.

Sharing trips, whether domestic or foreign, has added to miles of smiles. Reunion meals, skiing, riding in a dog sled, soaking in hot springs, watching horse races, enjoying historical sites on river trips, or dodging icebergs, all evoke never-ending memories.

Holidays shared, whether with family members at home or abroad, have added to their significance. Being invited to join my friend’s family for Thanksgiving, when I was away from home, was so appreciated. In turn, inviting

others to join our table when their families were elsewhere meant a lot.

I’ve enjoyed birthday celebrations with several of these long-time friends. My December birthday-mate and I traveled out of the country several times to celebrate our natal day. One year, I “locked” myself into my apartment so not to be disturbed by my across the hall neighbor while I created a German Chocolate Cake for her surprise birthday celebration.

For years, another group of friends and I gave ourselves a 49ers party. Attendees could be 49 plus or minus. Celebrating together mattered more than our respective ages.

If I totaled the years of knowing these special friends, it certainly would be in the hundreds. So too would be the countless memories.

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



Colorado Gerontological Society New Part D Changes for Medicare Beneficiaries Start in January 1.



Eileen Doherty

As winter approaches, many individuals, including older adults, are concerned about the high cost of utility bills, how to keep warm, and pay the bills.

Income limits have increased so more people qualify. Starting November 1, LEAP helps to pay for some of the heating bill, meaning it will pay for gas, electricity or wood, depending on which form of utility you use to heat your house.

To be eligible for LEAP, if you are renting or a homeowner, you must have the utility bill in your name with the local utility company such as Xcel Energy or Black Hills. If utilities are included in your rent, provide a rent receipt or a lease showing that the utilities are included in your rent. Residents living in a subsidized housing are not eligible for LEAP.

Your income must be less than \$3382/month for a single person or \$4423/month for a couple. Income limits are higher if you live in a multi-generational or mixed status household. Resources are not counted.

Apply at Colorado PEAK and click the "Energy" tab to complete the application. Upload a copy of your driver's license or proof of legal identity, proof of income, your utility bill or lease agreement showing you pay the utilities (or a rent receipt showing the utilities are included in the rent).

If you are approved the payment will be sent to your utility company. If your utilities are included in your rent, you will receive a payment on your EBT (or SNAP) card that you can use for non-food purchases or redeem as cash.

If you want to submit a paper application, call 303-333-3482 or 1-855-293-6911 to have an application mailed to you.

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

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Genealogy Rocks!



Carol Darrow

“Where, Oh Where, Is Uncle Fred Buried” is the third installment of the All Things Cemetery series. It will be free on Zoom on Saturday, November 2, 2024 from 9 am – noon. The presentation will explore mysteries, mistakes, misinformation and misdirection that hamper us as we seek to locate the final resting place of our ancestors. Unknown and unidentified burial locations have been covered by concrete, asphalt, or in my case, the runway at Atlanta’s Hartsfield-Jackson Airport. Some are on private land surrounded by corn fields.

Hasty removals often happened in advance of the creation of a lake or reservoir. Caskets were hurriedly moved to other cemeteries. Cheeseman Park in Denver is believed to contain more than 4,000 bodies that were never claimed in the removals from Mt. Prospect.

Colorado was not always the final resting place for people who died here. Victims of mine disasters and death from tuberculosis were transported back to their

homes in the East.

There are many state and local death record sites but they may not point to a burial location. Findagrave.com may provide a burial site but no birth or death dates. Family researchers may have to search through newspapers, church records and probate records to answer the question of burial location.

The Cemetery Records Preservation Project is a significant endeavor to save Colorado cemetery records and make them available to researchers through local libraries. An online database is in the plans.

The Colorado Historic Cemetery Association and the Colorado Council of Genealogical Societies are co-sponsoring this event. To register for this free event, use the link <https://www.eventbrite.com/e/all-things-cemetery-part-iii-where-oh-where-is-uncle-fred-buried-tickets-1038340342917?aff=oddtcreator>.

Carol Cooke Darrow is a professional genealogist, researcher and lecturer located in Denver. She teaches Zoom classes on beginning genealogy and writing up the family tree. Register for classes at cogensoc.us.

