

50 Plus Marketplace



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

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Centennial's Chalk Art Festival Is a Beautiful Success!

In September, the Centennial Arts & Cultural Foundation hosted their annual Chalk Art Festival with over 100 chalk art-

the Streets at South Glenn. An estimated 5,000 eventgoers enjoyed the beautiful day and were invited to vote for their favorite art in one of three categories (People's Choice, Kids' Choice, and Artist's Choice). Congratulations to the winners!

Winners included the categories in People's Choice, Kid's Choice, and Artist's Choice. One example is the winner of the Artist's Choice, AJ Duncan with her artistry of 'Bunflower' as shown here.

The Centennial Chalk Art Festival is an annual event, where artists transform the streets into vibrant canvases with their chalk masterpieces. The festival typically takes place at the Streets at South Glenn and features over 100 artists creating stunning works of art directly on the pavement.

The festival not only showcases incredible artistic talent but also includes live music, local merchant

stalls, and various activities for all ages. Attendees can vote for their favorite chalk art in their categories, Kids' Choice, People's Choice, and Artists' Choice!

The event has grown in popularity over the years, drawing thou-

sands of visitors who come to enjoy the creativity and community spirit. It's a wonderful opportunity for artists to display their skills and for the community to come together and celebrate art in a unique and interactive way.



Artist AJ Duncan



Artist's Choice 'Bunflower'

ists creating masterpieces while listening to live music throughout

Symphony of the Rockies Performs at Denver University on October 26!

Join us for an evening of musical brilliance with "Beethoven, Brahms, & Brittany," featuring the acclaimed pianist Lorraine Min. Min will dazzle with her interpretation of Brahms' Piano Concerto No. 1, a work of profound depth and virtuosity. As praised by The Globe and Mail, "Lorraine Min's performance was nothing short of breathtaking."

The program includes Beethoven's Symphony No. 1, a masterpiece that heralded the dawn of a new era in classical music. The concert begins with Brittany Green's evocative composition "In the Beginning," which explores themes of creation and emergence. This concert promises to be a captivating journey through the evolving landscape of classical music, showcasing timeless works and contemporary innovation.

The Symphony of the Rockies conductor is Devin Patrick Hughes. Highly regarded for his exhilarating score interpretations, advocacy for music accessibility, innate passion, and entrepreneurial vigor, Devin Patrick Hughes

is an American orchestral and operatic conductor of Irish and Guatemalan descent. This is his tenth season as Artistic Director & Conductor of Symphony of the Rockies. He is concurrently serving as Music Director & Conductor of Boulder Symphony & Music Academy.

Symphony of the Rockies (formerly Arapahoe Philharmonic) has been a pillar of the Denver Metro arts community for more than 70 years. Devin Patrick Hughes was appointed Music Director & Conductor in 2013 and has led the creation of a new ensemble that makes world class symphonic music accessible throughout the mountain region.

The orchestra is comprised of professional musicians, pre-professionals, talented community members looking for a space to grow and develop, and music educators with a passion for performing. Repertoire includes works by the greatest names in classical music spanning all eras, including recent works from di-

verse composers, and music spanning across the genres of pop, film, folk, video games, and more.

The performance is on October 26 from 7:30 to 9:30 pm in the Newman Center for the Performing Arts, Gates Concert Hall at Denver University (2344 East Iliff Ave in Denver).

Ticket prices range from \$10 for children 12 and under to \$50 for adults depending on the seating location. Tickets can be purchased online at <https://newmancenter.eventue.net/events/SOTR.1> or call 303-871-7720.



Conductor Devin Hughes

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OCTOBER Calendar

Friday/11 to Monday/14

Ringling Bros. & Barnum & Bailey Circus presents "The Greatest Show on Earth" at the Denver Coliseum. With everything from exotic animals to high-flying trapeze artists, the Circus Legends show has countless acts to keep you on the edge of your seat throughout the entire performance! Purchase tickets ranging from \$54 to \$170 online at www.stubhub.com.

Saturday/12

The Castle Rock Genealogical Society presents a free online program on "American Experiences of the 1918 Influenza Pandemic" by Katherine Wilson from 10:00 am to 12:00 pm on Zoom only. Katherine discusses the direct and indirect pandemic effects on individuals, families, and communities; and sources to consult for a greater understanding of these impacts. Please register online at <https://crcgs.org/> to receive the Zoom info.

Saturday/19

The Colorado Genealogical Society presents a free online program on "Researching Colorado: Gems in the Centennial State" by Dina Carson on Zoom only at 9:30 am to noon. Dina discusses how records were created and deposited to help you locate records in the places you are researching. Please register online at <https://cogen-soc.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

Get the Facts on Healthy Aging!

Nearly 58 million Americans are 65 and older, with projections estimating that the population of older adults will grow to 88.8 million in 2060. On average, a 65-year-old can expect to live another 18.9 years.

For most of us, good health ensures independence, security, and productivity as we age. Yet millions of older adults are living with such challenges as chronic diseases, falls, physical inactivity, oral health concerns, and behavioral health issues, all of which can severely impact quality of life.

Chronic Diseases: Older adults are disproportionately affected by chronic conditions, such as diabetes, arthritis, and heart disease. Nearly 95% have at least one chronic condition, and nearly 80% of have two or more.

The leading causes of death among older adults in the U.S. are heart disease, cancer, COVID-19, stroke, chronic lower respiratory diseases, Alzheimer's disease, and diabetes.

Chronic diseases can limit a person's ability to perform daily activities, cause them to lose their independence, and result in the need for institutional care, in-home caregivers, or other long-term services and supports.

It is estimated that 27% of the U.S. adult population has multiple chronic conditions, which cost the American health care system over \$1 trillion each year. Yet less than 3% of U.S. health care dollars is spent on prevention to improve overall health.

Falls: One out of four older adults fall each year. 3 million adults 65+ are treated in emergency departments for unintentional fall injuries each year. As a result of falls, every 11 seconds, an older adult is treated in the emergency room; every 19 minutes, an older adult dies.

Falls are the leading cause of fatal and nonfatal injuries among older adults, causing hip fractures, head trauma, and death. Older adults are hospitalized for fall-related injuries five times more often than for injuries from other causes. The nation spends \$50 billion a year treating older adults for the effects of falls, 75% of which is paid for by Medicare and Medicaid. If falls rates are not reduced, direct treatment costs are projected to reach \$101 billion by 2030.

The death rate from older adult falls is increasing; the age-adjusted death rate rose from 55.3 per 100,000 older adults in 2012 to 78.0 per 100,000 older adults in 2021.

Fear of falling can lead older adults to limit their activities, which can result in more falls, further physical decline, depression, and social isolation.

Physical Exercise: Regular ex-

ercise can help older adults stay independent and prevent many health problems that come with age. According to the 2018 Physical Activity Guidelines for Americans, older adults should do two types of physical activities each week to improve their health with aerobic and muscle-strengthening.

These guidelines recommend that older adults engage in at least 150 minutes of moderate-intensity or 75 minutes of vigorous aerobic activity a week and muscle strengthening activities on two or more days a week. In 2019 only 23.1% of adults age 65+ met the physical activity guidelines outlined above.

Oral Health: Oral health is important for overall health and well-being, but in 2022, 36.3% of older adults had not seen a dentist in the last year. Older adults with diabetes, heart disease, and in poor health were less likely to have had a dental visit in the past year.

Behavioral Health: One in four older adults experiences a behavioral health problem such as depression, anxiety, or substance abuse. These problems can complicate the treatment of other medical conditions, reduce quality of life, increase use of health care services, and lead to premature death.

People aged 85+ have the highest rates of suicide compared to any other age group. Men die by suicide four times more often than women.

