

# 50 Plus Marketplace



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

December 2024 • Volume 30 • Issue 12

## Fort Collins Celebrates Annual Holiday Lights Ceremony

The annual Downtown Holiday Lighting Ceremony kicked off the holidays in Old Town Square on November 1 when the light display was illuminated for the first time this season.

“The activation of the holiday lights is one of my favorite activities to be involved in every year,” says Parks Director Mike Calhoon. “The event is always full of joy and anticipation, and it showcases not only the beautiful downtown we all get to enjoy, but also the investment and hard work of our staff and community partners.”

The downtown holiday lights are installed each year as part of a collaborative ef-

fort between the City’s Parks Department, the Downtown Development Authority, and contract partner SavATree, LLC, who help to install and remove the lights from more than 334 trees in the down-

town core.

The installation of the holiday lights began in September and takes about six weeks to complete. There are more than 65,000 individual lights placed in trees throughout

Old Town.

Every night from November 1 through Valentine’s Day, the lights are turned on in Old Town. Twenty-two block-faces of downtown are illuminated with thousands of strands of lights in alleyways, along sidewalks, and within tree-tops. The impressive display of low-energy and sustainable LED lights can be enjoyed anywhere along College Avenue, the northern boundary of Laporte Avenue, and continuing south to Magnolia Street.

Trees will be lit along Walnut Street, Linden Street, Pine Street, Old Town Square, Oak Street Plaza, and Mountain Avenue. Be sure to stop by downtown Fort Collins to see the wonderful lights and enjoy shopping or enjoy a delightful meal during the holidays!



## Wreaths Across America Honors Veterans and First Responders!

The annual ceremony honoring the memory and service of our veterans and first responders is a moving tribute that takes part in the National Wreaths Across America program to “Remember, Honor, Teach.” Many participating cemeteries in Northern Colorado and the United States have the annual ceremony displaying the \$17 wreaths at many participating cemeteries. Many volunteers will place the commemorative wreaths on the graves of all veterans and first responders. The wreaths will be placed on the graves in early December and removed in January.

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

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

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

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



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# DECEMBER Calendar

## Tuesday/3

CSU Music presents their All Chorale Holiday Concert featuring Chamber Choir, Concert Choir, and University Chorus at 7:30 pm at the First United Methodist Church, 1005 Stover St. in Fort Collins. The choral area presents the popular annual holiday event! Kick off your holiday season with the Chamber Choir, directed by Dr. James Kim, the Concert Choir, directed by Dr. Nathan Payant, and the University Chorus for an evening filled with good cheer and festive favorites. Tickets range from free for CSU students to \$5/youth under 18, \$13/senior (62+), \$15/adult. Purchase tickets at 970-491-2787 during the weekday!

## Wednesday/4

CSU Symphony Orchestra presents "Reflections at Candlelight" featuring Wesley Ferreira, clarinet. Embrace solitude and peace at the end of the semester, amongst the hustle and bustle of the holiday season. This contemplative program, conducted by Dr. Rachel Waddell, includes Jean Sibelius' Andante Festivo, Colorado composer Chris Pilsner's Snow Falling in Autumn, the second movement of Florence Price's String Quartet. This is a free program at 7:30 pm in the Organ Recital Hall at the University Center for the Arts at 1400 Remington St. in Fort Collins.

AARP presents many free online classes on senior related topics such as driving, exercise, movies, nutrition, yoga, and more. Visit their website at <https://local.aarp.org/virtual-community-center> to learn more about their online classes.

The Alzheimer's Association presents free online classes including warning signs, financial and legal support, and caregiver helps on their website at <https://training.alz.org>.

Check individual venues for current information

Calendar sponsored by:  
**Beyers Law**

*We Care*

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

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

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

## Origins of Christmas

of the holiday include gift giving; completing an Advent calendar or Advent wreath; Christmas music and caroling; viewing a Nativity play; an exchange of Christmas cards; church services; a special meal; and the display of various Christmas decorations, including Christmas trees, Christmas lights, nativity scenes, garlands, wreaths, mistletoe, and holly.