Fall Back into a Healthy Routine With These 3 Easy Tips

Sneak in Extra Steps

Fall is a refreshing time of year to get moving, especially as we welcome a break from the summer heat. Engaging in simple cardiovascular exercise weekly is key. It can help maintain healthy cholesterol and blood pressure levels. If working out regularly is daunting, instead, find simple ways to be active in your daily life. Use a smaller cup for your water, allowing you to get up more often to refill it, take the stairs instead of the elevator or park a bit farther from your destination.

Make Healthy Swaps

Start small by trading out a bag of chips for an apple or fries for sweet potatoes. You are what you eat, and your gut microbiome plays a major role in your health. Ultra-processed diets negatively impact gut health and throw off the omega-6 to omega-3 ratio, which can lead to chronic inflammation. Inflammation lessens your ability to function properly at the cellular level and increases your vulnerability to lifestyle diseases.

Focus on Whole Body Health

Your body is made up of trillions of cells that help keep you functioning and thriving and supporting them is crucial.

Krill oil is an effective supplement for keeping your cells and

whole body healthy. What distinguishes krill oil from other marine oils, is that it is a natural multi nutrient. Krill oil already contains several essential and cellular nutrients all in one, including omega-3s, phospholipids, choline and astaxanthin.

In krill oil, the omega-3s are bound to phospholipids, making them more easily absorbed by the body. This means you get more of the beneficial omega-3s in a form that your body can use efficiently.

“By adding a supplement like krill oil to our lives, we are helping ourselves in a big way,” says Thomas Repstad, nutritionist and global technical marketing manager at Aker BioMarine, a biotech innovator and supplier of Superba Krill. “The real X factor in krill oil is its phospholipid advantage. Around each cell and membrane, we have phospholipids that help maintain the cell’s strength, flexibility, and integrity. Phospholipids are also naturally found in krill oil, delivering total body benefits at a cellular level.”

Learn more at www.krilloil.com.

Let these three tips be an easy and effective way for falling back into a healthy routine this season and beyond.

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In The Spirit Refuse To Worry

"Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?" Matthew 6:25 (KJV)



Dr. Armington

In this world there will always be something enticing you to worry. That is the nature of a fallen and fractured planet since things are not always as they should be according to our standards. So the temptation to be anxious is constantly nagging us, trying to worm its way into our mind.

The best defense is continual communication with God, richly seasoned with thanksgiving. Awareness of His presence fills your mind with light and peace,

leaving no room for fear. This awareness lifts you up above your circumstances, enabling you to see problems from God's perspective. I encourage you to make a commitment to live closer to Him and you will keep the wolves of worry at bay.

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

Thanksgiving Quotes

"The more you practice the art of thankfulness, the more you have to be thankful for." — Norman Vincent Peale

"I can't cook a Thanksgiving dinner. All I can make is cold cereal and maybe toast." — Charlie Brown, "A Charlie Brown Thanksgiving"

"Abundance is not a result you create. It is an existing state you recognize." — Ralph Waldo Emerson

"Many people will walk in and out of your life, but only true friends will leave footprints in your heart" — Eleanor Roosevelt

"When you wish someone joy, you wish them peace, love, pros-

perity, happiness ... all the good things." — Maya Angelou

"We must find time to stop and thank the people who make a difference in our lives." — John F. Kennedy

"Reflect upon your present blessings — of which every man has many — not on your past misfortunes, of which all men have some." — Charles Dickens

The average time for eating a Thanksgiving dinner is 12 minutes, which, incidentally, coincides with halftime." — Erma Bombeck

"You can tell you ate too much for Thanksgiving when you have to let your bathrobe out." — Jay Leno

Uniquely Bea

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



Bea Bailey

Well, looks like I am running out of body parts to replace.

I am about to have my second shoulder replacement surgery. Since this is not my first rodeo, I wanted to pass on some tips.

• Read your pre-op instructions way ahead of time.

• There are some supplements and medications that you will have to stop a week or so before. I used small plastic cups to put my daily pills in the week before the surgery. There are some prescriptions that I cannot not take on the DAY of the surgery and that had to be highlighted.

• Prepackage some meals so that you or your caregiver will

have an easier time fixing your meals. I would suggest smaller quantities because you might not have much of an appetite.