Deaths caused by excessive alcohol use are on the rise; in 2020, over 11,000 adults age 65+ died from alcohol-induced causes.

Depression and other behavioral health problems are not a normal part of aging and can be treated. Despite the availability of effective interventions, 66% of older adults are not receiving the care they need.

Infectious Disease Prevention: As of August 2024, 76.3% of all deaths from COVID-19 were among those age 65+, and 70-85% of seasonal flu-related deaths occur in adults age 65+, according to the U.S. Centers for Disease Control and Prevention. While lifesaving vaccines are available, research shows COVID vaccine uptake has slowed among older adults.

New research shows that older adults may be at a higher risk of Long COVID, a post-COVID condition in which virus symptoms persist, return, or develop. According to the National Institutes of Health (NIH), possible risk factors include older age and pre-existing health conditions.

NCOA's Role

The National Council on Aging's (NCOA) Center for Healthy Aging supports the expansion and sustainability of evidence-based health promotion programs in the

community through collaboration with national, state, and community partners to help older adults live healthier lives. The Center houses three National Resource Centers funded by the U.S. Administration for Community Living's Administration on Aging.

Chronic Disease Management: NCOA's National Chronic Disease Self-Management Education Resource Center provides leadership, technical assistance, and resources to support state and community-based partners in expanding and sustaining evidence-based programs, including the suite of Chronic Disease Self-Management Education Programs, originally developed by Stanford University. These programs, which are available in the community and online, help older adults better manage their chronic conditions and improve their quality of life.

Falls Prevention Education: NCOA's National Falls Prevention Resource Center serves as a national clearinghouse for information on falls prevention and supports the implementation and sustainability of evidence-based Falls Prevention Programs. The Falls Free® Initiative, a national effort, includes State Coalitions and the 2015 Falls Free® National Action Plan to reduce falls and fall-related injuries among older adults.

Modernizing Senior Centers Resource Center: The Modernizing Senior Centers Resource Center helps senior centers address their challenges and amplify their successes as they strive to meet the ever-changing needs of older adults. The overarching goal of the new Resource Center is to ensure that senior centers have the capacity, tools, and resources necessary to develop and implement programs and services that meet the current and future needs of diverse older adults.

Other Education Initiatives: NCOA promotes physical activity, behavioral health, and other evidence-based programs. In partnership with the National Consumers League, NCOA has created a National Obesity Bill of Rights to define quality obesity care as the right of all adults and to drive systems change. NCOA implements the Aging Mastery Program®, an in-person and online education and behavior change incentive program to help older adults age well. COVID-19 and Influenza Vaccine Uptake Initiative: NCOA received a \$50 million grant from the U.S. Administration for Community Living to implement a nationwide campaign to ensure older adults and people with disabilities get the latest COVID and flu vaccines. Article courtesy of National Council on Aging.

Bewitching: Halloween Extravaganza

This October, the Boulder Philharmonic Orchestra presents Bewitching: Halloween Extravaganza, a thrilling concert featuring fun, spooky, and cinematic music perfect for the occasion. Finding inspiring and accessible entertainment for families around the holidays is more important than ever, especially during Halloween celebrations. It's a chance to create magical memories while sharing the joy of creativity and imagination with the next generation.

Musical selections include favorite songs from Harry Potter, Beauty and the Beast, This Is Halloween, and more! Conducted by Gary Lewis, the performances will take place at Parsons Theatre in Northglenn on October 27 and Macky Auditorium in Boulder on October 30. Macky Auditorium attendees will also be treated to interactive pre-concert festivities with WOW! Children's Museum, HB Woodsongs, and other local vendors. Costumes are encouraged for all ages, making it a perfect night for the whole family. Plus, student

tickets are only \$10!

Looking ahead to November, Boulder Phil will honor our solar system with a Masterworks performance celebrating the 150th anniversary of Gustav Holst's birth. Audiences will be treated to The Planets, Holst's iconic symphonic suite that captures the grandeur and mystery of our cosmic neighbors. This concert will also feature the world premiere of Moons of the Giants, a composition by Colorado

resident and CU alum John Heins. Inspired by the moons of Saturn, Jupiter, and Neptune, Heins' work brings a fresh, modern perspective to this celestial exploration.

Pre-concert activities will include aerospace and educational displays. It will be an evening that transcends time, combining music, science, and community in a tribute to our universe. Visit BoulderPhil.org or call 303.449.1343 for more information and tickets.



Ready for Open Enrollment? 4 Tips for Choosing the Right Medicare Plan

(StatePoint) With so many Medicare options available, selecting a plan can seem daunting. Medicare is the government health insurance program for Americans 65 and older and others who qualify, providing hospital coverage (Part A) and physician visits (Part B) to beneficiaries. Additionally, there are a variety of options that coordinate with original Medicare, such as Medicare Supplement plans and Prescription Drug Plans, or replace original Medicare with Medicare Advantage (MA) plans combined with Prescription Drug Plans.

During this year's Medicare Annual Enrollment Period (AEP), which takes place between Oct. 15-Dec. 7, 2024, here's what Cigna Healthcare, which serves millions of Medicare customers nationwide, wants you to know:

1. Check for plan changes: If your current plan is working for you, you can likely keep it. However, it's a good idea to review your plan every AEP, especially if you've experienced major life, health or financial

changes. Any changes to your current plan will be outlined in your Medicare plan's Annual Notice of Change (ANOC) letter, which you can expect to receive in September.

2. Research your coverage: There are a few key things to watch for when shopping for a plan. One of them is whether your favorite providers and specialists will be in-network. You should also review each plan's formulary – that is, the list of drugs covered under the plan. You'll want to find a plan that will cover your current medications and any you anticipate your doctor prescribing over the course of the year ahead. Finally, carefully consider your total spend for your prescription drug plan coverage (i.e., premiums plus pharmacy costs) since the maximum out-of-pocket costs for drugs you utilize will be capped at \$2,000 in 2025.

3. Look for value: No matter what the economic outlook is, it's wise to select a plan that provides great value. To that end, you may want to consider an MA plan, which offers

quality and affordability. MA plans cover everything original Medicare does, plus more; most also include dental, vision and hearing benefits, prescription drug coverage, and other extras like over-the-counter drugs, transportation to doctor's visits and pharmacies, healthy grocery purchases, and fitness services. MA plans are often available with \$0 premiums, but you'll also want to check on what your annual out-of-pocket costs could be based on your health status.

4. Understand your plan: Before enrolling in a particular plan, make sure you understand its ins and outs. Call Medicare at 1-800-MEDICARE (1-800-633-4227) 24/7; TTY users can call 1-877-486-2048. Or, visit the Medicare Plan Finder website at Medicare.gov/plan-compare. For local assistance, refer to the State Health Insurance Assistance Program at www.shiptacenter.org. You can also contact individual Medicare plans, including Cigna Healthcare at CignaMedicareInformation.com.

A Humorous Nobel Prize

There's the Nobel Prize and then there is the Ig Nobel Prize. The Nobel Prize honors "discoveries that have conferred the greatest benefit to humankind." The Ig Nobel Prize was created in 1991 by Marc Abrahams, edi-

tor and co-founder of the Annals of Improbable Research, to make "people laugh and then think." Among this year's prize winners was a Japanese research team that discovered mammals can breathe through their butts.

This year's Ig Nobel Peace Prize was awarded to the late Harvard psychologist, B.F. Skinner, for his research into whether pigeons in missiles were able to guide their flights.