In addition, several closely related and often interchangeable figures, known as Santa Claus, Saint Nicholas, and Christkind, are associated with bringing gifts

to children during the Christmas season and have their own body of traditions and lore. Because gift-giving and many other aspects of the Christmas festival involve heightened economic activity, the holiday has become a significant event and a key sales period for retailers and businesses. The economic impact of Christmas has grown steadily over the past few centuries in many regions of the world. Article courtesy of Wikipedia.



## Elder Law Q & A

### Medicare Part A and B Costs to Rise Again in 2025



**Bill Beyers**

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

#### Medicare Part B Changes for 2025

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

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

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

#### Medicare Part A Changes for 2025

Meanwhile, Part A enrollees re-

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

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

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

- 2025 Part A coinsurance for skilled nursing facility, days 21 to 100 = \$209.50 per day (up from \$204 in 2024)

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

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



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PO Box 1346  
Loveland, CO 80539  
[www.BeyersLaw.com](http://www.BeyersLaw.com)



## CONTACT How To Reach Us

### email

robert@50plusmarketplaceneews.com

### phone

303-694-5512

### mailing address

4400 Sioux Dr.  
Boulder, CO 80303

### website

www.50plusmarketplaceneews.com  
www.facebook.com/50plusnews

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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.

### Publisher/Editor

Robert A. Trembly II

### Contributing Writers

Larimer County Senior Centers  
Larimer County  
Agencies & Businesses  
All seniors organizations

### Marketing Director

Bob Larson

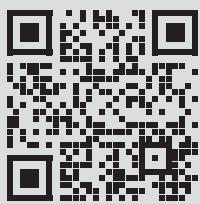
### Product Consultants

Michael Buckley  
Robert Trembly

### Design/Production

Kit Brown

### Smart Phone Access



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## Kick off the Holidays With a Festive Cookie Recipe Exchange

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

That's why McCormick is dishing up these cooking tips for creating special moments:

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

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

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

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

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

### Ingredients:

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

- 1 teaspoon kosher salt
- 1/2 teaspoon baking powder
- 1/4 teaspoon baking soda
- 2 cups white chocolate chips
- 1/4 cup plus 3 tablespoons McCormick Candy Cane Sugar, divided

- 1 1/2 cups mini pretzels

### Directions:

1. Preheat oven to 350 degrees F. Spray two half-sheet pans with no-stick cooking spray or line with parchment or silicone baking mats. Mix butter and sugars in large bowl with heavy spatula for about 2 minutes until well blended. Add egg and extracts, stirring until combined and fluffy, about 1 minute.

2. Mix flour, salt, baking powder and baking soda in medium bowl. Add dry ingredients to butter and sugar mixture, stirring just until combined. Stir in white chocolate chips, 3 tablespoons of the Candy Cane Sugar and mini pretzels, mixing until evenly blended.

3. Place remaining 1/4 cup Can-

dy Cane Sugar in medium bowl. Use a 1/3-cup measuring cup or 2 3/4-ounce cookie scoop to portion dough into balls. Toss dough balls in Candy Cane Sugar to coat and place 2 to 3 inches apart on prepared baking pans.

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

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

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



## The Critter Hopped Away

The kangaroo was seeking to escape from a bear when it hopped its way from its home in Volusia, FL several weeks ago. Finally, investigators from the Florida Fish and Wildlife Conservation Commission spotted it. "The FWC investigator and the kangaroo's owner responded to the location, where the kangaroo was successfully captured and returned to its home," according to the Commis-

sion's spokesperson Kristen Turner.





## Assisted Living Locators NoCo

For more than a span of 30 years Maureen Walker has specialized in many areas of Senior Living options. She began her career as an Executive Director and Regional Director of Operations for a few different senior living companies. Over 6 years ago Walker joined, purchased, and is the owner of Assisted Living Locators NoCo and North Metro Denver.

Assisted Living Locators provides tailored options that meets the client's specific needs and preferences when searching for the right senior living option. These options can be anywhere from small home type living environments, Independent, Assisted or Memory Care. She is an expert in knowing and understanding the differences.

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

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

If she could change the world, she would bring back the value and respect of honoring seniors on all levels

and teaching the value and contributions they gave and continue to give throughout their lifetime. There is much to be said!

Maureen enjoys giving back and enjoys volunteer opportunities, she is a board member with Dementia Together and supports fundraising efforts and events.