• Taking your pain meds is key and taking them on time is a must. I put out more paper cups and labels so that my daughter can indicated the amount and time I should be taking my meds.

• Create a spreadsheet indicating the dispensing of your meds. This helps the caregiver and you as the patient. You might be a bit loopy and might mix up the times and amounts.

• Get a water bottle that has a flip top because you might not be able to screw off the top. Also, this might also prevent any possible spills.

Hope this helps just a little bit. "Take your time to rest and recover."



We Care

Find Einstein



Can you find the hidden Einstein in this paper?

TRADING POST

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

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Thornton Has Grand Opening of New Community Center & Library

In October, excitement is building in Thornton as the city prepares for the grand opening of the new Community Center and Anythink Library this fall. Located at 2211 Eppinger Blvd., this facility promises to be a hub of activity and community engagement, offering something for everyone. Be among the first to explore this incredible new space at the Grand Opening Open House on October 26. The Open House is your chance to see firsthand how this new facility will provide fun, activities and act as a central gathering place for the community.

The event will feature self-guided tours, light refreshments, and

the opportunity to sign up for your new Thornton Community Center Pass. The new Community Center will offer several long standing recreation programs, such as preschool, dance, Tae kwon do, and boxing, and amenities will include a walking track, weight room, cardio and circuit area, TRX, gymnasium, coffee corner, classroom, meeting room, multipurpose room, an outdoor amphitheater, and more.

For more information about the grand opening and the new Thornton Community Center and Anythink Library, visit go-COT.net/tcc.



'See How You Like It'

Keep America Beautiful reports that "90% of Americans agree litter is a problem in their community. One town, Babylon, Long Island, New York, has launched an "Operation Clean" campaign,

what you might call a "see how you like it" crusade. It got started with a TV ad featuring a garbage truck dumping its load on the lawn of an alleged particularly barefaced serial litterer.

Hibernating Bears

Sleepy season for bears is late November to mid-April and, apparently, at least one bear in Monrovia, CA was checking out bedrooms recently. Homeowners there heard noises coming from their home's crawlspace. Mark Chou told reporters "we were like, OK, something is under there. We kind of tiptoed towards it a

little bit and then I could hear a little more scratching and we ran back inside the house." It turned out that it was a big bear that was stuck in a crawlspace doing the scratching. It was so big that he could barely fit through the crawlspace door [and so] he kind of pawed his way out."

My Blue Lobster

It took a pair of young brothers to note that one of the residents in a Clifton Park, NJ supermarket's lobster tank was a rarity; it was blue in color. Parker, age 4, and Zachary, age 3, told their mom, Danielle Morales, that they wanted to visit the lobster tank. As Danielle told it, "we went up

to the tank and Parker goes, 'Hey! That one is blue!' And I thought, wow. That's weird. And I took a picture of it." She wasted no time in sending a text message to Via Aquarium in Schenectady, NY. Nor did the Aquarium waste time taking charge of the blue lobster

She's Old And Sassy

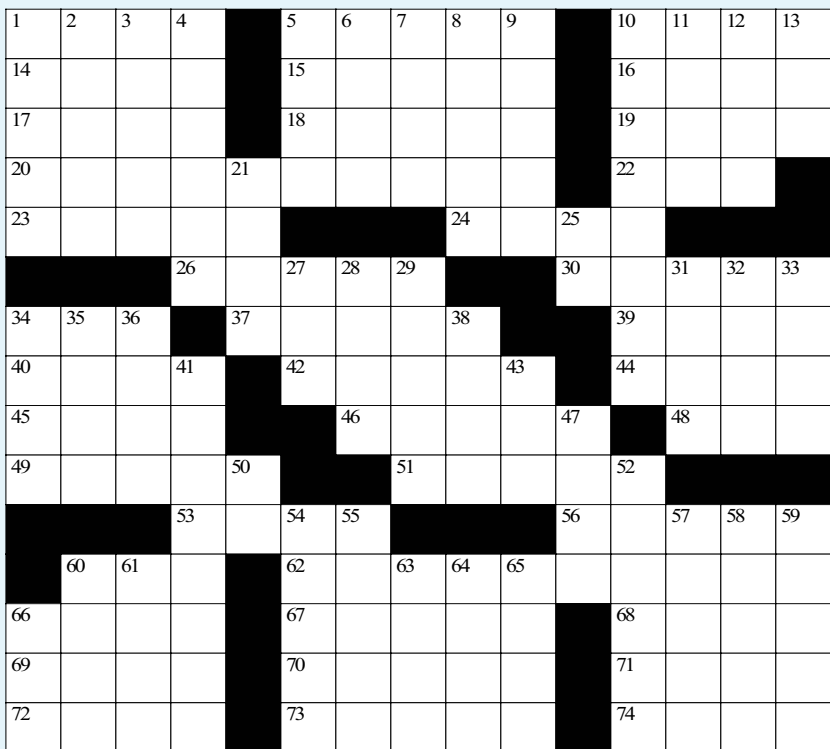
What are the odds that you'll celebrate your 100th Birthday? The Census Bureau reports that about 101,000 Americans will celebrate their 100th birthdays in 2024 and that the numbers of centenarians in the U.S. will grow steadily in the coming years. More importantly, the National Council