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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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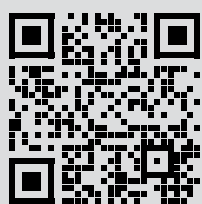
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WHALE OF A USED Book Sale FALL 2024

Thurs.- Sun., OCT 17 - 20

Jefferson County Fairgrounds

15200 W. 6th Avenue Frontage Road | Golden, CO

Admission: \$5 adult/day (under 18 and SNAP recipients free)

THURS., OCT 17, 6 PM - 8 PM

Friends ONLY Preview Night

FRI., OCT 18, 9 AM - 5 PM

Early Bird (8 AM - 9 AM + Full Day) \$10 Admission

SAT., OCT 19, 9 AM - 5 PM

Teachers, Friends of JCPL, and Jeffco Employees save 50% on purchases (with ID)

SUN., OCT 20, 11 AM - 3 PM

Bag Day, Bag of Books starting at \$10

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Ron Stern's Travel Series Longmont's New Culinary Scene

With a revitalized downtown and a flurry of recent eateries, Longmont has become Colorado's new food mecca. From sweet and savory temptations to flavorful global cuisine to locally inspired eateries, foodies are discovering this city's free-wheeling gastro-nomic delicacies!

The Parkway Food Hall is a new 16,000-square-foot, chef-driven dining center. Here you will find a host of options including Mexican fusion, award-winning barbeque, Japanese street food, and Mediterranean cuisine.

The old Dicken's Opera House has been transformed into a travel-themed restaurant called, The Passenger. Chef Mandoo Seth's motto is "Where flavors take flight" and she serves up flavor-intensive global cuisine like her multi-continent small-plate tapas.



Frank The Butcher Corned Beef Reuben

You can watch small, private planes take off and land just steps from the runway at the Flight Deck Grill at Vance Brand Airport. At the same time enjoy some great fare from their mobile food truck such as tacos, burritos, and sandwiches.

If you've never tried a donut made with potato flour, Landline Doughnuts offers some amazing combinations like key lime, brown butter, and triple berry. The place is wildly popular as the taste and texture is unlike any other donuts you might have had.



The Passenger Tapas

You can quench your thirst at Dry Land Distillers in their beautifully designed tasting room to enjoy some afternoon cocktails and small bites. Partnering with regenerative growers, they produce Antero Wheat Whiskey, Native Colorado Gin and special releases from heirloom grains.



Landline Doughnuts

Savor some Latin flavors at Rosario's Peruvian Restaurant. This family-owned eatery "blends the traditional Peruvian cuisine with classic American favorites."

With dishes like ceviche and arroz con pollo, you might have a hard time choosing your entree.

Owned by Arturo and Elia Silva, the name "Marcos Hot Dogs and Tacos" may not seem to go together but do they ever! Lines form early as their staff quickly prepares this "street food" with a dizzying array of showmanship. Start with their standard Sonoran-style "hot dog" wrapped in bacon and adorned with pinto beans, onions, tomatoes, mustard, mayonnaise and cheese. Their handmade tacos are equally tasty!



Dry Land Distillers

A large, colorful building house the Cheese Importers carrying 350 different varieties of cheese from 15-20 countries. Everything you can imagine is here, including international butters, pasta, and a host of condiments.

Sweet Cow is a neighborhood ice cream shop featuring premium ingredients, friendly "scoopers," and generous portions. I regularly make the drive from Fort Collins and bring a couple of quarts back home.

The name says it all. Serving Longmont since 1980, Your Butcher Frank is as popular as ever. Large display cases are filled with all sorts of lovely USDA Choice steaks as well as a host of sausages, chicken, pork and BBQ beef. They also prepare a delicious corned beef Reuben sandwich!



Marcos Tacos

Make a day of it and try some of Longmont's tastiest cuisine. You can discover these and more on the Visit Longmont website.

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



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

Broomfield's Prescription Drug Take Back Day

The Boulder Police Dept. is once again partnering with Broomfield's Department of Public Health and Environment and the Drug Enforcement Administration (DEA) for National Prescription Drug Take Back Day.

We will be collecting expired or unused medication free of charge. Participants may dispose of medication in its original container, or by removing the medication from its container and disposing of it directly into the disposal box. If an original container is submitted, residents are encouraged to remove any identifying information from the prescription label.

The event will be held on Saturday, October 26 from 10 am - 2 pm in the parking lot of the Broomfield Police Department, 7 DesCombes Drive, in Broomfield.

What is ACCEPTED: Prescription medication, Over-the-counter medication, Liquid medication in original container (tightly sealed

to prevent leaking), Medicated patches (except Fentanyl and Duragesic® patches), Medication samples, Medicated ointments, Vitamins, & Pet medications.

What is NOT ACCEPTED: Marijuana, Illicit drugs (DEA schedule I drugs such as heroin, LSD, etc), Chemotherapy drugs, Medical tools and supplies, Bloody or infectious waste, Personal care products, Thermometers, Empty containers, Intravenous solutions, injectables, and syringes will not be accepted due to the potential hazard posed by blood-borne pathogens.

If you can't make it, remember you can drop off your unused prescription and over-the-counter medication year-round in our drop box located in the lobby of the Broomfield Police Department. The lobby is open Monday-Friday from 8 am - 5 pm. No appointment is necessary. Email any questions to bpd@broomfield.org.

Alzheimer's Blood Test Seen As Highly Accurate

A blood test is about 90 percent accurate in diagnosing Alzheimer's disease in people experiencing problems thinking and remembering, says a study by a team of Swedish researchers published in the medical journal JAMA.

The blood test and others like it are not widely available to patients, but they could be soon. That would be a "revolutionary change," says Paul Newhouse, M.D., director of the Center for Cognitive Medicine at Vanderbilt University.

When making an Alzheimer's diagnosis, doctors rely on a patchwork of physical and cognitive

tests and brain scans or invasive spinal taps. A highly effective blood test could save a lot of time and money, Newhouse says.

A faster diagnosis could also improve access to new Alzheimer's treatments that are approved for patients in the early to mild stages of the disease.

Research presented at the Alzheimer's Association's 2024 conference this summer suggests that an accurate blood test could slash the wait time for these treatments by several years. Article courtesy of AARP.

CDC Advises Older Americans Need RSV Vaccine!

If you are 75 or older, or 60 to 74 with chronic health problems such as heart or lung disease, the Centers for Disease Control and Prevention (CDC) says you should get an RSV vaccine by early fall.

This is a change from last year, when the CDC was less urgent about the vaccine before RSV season and only advised people 60 and older to ask their doctor whether the vaccine for RSV (respiratory syncytial virus) was right for them.

For most people, RSV typically causes cold-like symptoms. In young children and older adults, however, an infection can be dangerous, even deadly. Adults with

chronic heart or lung disease and those with weakened immune systems are also at high risk for complications from an infection.

The virus can cause pneumonia and worsen conditions such as asthma and chronic obstructive pulmonary disease.

The CDC estimates that RSV sends as many as 160,000 older Americans to the hospital annually and as many as 10,000 older adults die each year from an RSV infection. By comparison, during the 2021-2022 flu season, 52,872 adults 65 and older were hospitalized with influenza, and 4,115 died. Article courtesy of AARP.

Lakewood & Elks Lodge Host 11th Annual Veterans Fair

The Elks Lodge and the City of Lakewood are proud to announce the 11th annual West Metro Veterans Fair. The event will take place on Thursday, October 3rd from 11 a.m. to 2 p.m. at the Lakewood Elks Lodge #1777, 1455 Newland St.

The West Metro Veterans Fair continues its tradition of honoring all branches of the armed forces. This event provides veterans with a unique opportunity to network with more than 50 organizations that provide support and services tailored to their needs. These organizations will offer a comprehensive array of benefits and information for veterans and their families to explore benefits consultation, counseling services, employment opportunities, health care options and housing assistance.

Additionally, specialized support kits will be available for veterans

who experiencing homelessness, and complimentary lunch will also be provided during the event.

Flu shots will also be available to veterans enrolled with the U.S. Department of Veterans Affairs (VA).