She also is a member of Rotary International, various Chambers in the area, Professionals for Seniors, and personally enjoys doing missions work in and out of the country.

To learn more about Assisted Living Locators NoCo, please call Maureen Walker: 970-660-8898 or 970-310-4307.



## Larimer County Office on Aging Chore Voucher Program

Are you feeling busy and overwhelmed this season? This time of year can be hectic for all of us, and feelings of stress can be compounded for older adults who struggle with day-to-day activities around the home. The Larimer County Office on Aging is here to help with the expected, unexpected, and everything in between.

The Office on Aging provides many services for adults age 60 and beyond through the Older Americans Act and Older Coloradans funds, including the Chore Voucher Program. This program provides older adults with reimbursement for chores and services that they are no longer able to perform due to physical ability or endurance. Some examples that may be reimbursed through this program include: snow shoveling, leaf raking, gutter cleaning, window washing, furniture moving, and carpet cleaning. The goal is to increase safety and quality of life for individuals living independently



Erin Alt

and to help them remain at home.

The Chore Voucher Program is a self-directed reimbursement program and individuals who are awarded a voucher are required to find their own provider. Once the work is complete, the Office on

Aging will reimburse for the cost of labor for the approved services. Eligibility is not based on income, but preference and priority are given to individuals with the greatest social and economic need.

The Larimer County Office on Aging recognizes the importance of remaining in your home and strives to serve the community with programs that will help older adults to be independent, safe, and engaged in our community to the greatest extent possible. When household chores become more than you can handle, the Chore Voucher Program may be able to help! If you are interested in learning more, contact the Office on Aging at (970) 498-7750 or email [aging@larimer.org](mailto:aging@larimer.org).

33 Years of Service Providing  
Information for the 50+ Community

### The Maguires say

## “There’s No Place Like Home Instead!”

Carol and Mike Maguire purchased their Home Instead business in March of 2006. Their home care agency has provided over 4 million hours of care to older adults in Northern Colorado during that time. They’ve also provided meaningful employment to over two thousand Care Professionals. Most importantly, they’ve been blessed to work with a dedicated team of Key Players in the office, who will continue to provide excellent customer service to families in the area.

The Maguires move from Nebraska in 2006 with two small children, and one on the way, was quite an adventure! They’ve since added two more children and love every part of raising their family here in Northern Colorado. They are actively involved in their faith community and thoroughly enjoy supporting some of the great non-profit organizations in the area.

Mike has been the emcee of the Professionals for Seniors organization for 18+ years. This networking group has over 500 geriatric care professionals on its email list and regularly has over 100 members at its monthly gatherings. Mike feels that the group has bridged the gap between Larimer and Weld County organiza-

tions to better serve our greatest generation. It takes a village to care for our older adults. The PFS group works hard to ensure that these folks know of the many resources available to them!

Carol and Mike recently sold their Home Instead franchise to spend more time with family. The new owners are seasoned Home Instead owners from Colorado and they plan to build on the strong reputation that Home Instead has in our community. The Maguires are eternally grateful for the families who have trusted their loved ones with Home Instead. They are even more grateful for the wonderful, caring individuals who treat care giving as their vocation. We wish them well!



Fort Collins

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## Pets Are Family Watch out for Holiday Hazards



Judy Calhoun

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

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

Lastly, keep your pets

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

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



## Ron Stern’s Travel Series

### Taste of Loveland Showcases NOCO’s Best

The 18th annual Taste of Loveland was a huge success attracting hundreds to the streets of downtown to sample some of the best

Scalzotto’s Italian Restaurant offers traditional Northern Italian cuisine in a family atmosphere. Their pear ravioli, for example, was a crowd-pleasing favorite!

On the sweeter side, “B” Street Cupcakes produces 150 varieties, made fresh each day. With several locations in the state, Josh and John’s slow-churned ice cream uses high-quality ingredients to make



food, wine, and spirits NOCO has to offer. Benefiting Foothills Gateway and The Namaqua Center, their programs have helped thousands of people dealing with intellectual and developmental disabilities.

This was the first time the event was held in an open-air venue along Fifth Street in downtown Loveland. Sixty vendors representing restaurants, distilleries, breweries, and wineries offered unlimited tastings for a single entrance price.