on Aging reports that America's seniors "are healthier overall and living independently for longer." Take Helen Denmark in Birmingham, Alabama. She turned 108 years of age recently and says that she stays young by "drinking wine, eating dessert, and flirting with men with mustaches."



50 Plus Marketplace News Crossword Puzzle

August 2024
Answers page 9



- ACROSS**
- 1 Hungarian sheepdog
 - 5 Parrot
 - 10 Distribute cards
 - 14 English public school
 - 15 White poplar tree
 - 16 Overhanging lower edge of a roof
 - 17 Smallest component
 - 18 Flat shelf
 - 19 Group of three persons
 - 20 Put in a new position
 - 22 Advanced in years
 - 23 Rendezvous
 - 24 Wildcat
 - 26 Bell-shaped flower
 - 30 Greased
 - 34 Printer's measures
 - 37 Fabric hand-dyeing technique

- 39 River crossing
- 40 Harvest
- 42 Porto-Novvo
- 44 Indian exercise method
- 45 First-class
- 46 Confused hand-to-hand fight
- 48 Plaything
- 49 Remove dirt with a broom
- 51 Eccentric
- 53 Hazard
- 56 Approaches
- 60 Girl or woman
- 62 Nonsense
- 66 Departed
- 67 Angry
- 68 Gammy
- 69 Greek god of war
- 70 Mortal

- 71 Augury
 - 72 Street of stabling
 - 73 Inactive
 - 74 Timber
- DOWN**
- 1 Cheerful
 - 2 Speak
 - 3 Full of loops
 - 4 Most intimate
 - 5 Republic in W Africa
 - 6 Encourage in wrongdoing
 - 7 Basic monetary unit of Ghana
 - 8 This star which is also called Beta Persei is the prototype of a class of variable stars called eclipsing binaries
 - 9 Tiny
 - 10 Rid of poison
 - 11 British nobleman
 - 12 Ardent
 - 13 The Lion
 - 21 Stump
 - 25 Negative vote
 - 27 Laboratory
 - 28 Separate article
 - 29 Longed
 - 31 Spoils or plunder
 - 32 Therefore
 - 33 June 6, 1944
 - 34 Periods of history
 - 35 Sound of a cat
 - 36 Having a sound mind
 - 38 Thousand
 - 41 Matchless
 - 43 Open mesh fabric
 - 47 Sicilian volcano
 - 50 The ratio between circumference and diameter
 - 52 Yolk of an egg
 - 54 Science fiction
 - 55 Sacred text of Islam
 - 57 A poplar
 - 58 Lover of Juliet
 - 59 To use up
 - 60 Clotted blood
 - 61 Once more
 - 63 The day of the month
 - 64 Celestial body
 - 65 Wale
 - 66 Leg



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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.

Memorable Main Dishes Made in 30 Minutes or Less

(StatePoint) Fifty-one percent of families find it challenging to get new ideas for meal planning. If you're like most Americans and stuck in a recipe rut, or you're often tired when it's time to prepare dinner and want something fast and easy, it's time to expand your repertoire of go-to meals that you can make in 30 minutes or less.