"I am honored to participate in the 11th annual West Metro Veterans Fair, an event that continues to grow in importance as we strive to connect veterans and their families with vital resources," said Master of Ceremonies Chris Hoeh, a United States Army veteran and sergeant with the Lakewood Police Department. "This event is a testament to our collective commitment to supporting those who have served our country."

For further details on the 2024 West Metro Veterans Fair and a complete list of participating organizations, please visit Lakewood.org/VeteransFair.

Medicare Monday



2025 Medicare Changes

October 28, 2024

1:30 pm

Grace Pointe CCR - 1919 68th Av, Greeley

Beneficiaries learn about the 2025 premium increases, deductibles and new drug benefits

New to Medicare

If you are just becoming eligible for Medicare, join one of these sessions for help with enrollment.

October 14
6:00 pm (virtual)

November 18
6:00 pm (virtual)

Information—303-333-3482
Zoom Registration:
www.senioranswers.org

Wednesday Lunch & Learn

Get more information and knowledge about Medicare benefits. All sessions are from 12:00 pm to 1:00 pm (virtual)

October 16
2025 Medicare Prescription Drug Coverage

October 23
Medicare Supplements and Medicare Advantage - What Is the Difference

October 30
The Television Commercials, Direct Mail and New Marketing Guidelines

November 6
Medicare Broker Commissions and How That May Affects Beneficiaries

November 13
New Eligibility Requirements to Help with Medicare Part B and D Costs

A First Daredevil

According to the Encyclopedia Britannica, bungee jumping is a sport in which the jumper falls from a high place connected to a large elastic cord. Stunt driver Laurent Lasko took bungee jumping to a new level recently when he attached his car to eight

bungee cords and dropped no less than 213 feet, three inches, becoming the first daredevil to win the Guinness World Records title for "the highest car bungee jump." The event took place in the Paris Business District, organized by the Nissan motor company.

Technology is Hip!

SpaceX Plans to Send Starship to Mars by 2026



Bob Larson

SpaceX founder Elon Musk plans to send his first un-manned spaceship to Mars by 2026 followed by a manned spaceship in 2028.

“Flight rates will grow increasingly from there, with the goal of building a self-sustaining city in about 20 years. In terms of planetary travel, the timing is logical as the Earth and Mars align favorably for travel between them every 26 months. The next window for the 259-day journey in 2026 and 2028 is also a favorable year.”

The first flights will be unmanned to test the reliability of landing a spaceship on Mars. If those landings are successful, then the first manned flights to Mars will be in four years. Sound unbelievable?

As for technology, Starship has been making considerable progress in the past year, with a fifth test flight slated for the near future. If all goes to plan, both stages of Starship will be able to return to their launch site where they will be retrieved and can quickly be refurbished for the next flight.

Musk is now test flying the largest, most powerful rocket in history and plans to fly it like regular flights similar to an airliner. When he starts talking about going to Mars, he gets a bit more publicity than back in 2014 when he promised to land humans inside a decade.

This is just the beginning of long-distance spaceship travel. I wonder when he will be able to move from rocket power to much faster technology to reduce the time travel to Mars and other planets? This is another example of technology benefits for our human race!

“The first flights will be unmanned to test the reliability of landing intact on Mars,” he added. “If those landings go well, then the first manned flights to Mars will be in 4 years.”

Bob Larson is a technologist and the Marketing Director for 50 Plus.

33 Years of Service Providing Information for the 50+ Community

Ageism Matters

Age-Inclusivity Year ‘Round



Kris & Sara

October 9 is Ageism Awareness Day in the US, led by the American Society on Aging, but this is just a start. Let’s be age-inclusive every day.

feel less valuable because of your age, stop and dig deeper.

Give up generational stereotypes

There are so many age-based stereotypes. When people say Boomer or Millennial, do you have positive thoughts?

There are lots of good reasons. Multigenerational workplaces have competitive advantages. Intergenerational relationships improve wellbeing for everyone, whether in an office or a neighborhood. Studies show that people with more positive attitudes about aging live longer and healthier.

But, we have more in common across ages that we have differences. And, every individual is a product of all their life experiences, not just age - education, culture, gender and much more.

Age stereotypes create unnecessary conflict. Instead, try keeping an open mind so we can work together to tackle the important things that impact us all.

Get involved

Whatever you do, do something. It could start with reconsidering a belief. Maybe that leads to more. Every effort adds up. We can all change the narrative one new story at a time.

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

So, let keep working to change the narrative about age. Some ways to start:

Check your own stories

Sometimes, ageism is obvious, like workplace age discrimination. It can be less obvious, though, like when it’s part of our unexamined beliefs about ourselves.

What does internalized ageism look like? It could be when we dismiss something because “I’m too old.” It happens when we feel less valuable because of wrinkles or graying hair.

This is subconscious, so, it takes some work to see it. Next time you

We Care

Tips to Stay Connected During Natural Disasters

(StatePoint) No matter where you live or what time of the year it is, individuals, families, businesses and others nationwide should be prepared for unpredictable weather and natural disasters – from hurricanes to tornadoes to wildfires.

Effective communication is vital during disasters for receiving updates, talking with loved ones and reaching first responders. Here are some tips from T-Mobile experts on ways you can prepare and get the information you need to stay in the know when it matters most.

- Keep phones and devices fully charged, and store back-up chargers and batteries. And make sure you have back-up chargers, portable chargers, and/or batteries so you can keep your devices on if your power goes out. You’ll also want to have a charger handy if you’re traveling. If you get stranded or stuck while driving, you’ll want a way to stay connected with loved ones or emergency services.

- Add important numbers in your contacts. Most of us have friends, family and coworkers programmed in our phones. But in an emergency, you may need to contact local police, fire departments or power companies. Program

these numbers now so you don’t spend precious time looking them up during an emergency.

- Text instead of calling and keep calls short. Sometimes during a severe weather event or natural disaster, too many calls and texts at the same time can cause telecommunications networks to become congested. Text messages are more likely to get through than phone calls because they take up fewer network resources.

- If you don’t have mobile service, try Wi-Fi calling. If your power and Wi-Fi connection are still on but your mobile service is down, you may be able to call someone via Wi-Fi. For Apple phones, go to Settings > Phone > Wi-Fi Calling and for Android phones, go to Settings > More Connection Settings > Wi-Fi Calling.

- Stay safe and calm. Network engineers prepare for weather conditions throughout the year so they can restore service if needed as soon as possible. But hazardous conditions may cause delays. For more information from T-Mobile on communications and disaster preparedness, check out www.t-mobile.com/news/uncarrier/t-mobile-ready-to-respond.



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Love That Cat

Sumatran tigers found on the Indonesian island of Sumatra are Critically Endangered; it’s estimated that less than 600 of them can be found in the wild. Thus, the birth of a baby Sumatran tiger cub at the San Diego Zoo Safari Park is big news. Park officials say, “the

birth adds incredibly important genes into the pool of the population, furthering the genetic diversity and health of the Sumatran tiger species.” The zoo says the baby and its Mom are doing well, providing hope for the future of these threatened felines.

6 Tips to Stay on Top of Fraudster's Latest Tricks

(StatePoint) Identity theft is reportedly a growing threat as fraudsters evolve to be savvier and more sophisticated. There have been more than 1,300 data breaches already in 2024, according to the Identity Theft Resource Center.

It's no surprise an Experian survey found that many consumers are wising up to the risk, with over half the U.S. adult population saying they're highly concerned about identity theft and fraud.

"As fraudsters continue to become more sophisticated, it's critical that you take matters into your own hands and protect your personal information," said Michael Bruemmer, vice president of Experian Global Data Breach Resolution and Consumer Protection at Experian.