With the growing number of food and beverage options in Northern Colorado, here are some that you might have overlooked. Da Big Kahuna Tiki Bar and Grill serves Hawaiian-style food and colorful Tiki drinks. Sandos Subs makes hot Chicago-style sandwiches with premium meats. The elote Mexican corn samples at Vatos Tacos were some of the best I have tasted, and they won the best street taco at last year’s event.

flavors like Purple Mountain Majesty and Moose on the Loose. And at Puciugo Gelato Caffè. You can enjoy gelato just like being in Rome with their secret recipe and authentic ingredients.



Bonefish Grill samples

In case you weren’t able to attend this year’s event, there’s plenty of time to explore these businesses at their brick-and-mortar locations. Most of these are on the Visit-Loveland website.

This was a sponsored visit, however, all opinions herein are the author’s.



Vato’s Tacos

dementia together

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2024

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help@dementiatogether.org

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## Social Security Today

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

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

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

#### How Does it Work?

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

2. The customer authenticates by signing in to, or creating, their personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). The customer then reviews the request, completes the form, electronically signs (when signatures are required), and uploads the completed forms and any supporting evidence to our portal.

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

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

#### Online Forms and Signature Removal

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

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

- SSA-827, Authorization to Disclose Information to Social Security Administration.
- SSA-820/821, Work Activity Reports.
- SSA-632, Request for a Waiver of Overpayment Recovery.
- SSA-634, Request for Change in Overpayment Recovery Rate.

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

- SSA-L4201, Employer Requesting Wage Information.
- SSA-789, Request for Reconsideration/Disability Cessation Right to Appear.
- SSA-787, Statement of Patient's Capability to Manage Benefits.

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

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



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## Veterans Echoes

### Why We Owe Our Veterans So Much!



**Brad Hoopes**

I would like to share that part of the speech with you.

One insight is about sacrifice. Regardless of whether someone has told me that their service years were some of the best years of their lives, or at the other end of the spectrum of those who had been through unimaginable sheer hell, one common thread that weaves through each story is that every veteran has personally sacrificed to some degree for our country.

Another is how youthful innocence was often lost very abruptly and far too early in life. So many have told me "I left as a boy and came home as a man." They grew up in tough neighborhoods!

One that continues to amaze me is realizing just how far a human can be stretched mentally and physically. Now mind you, I have had a wonderful and peaceful life, DUE in great part to our Veterans. The

most violent or dangerous situation I have ever been in was that dirt clod fight in 4th grade. Thus, I always thought someone could be stretched so slightly, only to hear the story of a veteran stretched further, then another stretched even more further, and so on.

The takeaway that particularly bothers me the most and quite frankly makes me mad, is that our government is very good at taking a civilian and turning them into a warrior. On backside of this though, they are not so good at returning the warrior back into a civilian.

There are so many others I could talk about, but lastly, I contend that while their DD-214 (discharge paper) states an end date to their service, that for far too many veterans, their sacrifices continue.

Brad has a passionate project of preserving the stories of our veterans. You can view these stories by going to: [youtube.com/@rememberandhonorstories](http://youtube.com/@rememberandhonorstories)

*Thank You!*



## New Patients Welcome!

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# Christmas Quotes

'Miracle on 34th Street'

Christmas isn't just a day, it's a frame of mind.

A Christmas Carol'

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

Bob Hope

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

Johnny Carson

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

Phyllis Diller

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

Andy Rooney

One of the most glorious messes in the world is the mess created in the living room on Christmas Day. Don't clean it up too quickly.

Charles M. Schulz

Christmas is doing a little something extra for someone.

Norman Vincent Peale

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

Johnny Mathis

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

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

Shirley Temple

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



## Find Einstein



Can you find the hidden Einstein in this paper?

T	E	A	R	A	B	A	F	T	S	I	C	K		
H	A	K	E	L	O	B	A	R	I	D	L	E		
A	S	E	A	E	D	E	M	A	N	E	O	N		
W	E	L	L	H	E	E	L	E	D	O	A	T		
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### Travel

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**San Antonio, TX**  
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**Magical Christmas Markets**  
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<https://gateway.gocollette.com/link/1302978>

### Help Wanted

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## Technology is Hip!