Here to inspire more flavor variety is McCormick. The brand's more than 40 dry Recipe Mixes—which are single-use spice packets—can help you create quick, convenient meals with the perfect combination of seasonings—from homestyle classics like chili and meatloaf to flavors from around the world like gyros and stir fry. To give weeknight meals new life in minutes, check out recipes from the brand:

Tender and Juicy Chicken

Tired of dry, flavorless chicken? This recipe for Garlic Ranch Crunchy Chicken is tender and juicy on the inside and crispy-crunchy on the outside. Requiring just 5 minutes of prep, it makes for a low effort but memorable main dish any night of the week.

Ingredients:

- 1 package McCormick Garlic Ranch Crunchy Chicken Seasoning Mix
- 2 tablespoons mayonnaise
- 4 boneless chicken breasts, about 1/2 to 1-inch thickness (about 1 3/4 pounds)

Instructions:

1. Preheat oven to 400 degrees F. Place chicken on a large foil-lined sheet pan sprayed with no-stick cooking spray.
2. Brush top of chicken breasts with mayonnaise. Coat top of chicken breasts with Seasoning Mix, pressing lightly to adhere.
3. Bake for 20 minutes or until cooked through (internal temperature should reach 165 degrees F).

Test kitchen tips: Try substituting BBQ sauce or a mixture of mayonnaise and hot sauce or sour cream in place of mayonnaise.

For the air fryer: Preheat to 360 degrees F for 3 minutes. Place

chicken, coating-side up, in a single layer in the air fryer. Air fry 10 to 12 minutes or until cooked through (internal temperature should reach 165 degrees F).

Taco Night Twist

There is no such thing as a bad taco, but if you're bored and want a twist on your standard taco night, McCormick has you covered. Inspired by the flavor of the popular Mexican street food, elotes, these insanely delicious Mexican Style Street Corn Tacos can be made in just 15 minutes.

Ingredients:

- 1 package McCormick Mexican Style Street Corn Taco Seasoning Mix, divided
- 2 tablespoons oil, divided
- 1 cup corn, fresh, frozen or canned (drained)
- 2 tablespoons mayonnaise
- 1-pound boneless chicken breasts, cut into thin strips
- 1/2 cup water
- 8 (6-inch) corn or flour tortillas, warmed
- Optional toppings: Cotija cheese, cilantro, avocado and lime wedges

Instructions:

1. Heat 1 tablespoon of oil in a large nonstick skillet on medium heat. Add corn; cook and stir for 3 minutes or until heated through. Stir in 1 tablespoon of the Seasoning Mix. Transfer to a small bowl. Stir in mayonnaise; set aside.
2. Heat remaining oil in the same skillet on medium-high heat. Add chicken; cook and stir for 3 minutes. Stir in remaining Seasoning Mix and water. Bring to a boil. Reduce heat; simmer 3 to 5 minutes until chicken is cooked through, stirring occasionally.
3. Spoon chicken into warm tortillas. Top with corn mixture and serve with desired toppings.

For more recipes and flavor inspiration, visit mccormick.com.

You don't have to resort to the same humdrum meals again and again. Using the right ingredients, easy-to-prepare dishes will become new family favorites.

Why a Healthier Mouth Equals a Healthier You

(StatePoint) Better oral health is strongly linked to better overall health, helping you speak properly, eat healthfully, and prevent certain infections and disease. According to experts, it all starts with preserving your natural teeth.

"Your natural teeth are not disposable. They are designed to last a lifetime," says Dr. Natasha M. Flake, president of the American Association of Endodontists (AAE). "Taking steps to preserve your teeth is fundamental to a healthy mouth, a healthy body and a happy life."

Unfortunately, millions of U.S. adults don't have dental insurance, and many low-income adults lack the means to acquire dental services. As a result, they may forgo preventive care and even emergency care when issues arise.

"Delaying or avoiding care can cause a snowball effect of additional oral health and systemic health issues," says Dr. Flake. "Even a minor oral infection can escalate into a life-threatening situation if left untreated."

In an effort to urge Americans to get timely oral health care, the AAE has launched a multipronged campaign highlighting the link between oral health and overall health. The campaign includes digital billboards in Times Square, advocacy messages in building

lights, and pop-up educational events where free dental care kits are distributed.

Many AAE members even provide free root canal treatments to those in need through organized free root canal days. Flake points out how critical this service is.