To help you avoid becoming a victim of fraud, there are a few key tips you should follow:

Create strong passwords: Create strong passwords for every account you have and don't repeat passwords. If you reuse the same password across multiple accounts and a criminal gets ahold of it, they can potentially wreak havoc on your personal and financial life. A password manager can help you create unique passwords and store them so you don't need to remember them all on your own.

Protect personal documents: Keep all your personal documents out of the hands of fraudsters, especially your social security card, as it can quickly open the door to identity theft. Leave your social security card in a safe place at home—don't carry it with you. Additionally, check your mail every day to prevent theft of potentially sensitive data. Shred paperwork with personal information on it before throwing it away. Also, consider having statements delivered electronically so there are fewer physical documents with your information on them.

Watch out for phishing scams: Phishing uses fake text messages, emails, phone calls or other types of communication that look like it comes from a reputable source. The fraudster's goal is to make you click on a link or open an attachment and share your personal information. After clicking the fake link and using your login credentials, the scammer can gain access to your account. To protect yourself from these types of scams, never click on a link or open an attachment from someone or a company that

you don't recognize or that looks suspicious. Additionally, if you receive notice that your personal information was involved in a data breach, be cautious about hackers who may imitate the company you received the breach notice from. To verify the legitimacy of the communication, identify the correct phone number by looking at physical statements or by logging into your account through a verified portal and call or email the company separately.

Use caution when answering calls: Criminals may try to call you and pretend that they are with a company you are associated with in order to have you provide your personal information. Never provide information over the phone. Instead, ask for the person's name and where they are calling from. Hang up and call the company back via the phone number listed on its website to verify if the call was legitimate.

Regularly check your credit reports: Regularly checking your credit reports is a good financial and security habit. Staying updated on what is in your reports will help you spot any suspicious activity, like new accounts you don't recognize, and help you act quickly to combat further fraud.

Leverage tools to combat fraud: Experian data found that only 30% of people are currently using an identity theft protection product or service. This shows that too many people are missing an opportunity to keep themselves and their identity safe. Experian offers free and paid identity protection products that can be an extra layer of protection. Experian IdentityWorks monitors for activity on your Experian credit report and will alert you if there are any changes. It also monitors for your information on the dark web and provides easy access to lock and unlock your Experian credit file.

You can check your Experian credit report for free and enroll in identity theft protection at www.Experian.com.

"Identity theft should be taken seriously by everyone. Being proactive and following key steps can help you stay ahead of fraud before it occurs," says Bruemmer.



(c) Tero Vesalainen / iStock via Getty Images Plus

Say you saw it in 50 Plus Marketplace News

Reflections

Finding A Favorite

How fortunate we are to live in an area with seasons! We may ask or comment about a favorite.

Seeing the beautiful turn of aspen leaves may move fall to the top of our favorite season list. We read about special area drives to see the best splay of autumn colors. Or, we may hear about these locations during our news programs.

Those from the East Coast or Midwest may comment that Colorado's colors pale in comparison to those in their locales. Our trees give us golds but not the deep reds found elsewhere.

Not long from now, local newspapers will hold contests for those interested in guessing the date of the first snowfall. Enter winter, at some point, perhaps a favorite season for some. The beauty of our blue skies against the white backdrop of our mountains elicits a sense of gratification for this time. For those for whom winter lands at the bottom of the seasonal list, waiting through the cold, snowy times may seem to take forever.

In Colorado, we don't have to look at our calendars to know when spring arrives. Making it through the sometime muddy



Martha Coffin Evans

days getting there, soon flowers begin to bloom. Springtime in the Rockies for me conjures up images of lilacs complete with their wonderful fragrance.

During some years with cool, wet spring, it may seem summer will never arrive. When it does, often the temperatures shoot up leaving us wishing for cooler days. We know Colorado gives us cool evenings and, if history holds, gentle rainstorms mid-afternoon. "Gentle" here might include hail, much to our distress and that of our flowers and vegetable plants.

No doubt we all have a favorite season or two, perhaps chosen based on Mother Nature's gifts or our activities. If fall isn't your favorite, wait a little. Another will come soon. Winter, anyone?

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

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Colorado Gerontological Society

New Part D Changes for Medicare Beneficiaries

Start in January 1.



Eileen Doherty

There is good news for Medicare beneficiaries who take a lot of prescription drugs. Starting January 1, 2025, after pay the Part D deductible, the maximum out-of-pocket expense is \$2000. Congress's goal is to limit prescription drug costs.

To help beneficiaries more, Congress passed legislation to help with the hardship individuals experience when the full \$2000 deductible must be paid before other prescriptions can be filled. Starting in 2025, beneficiaries can reduce the burden of paying the deductible by choosing a monthly payment plan.

While Medicare has released limited information on the 2025 Medicare Part A and B deductibles, Part B premiums, and Part A co-pays, financial analysts are expecting significant increases.

Starting October 14, 2024, in-person programs on the 2025 Medicare Changes are scheduled in Fort Collins, Alamosa, Northglenn, Montrose, Greeley, Denver, Glenwood Springs, Aurora, Grand

Junction, Littleton, and Centennial. At most locations, beneficiaries can visit health insurance representatives and learn more about different plans. Sessions are weekly through December 2. Two virtual sessions are also scheduled.

For those who are New to Medicare, two virtual sessions will focus on enrollment periods, enrollment procedures, and avoiding penalties if employed.

For an in-depth look at selected topics join our Wednesday Lunch & Learn series. Topics are Part D changes, the difference between Medicare supplements and advantage plans, and television and direct mail marketing. Fraud changes in broker commissions and how that will affect sales tactics, and eligibility for financial assistance to help with premiums and costs of Medicare Part B and D are also scheduled.

To schedule individual counseling and enrollment support, call 303-333-3482.

Visit <https://www.senioranswers.org/events/medicare-monday/> for location and registration details. RSVPs suggested.

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

Genealogy Rocks!



Carol Darrow

I have a shirt-tail relative, the daughter of my second great-grandfather. Her name was (always) Elizabeth Jane Filmer Cooke.

Even after her marriage, she signed her letters EJF Worthy. As a researcher, I spent an enormous amount of time searching for the Filmer family connection, a maiden name, an admired neighbor, anything?

Elizabeth Jane Filmer Cooke had family roots that were Southern, going back to Georgia and North Carolina. She was born in Cherokee County, Alabama, in November 1850. 1850 was not an election year. That would not come until 1852. But there was a new president – Millard Fillmore – who succeeded Zachary Taylor after his death on July 9, 1850. Fillmore has supported the Compromise of 1850 which included laws favorable to slave holders.

We have all seen people in the census named George Washington Wilson or Benjamin Franklin Rogers. People often selected names from the Bible, from Greek

and Roman history or from American history to distinguish their children and honor their heroes.

Biblical names may be confusing. We might know Ezekiel or Moses or Hezekiah but may not know minor Biblical men such as Abisha or Jabez or Shem. Greek and Roman names frequently used include Ulysses, Odysseus and Hector – often misspelled. Search Google for the origins of such unfamiliar names.

There are many A. J. 's, honoring Andrew Jackson. Southerners often named sons Pinkney to honor Charles Pinckney, signer of the U.S. Constitution and governor of South Carolina. If you encounter Lorenzo Dow Morgan, you may surmise that the naming family followed the Methodist evangelist, Lorenzo Dow.

After much research, I am convinced that Elizabeth Jane Filmer Cooke was named to honor the Whig president of 1850, Millard Fillmore.

Join Carol Darrow in the Colorado Genealogical Society's Beginning Genealogy class. It's on the second Saturday of each month from 10 am – noon and free on Zoom. Register at cogensoc.us to get the link to attend.

5 Brain Healthy Habits for Healthy Aging

Five brain healthy habits to promote healthy aging and reduce the risk of developing dementia.