"All too often, the default treatment for infection and tooth decay is tooth extraction," says Dr. Flake. "The truth is that we can do better for all patients, particularly those in underserved communities. In fact, outreach efforts funded by the Foundation for Endodontics help patients in underserved communities receive much-needed dental care and save their teeth."

Endodontists are highly skilled dental specialists in diagnosing and treating tooth pain. When performing root canals, they use the latest in 3D imaging and advanced technology to put safety first and reduce the risk of infection. With 25 million procedures performed every year, root canal treatments are safe, convenient and widely recommended. To locate a nearby endodontist, visit the AAE's useful patient tool findmyendodontist.com.

If you're experiencing tooth pain or sensitivity, don't delay your care. Visit an endodontist to protect your smile and your health.



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Managing Your Retirement Savings

Managing your retirement finances usually means investing for the long run and not sweating short-term market movements. But there's one point when the short term is very important. That's the first few years of retirement, when big losses can jeopardize your financial security much more than a downturn later on.

Imagine two 65-year-old women, Andrea and Beth, each retiring with \$500,000 in investments. Each withdraws \$25,000 in the first year, then increases that withdrawal annually just enough to keep up with inflation. They invest in different funds, each of which has gains in some years and losses in others, but both of which, after 25 years, have had annualized returns of 6 percent. There's only one difference: Andrea's fund is slammed by double-digit losses in each of the first three years of her retirement. Beth's fund suffers those same losses but much later, when she's in her late 80s.

The result? Despite those losses later in life, Beth ends up with \$1.2 million by age 90. But Andrea runs out of money by the age of 83. That's because her losses early on, along with her withdrawals when the markets are down, leave less money in her account that can grow when markets take off.

The fact that poor investment returns early in retirement hurt you more than losses later is something financial professionals think about a lot. "It makes sense for retirees to be prepared for series of down markets, especially early in retirement," says Tim Steffen, director of advanced planning at Baird, a wealth management firm in Milwaukee.

Fortunately, there are ways to protect yourself from the threat posed by losses right before you retire or soon afterward.

1. FOCUS ON YOUR BUDGET

If you're still in the workforce, start estimating how your costs and spending might add up in retirement. It's important to know what portion of your spending will go toward essential costs, and what discretionary spending you might be able to cut back or eliminate, if necessary. By lowering expenses early in a downturn, you can leave more money invested for possible growth.

Granted, trimming discretionary spending may be more challenging than you think. In the run-up to retirement, and in the first few years after leaving the workforce, some people tend to splurge, especially on travel or entertainment, according to research by J.P. Morgan Asset Management. But by analyzing your budget now, you can plan for a few luxuries, even if the market drops.

2. KEEP SOME CASH

Once you've calculated your essential costs, set aside a cash reserve large enough to cover them

for the next one to three years, if possible. By keeping that cash at the ready, you can avoid having to tap your retirement portfolio at market lows, or run up credit card bills, to meet expenses. "You will worry a lot less, while buying time for the market to recover," says Liz Windisch, a financial planner in Denver.

Be sure to keep your cash savings safe and easily accessible, perhaps in a bank account or Treasury money market fund. Many cash accounts are still paying attractive yields. Recent online bank savings accounts were yielding 5 percent or more, according to DepositAccounts.com.

3. BE FLEXIBLE ON WITHDRAWALS

You may have heard the rule of thumb for retirement withdrawals: Start by taking out 4 percent of your portfolio in the first year, then increase that amount annually based on the rate of inflation. This approach has worked well over past 30-year periods, but it's a dicey move to simply set and forget your withdrawal rate.

Another approach is to use a spending plan linked to market performance. A 2006 study found that using "guardrails"—rules that specify small spending changes after big market swings can help retirees avoid running out of money over three or more decades, despite bear markets. "By making a small adjustment right away, it can save you from having to make big adjustments later," Guyton says.

4. ADJUST INVESTMENTS

Though a well-diversified portfolio won't entirely shield you from downturns, it can help minimize market risk. In 2022, an index fund portfolio 60 percent in stocks and 40 percent in bonds—a standard balanced mix—fell 14.4 percent, according to Morningstar Direct. But that was only the second double-digit loss for the 60-40 portfolio since 1973, following a 19.5 percent drop in 2008. Last year, the portfolio gained 17.3 percent. Over the past five decades, the 60-40 portfolio registered losses in just 10 years, while delivering a 9.2 percent annualized return, Morningstar data shows.