"Building good habits, even incrementally, goes a long way towards promoting healthy aging and good brain health," said Dr. Allison B. Reiss, a member of AFA's Medical, Scientific, and Memory Screening Advisory Board. "Taking a few simple steps, in ways that work for you, will make a positive difference, and healthy aging month is a great time to start."

AFA encourages individuals to take the following five brain health

Get out of the house. Do not sit in front of the TV or computer all day. Get some fresh air and enjoy time

Vitamin D is important for the brain. People whose levels are low are more likely to develop Alzheimer's and other forms of dementia. Although sunlight is the most common source of vitamin D, many people avoid sun exposure. Even though milk is fortified with vitamin D, a lot of yogurt brands are not, so check labels. Mushrooms are also an excellent source of natural vitamin D and a good dietary option, especially for someone who is vegan.

Avoid empty calories. If you crave sweets, make sure there is at

least some nutritional value and some component that is filling and satiating, rather than just eating candy or junk food. Good examples are strawberries or banana slices dipped in chocolate (at least you get some fruit), a peanut butter and chocolate combo, a mix of nuts and chocolate, and a brownie recipe made with beans or zucchini.

Avoid head injury. Traumatic brain injury increases the risk of developing dementia and is a big problem that can be averted with care, helmets and other headgear, seatbelts and measures to prevent falls. If you do sustain a concussion, follow all protocols outlined by your health care provider and take every precaution to steer clear of another one.

Keep in touch with friends and family. Nurture relationships. These connections enrich your life and keep you thinking. Combat loneliness with a support network.

Individuals wishing to learn more about healthy aging and promoting good brain health can contact the Alzheimer's Foundation of America's Helpline at 866-232-8484 or visit AFA's website, www.alzfdn.org.

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Pets Are Family Animal Emergency Preparedness



Judy Calhoun

Emergencies come in many forms, and they may require a brief absence or permanent evacuation from your home. In an emergency, your pet(s) will rely on you to stay safe, and the best thing you can do for them is to be prepared. Visit noco humane.org/disaster-preparedness

to view and download a recommended checklist for creating a pet emergency kit. Once completed, print out your checklist and put it in your pet emergency kit.

Pet Emergency Sticker: If you are not home during an evacuation, posting a pet emergency sticker outside your front door will allow law enforcement to know what and how many pets need assistance.

Pet Friendly Housing: In the event you need to separate from your pet(s), identify boarding facilities that could care for them. NOCO Humane is available to temporarily care for your pet during an emergency. Check with your local animal shelter to see if they have this availability as well.

Develop a Buddy System: Coordinate with neighbors, friends, or family members to ensure your

pets will be taken care of in case you are unable to.

License and Microchip Your Pet: Pet licenses are not only the law, they are your pet's fastest ticket home should they become lost. Microchipping is an important safeguard to increase the likelihood your pet is returned to you if they become lost.

The sooner you can respond to an emergency the better. Stay attuned to disasters that are likely to affect your region - that way you are not caught off guard. Also, consult with your veterinarian on how to best meet your pet's species-specific needs in times of chaos and stress.

Learn more at noco humane.org.

We Love Your Paper!

Heard from attendees at every resource fair 50 Plus attends

Social Security Today Combating Elder Abuse

Are you eligible for Social Security retirement benefits or already receiving them? Did you know that you can also receive healthy meals and other nutrition services through the national Senior Nutrition Program? Local meal programs in communities across the country are waiting to serve you.

As we age, we have different needs, different ways we take care of our health, and different nutrients we need to get from our food. But we don't always have enough healthy food or the desire to prepare or eat a meal. Whether you need more food, healthier food, someone to share a meal with, or better eating habits, a meal program can help.

Every day, senior nutrition programs serve almost 1 million meals to people age 60 and older. With home delivery and group meal options, you can get the food you need in a way that works best for you. They can help you avoid missing meals - and save you time and money with less shopping and cooking.

Local programs serve more than food. They also:

- Offer opportunities to connect and socialize. This improves both your mental and

physical health.

- Teach you how to create a healthy eating plan. You can learn about healthy food recommendations based on your age, needs, and preferences.

- Connect you with other resources like homemaker services and transportation to help you stay connected and engaged in your community.

It's no surprise that 9 out of 10 participants say they would recommend a senior nutrition program to a friend. We know this service can help create healthy, strong communities where people can thrive at any age.

Find a senior nutrition program in your area and help us spread the word to your loved ones, neighbors, and community. For more information on resources for older adults, please visit eldercare.acl.gov/Public/Index.aspx.

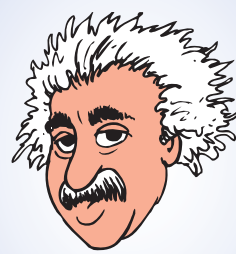
To learn more about our retirement benefits, please visit www.ssa.gov/retirement.

The Senior Nutrition Program is administered by the Administration for Community Living, part of the U.S. Department of Health and Human Services.



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Uniquely Bea

The Value of Friendships as We Age



Bea Bailey

Interesting... Mary loves sports, still drives herself, plays the piano, dresses sharply and has even copywritten a competitive card game. She has turned out to be a real role model for me and I aspire to be like her.

Where do you find these people? Join a book club, volunteer, church groups...do anything that is outside of your normal habits and comfort zone. I spend time with my older grandchildren and try to keep up with what they are interested in...within reason. As a result, I am always learning something new. They have taught me facts about my car and my iPhone both of which I have had for many years. In dept discussions with them about politics have been very insightful.

Growing older and not having new or younger friends is a choice. I choose the opposite, and, as a result, my life is much fuller.

lament that so many of their friends have died and as a result they are lonely. This situation does not have to be the rule.

It is imperative that you extend your circle of friends to include people who are younger than you. The benefits are multifold. Because they are normally more contemporary, it requires you to expand and stretch your approach to life and be exposed to different information. I have friends/associates who are 10+ years older than I am and some who are 10+ years younger than I. Having this variety of multilayered friends has opened my eyes to so many things. Walking with someone who is 12 years younger than I am requires me to pick up my pace to keep up with her. There is a lady in my church who is sharp as a tack and is 91 years old. Mother

In The Spirit Thorn In The Flesh

"And lest I should be exalted above measure through the abundance of the revelations, there was given to me a thorn in the flesh, the messenger of Satan to buffet me, lest I should be exalted above measure." 2 Corinthians 12:7 (KJV)



Dr. Armington

Satan knows the location, angle and dimension of your thorn. His objective is to aggravate you by playing around with it or buffeting it with his finger nails. The thorn won't kill you but the infection will. If you don't deal with your "thorn" in a timely manner it may setup a viral deadly infection. The pain over-time will become more intense and extreme.

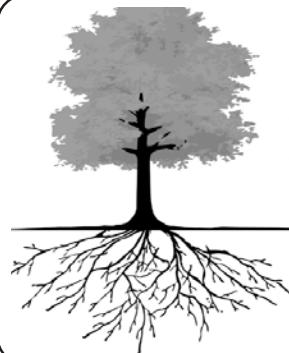
The thought of defeat can stir up feelings of anxiety, fear and depression. The longer you remain in your condition and refusing to direct your attention on the heavenly, the worst you'll become. God is coaching Satan in your twisting of the "thorn" to enhance move-

ment from you and his praise out of you. He has engineered defeat to get a more concise and clearer picture of you. You remember the last time you took a picture; the photographer gave the command "Say cheese for the camera" to get the real you from the photograph.

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



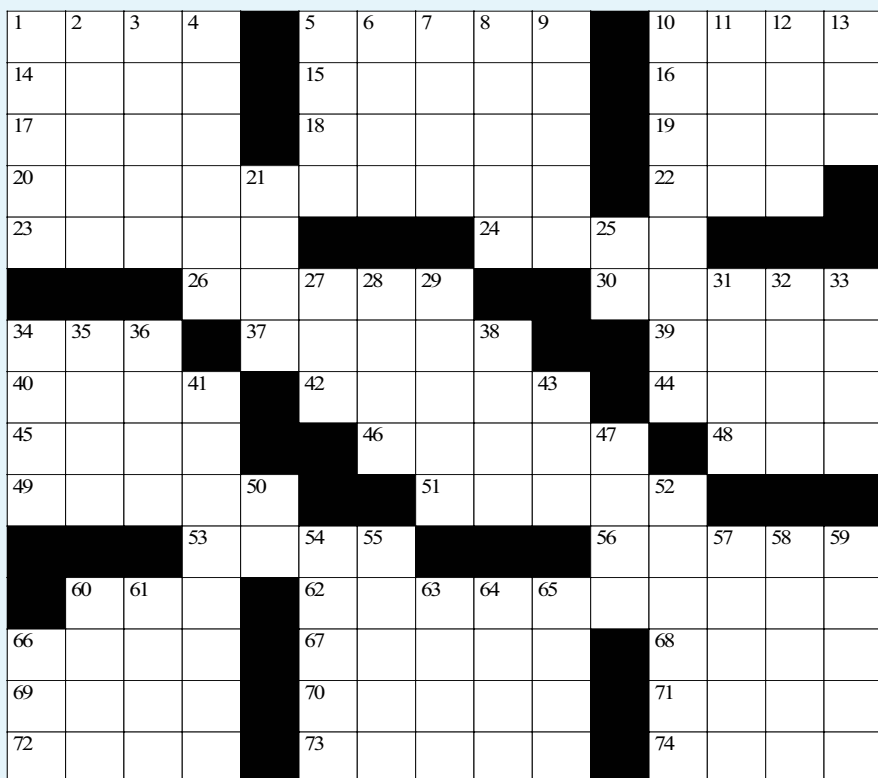
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50 Plus Marketplace News Crossword Puzzle



ACROSS

- 1 Preparatory school
- 5 Narrowest part of the torso
- 10 Tense
- 14 Molten rock
- 15 Soul
- 16 Earthen pot
- 17 Frozen treats
- 18 Spur
- 19 Group or band
- 20 100th anniversary
- 22 Period of history
- 23 Up and about
- 24 Peasant
- 26 Pale reddish purple
- 30 Catarrh
- 34 Move from side to side

DOWN

- 37 Link
- 39 Sea eagle
- 40 Hawaiian native dance
- 42 Country residence
- 44 Speed contest
- 45 Bedouin
- 46 Stone splinter
- 48 Turf
- 49 Woman in charge of a household
- 51 Superior of a monastery
- 53 Class
- 56 Scapegoat
- 60 Decay
- 62 Overstate
- 66 Game of chance
- 67 Caravansary
- 68 Second son of Adam and Eve

August 2024
Answers page 9

- 69 Monetary unit of Peru
- 70 Bay window
- 71 Well-being
- 72 Entrance
- 73 Stable compartment
- 74 Inquires

DOWN

- 1 Fold
- 2 Speed contests
- 3 Incident
- 4 Troche
- 5 Give notice
- 6 Soon
- 7 Hawaiian honeycreeper
- 8 Sully
- 9 Reckoning
- 10 Simultaneously
- 11 Having wings
- 12 Bone of the forearm
- 13 Label
- 21 Ireland
- 25 Otherwise
- 27 Monetary unit of Bulgaria
- 28 Line about which a rotation occurs
- 29 Guilt
- 31 Periods of history
- 32 Remarkable
- 33 Reward
- 34 Forcible impact
- 35 Distinctive quality
- 36 Delighted
- 38 Thick slice
- 41 Slaughterhouse
- 43 Long-sleeved linen vestment
- 47 Easy stride
- 50 Possessive form of me
- 52 Kiribati
- 54 Mexican money
- 55 Put forth
- 57 Progressive emaciation
- 58 Meat
- 59 Shouts
- 60 City in W Nevada
- 61 Upon
- 63 Melody
- 64 Scottish Celt
- 65 Respiratory organ of fish
- 66 Young goat



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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.

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 soneill@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



Social Security Administration to Simplify SSI Applications

Today, the Social Security Administration announced a large step in a multi-year effort to simplify processes for people who are applying for Supplemental Security Income (SSI) by starting to offer an online, streamlined application for some applicants starting in December. SSI provides monthly payments to people with disabilities and older adults who have little or no income and resources.

The initial step – known as iClaim expansion – aims to establish a fully online, simplified iClaim application that leverages user-tested, plain-language questions, prepopulated answers where possible, seamless step-by-step transitions, and more. The online application aims to reduce the time spent applying as well as the processing time for initial claim decisions.

“Over the past year, we have asked many applicants and advocates – as well as our workforce – how we could make the SSI application process easier and simpler. Now, we are taking an important first step to do just that,” said Martin O’Malley, Commissioner of Social Security. “People in our communities who need this crucial safety net deserve the dignity of an application process that is less burdensome and more acces-

sible than what we now have, and we’re committed to achieving that vision over the next few years.”

The rollout of the iClaim expansion will generally be available to first-time applicants between 18 and almost 65 who never married and are concurrently applying for Social Security benefits and SSI. A goal of the second phase – currently targeted for late 2025 – is to expand this to all applicants.

The Federal Register Notice that supports this effort was published today and reflects changes based on what Social Security previously received. To read it, please visit [Federal Register](https://www.federalregister.gov) :: Agency Information Collection Activities: Proposed Request.

Subsequent SSI simplification steps will incorporate lessons learned from the iClaim expansion into in-person, phone, mobile, and paper-based processes for SSI applications. As part of that, the agency plans to develop a separate simplified child SSI application.

All of these efforts will support and streamline the way Social Security’s staff technicians and applicants work together, providing an applicant journey that reflects continuous feedback gathered from the agency’s Customer Experience team, particularly from underserved communities.

Halloween Quotes

Rita Rudner - Halloween was confusing. All my life my parents said, ‘Never take candy from strangers.’ And then they dressed me up and said, ‘Go beg for it.’

Sylvester Stallone - “Halloween is the only time people can become what they want to be without getting fired.”

“A Nightmare on Elm Street” “Whatever you do, don’t fall asleep.

“Hocus Pocus” “But everyone here knows that Halloween was invented by the candy companies. It’s a conspiracy.” - Max

Unknown - “Trick or treat, bag of sweets, ghosts are walking down the street.

Unknown - “This witch can be bribed with chocolate.”

“During the day, I don’t believe in ghosts. At night, I’m a little more open-minded.” - Unknown

“Sticky fingers, tired feet; one last house, trick or treat!” - Rusty Fischer, American Author

“Trick or treat, bag of sweets, ghosts are walking down the street.” - Unknown

“When the witches go riding, and black cats are seen, the moon laughs and whispers ‘tis near Halloween.” - Unknown



The Cat’s Meow

Here we go again. They’ve found another mysterious creature that has animal experts scratching their heads. This time it’s a mysterious big cat-like creature that was found roaming the hills in Arizona’s Phoenix Mountain Preserve. Tom Cadden at the Arizona Game and Fish Department told the Arizona Republic, “It’s not

one of our native big cat species, mountain lion, bobcat, ocelot or jaguar. It’s pretty big for a house cat. My guess is that it’s probably something that was bought at a wildlife auction. Could be from Africa or South America. It’s nothing I’m familiar with, but it’s not a house cat.”