5. CONSIDER GUARANTEED INCOME

For additional guaranteed income, one strategy is to buy TIPS (Treasury Inflation-Protected Securities), which pay yields that also adjust for inflation.

Another option is to purchase a low-cost income annuity, which will give you protection against longevity and market risk, says Wade Pfau, a retirement researcher and author of the Retirement Planning Guidebook. With a single-premium immediate annuity, one of the simplest types to buy, you put in a lump sum, and the insurer sends you a monthly check for the rest of your life. Article courtesy of AARP.

Apex Community Recreation Center

303.424.2739 • apexprd.org

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.

Craft Fair:

Saturday, November 2, 9 am

Browse the unique seasonal wares of over 50 talented artisans and visit the Craft Carousel Gift Shop, featuring more handmade treasures. Refreshments available for purchase. \$2 admission at the door or free if you bring new school supplies for our local student outreach. Craft fair hours are from 9 am-3 pm Saturday, November 2.

Fre Hearing and Wax Screening:

Wednesday, November 6, 9 am

HearingLife is offering free hearing and wax screenings at the Community Recreation Center. To make an appointment, please call 303.953.5976 or email WheatRidge@HearingLife.com. Appointments are 10 minutes long, and walk-ins will be accepted.

Senior Safety and Self-Defense:

Thursday, November 7, 11 am – 1 pm

Learn some basics to help keep yourself from becoming a victim, the realities of self-defense and how important it is to maintain awareness around you. Learn techniques to keep yourself safe and be shown demonstrations of basic self-defense techniques that can be used for the older adult population. \$8 (\$10 non-res.)

Hike – Wild Basin:

Tuesday, November 12, 8:30 am – 4:30 pm

Join us for an easy-moderate hike at Wild Basin. We plan to hike

3-5 miles round trip.

Pending weather and trail conditions the trail might change. Please bring water, lunch, and recommended hiking gear. Transportation is included. Meet at Community Recreation Center, 6842 Wadsworth Blvd, by 8:30 am. \$27 (\$33 non-res.)

Cooking with Friends – Lunch:

Thursday, November 14, 11:30 am – 1 pm

Join us as we prepare, clean up, and enjoy a cozy and delectable lunch together in the Community Recreation Center's fabulous kitchen. On the menu: vegetarian chili and homemade cheddar onion drop biscuits. \$20 (\$26 non-res.)

Adult Trip – Behind the Scenes – CELL Exhibit:

Thursday, November 21, 11 am – 4pm

Join us for a visit to the Counterterrorism Education Learning Lab (CELL) in Downtown Denver. This cutting-edge exhibit offers an interactive experience that delves into how extremist ideologies can incite violence and highlights the vital role everyone can play in safeguarding their communities. The insights gained by each individual can significantly enhance public safety. \$45 (\$54 non-res.)

AARP Smart Driver Course:

Thursday, November 21, 12 – 4pm

Brush up on safe, defensive driving skills; learn how to avoid accidents and handle adverse traffic conditions and hazards. This DMV approved course was designed for ages 50 and over. Insurance companies offer discounts to those who complete it. Class registration is free. There is a \$20 material fee for AARP members (\$25 for non-AARP members) due on the day of class. Make checks payable to AARP (checks or exact cash only).

Tongue In Cheek

When 37-year-old Ambra Colina, who hails from Bologna, Italy, sticks her tongue out at you you're bound to make a double take. It's bigger than a ping pong ball. In fact, it's so big that the Guinness judges have declared it to be a world record breaker. Her tongue's

circumference is 5.44 inches in size. According to Guinness, until now, "her tongue inflating was simply a fun party trick to impress her friends. And after doing some research, she realized she could very well hold the female record."

A Scary Story

It took her 35 years but an unidentified woman in Washington state recently found out that "feeding raccoons may create undesirable situations," according to the Department of Fish and Wildlife. Some 100 of the critters recently surrounded her home demanding food and scaring her, she said. As

the experts put it, "feeding raccoons may create undesirable situations and often lose their fear of humans and may become aggressive when not fed as expected."

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