He’s A Record Holder

Most Guinness World Record holders are proud of their achievements but David Rush, who has broken more than 250 Guinness World Records to date, is aiming to win more records than anyone else in the world. He’s currently the

number two record-holder, having recently won a title for using his head to bounce a soccer ball into a trash can 52 feet and 5.9 inches away. Rush says he’s aiming to win a new record each and every week.

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Wheat Ridge Active Adult Center (AAC)

6363 W. 35th Avenue - Wheat Ridge, CO 80033
303-205-7500

Please pre-register where necessary. All events and classes are held at the AAC unless otherwise noted.

For additional info on our programs, visit www.rootedinfun.com

Lincoln Ghost Tour

Join us as we delve into the dark and mysterious aspects of Abraham Lincoln's life. This event will explore the superstitions, intriguing legend of the Indian Mad Stone, Mary Todd's seances and eerie occurrences that have surrounded the 16th President of the United States. From family superstitions to bizarre rituals, uncover the lesser-known stories of the Lincoln's legacy. Join us on Friday, October 31st at 1pm, lunch will be served before the presentation, cost is \$20. Call 303-205-7500 to register for this spooky event.

Come early to the Lincoln Ghost Tour to meet the Mayor of Wheat Ridge! Mayor Bud Starker will be here at 12:30pm on Friday October 31st. He will be speaking about how the city council is considering putting a measure on the ballot this November that would change the height restrictions on the Lutheran Legacy Campus.

Batik with Watercolor

Ignite your creativity in our Watercolor Batik class! Learn the art of using wax as a resistant to block areas that are not intended to receive paint. Create mesmerizing designs on rice paper. Embrace the beauty of imperfection as you experiment with drips and oozes that add character to your work. No prior experience needed. Materials provided, with a \$10 fee due to the instructor. Join us and discover the joy of spontaneous expression in this immersive workshop! This 4-week class will be held on Saturdays in October, cost is \$55. Call 303-205-7500 to register.

Movie Matinee

Enjoy the movie "Ghostbusters: Frozen Empire" on Thursday, October 24th at 1pm, the movie is free but pre-registration is required, call 303-205-7500 to register. Bring \$1 for pop & popcorn,

if you like!

Cribbage

Join us for an engaging session where you can learn to play Cribbage! Whether you're a seasoned player or a curious beginner, this classic game offers a perfect blend of strategy, chance and fun. Discover the basics, master the scoring, and enjoy friendly competition with fellow enthusiasts. No experience needed—just bring your enthusiasm and a willingness to learn. Come and experience why Cribbage has been a beloved game for generations. See you there! Meets 2nd & 4th Tuesdays monthly from 6-8pm. Learn to play on Oct 8 & 22 from 6-8 pm. Purchase a \$40 Res or \$45 Non-Res, 10 swipe enrichment pass. Call 303-205-7500 to register.

Trips

We have numerous outings planned each month, stop by the AAC to pick up the latest copy of the trip guide. We also offer easy and more difficult hiking trips and weekly walking outings. Call 303-205-7500 to register or register online at: rootedinfun.com

Special Interest Drop-In Groups (Drop-in fees \$4.50 paid for with an Electronic Enrichment Pass)

Train Dominoes - 2nd and 4th Mondays, 1pm

Silversmith Lab - Every Wednesday, 9am - noon

Booktalk - Thursday, Sept. 23rd - Book: "The Right Mistake" by Walter Mosley - 10am (No August meeting)

Pastel Painting - 2nd Thursdays, 10am

Maj Jong - Wednesdays, 9-11am

Canasta - 1st and 3rd Fridays, 1-3pm

Fitness and Dance

The AAC offers a variety of fitness and dance classes, stop by the AAC and pick up a schedule.

More information on all AAC activities offered are available in the printed Rooted in Fun Guide or online at: www.rootedinfun.com. You can also pick up a copy at the AAC or the Wheat Ridge Recreation Center.

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 Apex-PRD.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.

Save the Date: 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. Vendors call 303.425.9583 for booth information.

Beginner Ballroom Dance:

Monday, October 7, 7:15-8:15 pm

Join us in October while we sample the elements of ballroom dance. We will learn the basics of a different ballroom dance style each week and keep the class accessible and fun. No previous dance experience is needed. Singles, couples, and groups are welcome. \$32 (\$38 non-res.)

Crime Prevention Class:

Tuesday, October 8, 11:30 am - 1:30 pm

The Crime Prevention Class is a two-hour class geared towards citizens interested in learning basic crime prevention tips and tools to help reduce crime. This class is presented by the Community Response Impact Team (CRIT) of the Arvada Police Department. The class will also cover crime and statistics and how to become more involved with the Neighbors Connected program. A question-and-answer period will be offered. The topics covered in this class include crime prevention for your home, reporting crime, vacation tips, how the police respond to calls, protecting your neighbor-

hood, how to be a good witness, good habits, overall questions and specific concerns about your neighborhood. It is free, but advanced registration is appreciated.

Adult Trip - Washing Machine Museum:

Thursday, October 10, 8:15 am

The Washing Machine Museum displays over 1408 antique washing machines from around the world. During our private tour, we will learn about the evolution of washing, which started in the 17th century. \$35 (\$45 non-res.)

All Things Squash with Chef Gina - Cooking Class:

Thursday, October 10, 6-7:30 pm

An evening cooking class. Learn how to choose, cut, cook and the best way to eat squash. Recipes will be basic and include ways to expand them at home to suit personal tastes. Chef Gina will demonstrate stuffed acorn squash, butternut squash, apple soup and spaghetti squash cakes/fritters. She joins us as the former executive banquet chef at the Steamboat Grand Hotel in Steamboat Springs, CO. \$20 (\$26 non-res.)

Fall Fashion Show and Ice Cream Social:

Wednesday, October 16, 1:30 pm

In honor of Breast Cancer Awareness Month, come dressed in your pink and experience a fall fashion show brought to us by Cato Fashions. Afterward, enjoy an ice cream social with all the toppings. Register by October 14. \$8 (\$10 non-res.)

Info Session - Premier World Discovery 2025 Trips:

Thursday, October 24, 11 am

Are you ready for adventure? Join us for an information session to learn about Premier World Discovery's 2025 extended travel trips. Ron Metz from Premier will be at the Community Recreation Center to discuss the trip itineraries and explain the registration and payment process. The information session is free. Registration is not required but is appreciated.

Colorado Attorney General Warns Voters on AI-created "Deepfakes"

Attorney General Phil Weiser warned voters to be on the lookout for election misinformation and disinformation in the form of realistic-looking images, videos, and audio created using artificial intelligence, known as "deepfakes." Weiser accompanied his warning with a public advisory educating Coloradans about a new law designed to prevent political campaigns from using AI deepfakes without properly disclosing content origins to voters.

This year, lawmakers passed and

Gov. Polis signed into law HB24-1147. The new law requires anyone using AI to create communications to voters featuring images, videos, or audio of candidates for office to include a disclaimer explaining that the content is not real. Failure to provide such a disclaimer can result in fines and other penalties.

"Because images, videos, and audio created with artificial intelligence are becoming difficult to distinguish from the real thing, you should be cautious

when forming opinions based on what you see and hear online, on TV, and receive in the mail," said Weiser. "The sad reality is that even AI-powered tools designed to detect these deepfakes have difficulty catching them. I encourage voters to do your research, get your news and information from trusted sources, and be mindful that the sophistication of AI means you can't always believe what you see and hear anymore."

The new law applies to communications to voters within 60 days

of a primary election and 90 days of a general election. Since it is less than 90 days from the November 5 general election, the protections created by the law are currently in effect.

In the public advisory Weiser issued, he lays out what voters, candidates, and campaigns need to know about the new law. Violations can result in legal action to prevent dissemination of the deepfake in question, and violators could be subject to financial liabilities or even criminal penalties.