### Lost Pet Trackers



Bob Larson

From a recent TV Henry Ford Innovation program, I discovered another GPS tracker for lost pets. The reason for pet trackers is to prevent your pet from getting lost or the security of finding your pet if it is lost! If you walk or hike with your dog and it runs off chasing a rabbit or other animal, sometimes finding your pet can be challenging, especially in wooded areas. For cats, it's even more challenging as they like to hide in bushes or under home or porch structures. Most pet trackers work through a combination of Wi-Fi, Bluetooth, cellular, and satellite signals. But even with all these signal options, the best GPS pet trackers are still not perfect and might not work in all instances. There are a half dozen or more reliable pet trackers that are GPS based and vary in costs from \$30 to \$200 on amazon. Another product from Australia is the AirBolt GPS tracker. What is unique about the AirBolt GPS pet tracker is it works with a combination of Bluetooth or cellular signals, thus giving a longer distance range in case your pet goes beyond the normal Bluetooth range of 100 feet. Other great features are the rechargeable battery lasts up to one year, it's waterproof, is small at 1.5 inches diameter, and fits on most collars. AirBolt can be used on your luggage or other items such as backpacks or bicycles too! Buy it on their website at [theairbolt.com](http://theairbolt.com) for \$150.

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

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

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## Ho-Ho-Hold On

If you bristle with thoughts of a nail-biting ‘Christmas Story’, the 17th version of ‘Scrooge’, or lip syncing ‘Its A Wonderful Life’, Ho-Ho-Hold onto your reindeer! The memories we’re hoping to rekindle here are just from us and for us, for whether high or low, we all have stories to share and love to gain.



**Steve Anderson**

For many, Christmas holds special meaning, be it historical, hysterical or heart-felt, for its these times we embrace when sharing memorable Christmas’s. Thinking back often recalls joyous times of gifts given and received, meals still digesting, and stories retold. While not everyone embraces the Spirit of the season, they could, for Christmas holidays are only as fun as we make of them. So why not let go of whatever dimmed Bethlehem’s Star and make a joyful noise? Never miss the chance to celebrate feelings as special as they are new!

Its easy really, as the greatest joys come not from things received, but through generosity, and the surprise and happiness in the faces

and hearts of those experiencing the moment. Reaching out produces understanding that can’t be bought any more than trust, honor or respect, all of which are gained when thinking beyond ourselves. A ‘Win-Win’ under anyone’s tree!

Through glistening eyes and joyful laughter feelings never thought possible are felt, maybe for the first time! The joy spreads, generosity grows, thankfulness is shared as failings are forgiven, and yes, families reunite. For while Christmas Spirit originated far South of the North Pole, the memories we hold dearest come from home, through laughter and tears with family and friends. There’s so much to give and celebrate, and little time to waste on lesser thoughts, so reach for the star atop life’s tree and the truth of what came with it. Merry Christmas to everyone!



## City of Loveland Community Survey Results

Residents celebrate Loveland as a place to live, and rate performance! From late-July until early September, the City of Loveland conducted its biennial 2024 National Community Survey. Results of the survey were released during the November 12 City Council Study Session.

When rating overall community quality, eight in ten residents celebrated Loveland as a place to live, and the overall quality of life received high praise. About two-thirds of residents expressed a positive view of the city’s overall image or reputation. Approximately eight in ten residents would recommend living in Loveland to someone who asks, reinforcing the City of Loveland’s status as a highly desirable community.

On the random sample survey, on items for which residents provided evaluative ratings, seven received ratings higher than the national benchmark, 102 received similar ratings, and 14 received lower ratings.

Items that scored higher than the national benchmarks: 1) Affordable high-speed internet, 2) access, 3) Community support for the arts, 4) Loveland open space,

5) Drinking water, and 6) Opportunities to attend cultural/arts/music activities.

Items that scored lower than the national benchmarks: 1) Air quality, 2) Overall economic health of Loveland, 3) K-12 Education, 4) Traffic enforcement, and 5) Crime prevention.

The survey was open to all Loveland residents, and it measured ten facets of community livability, which included community design, economy, mobility, parks and recreation, inclusivity and engagement, utilities, safety, natural environment, education / arts / culture, and health and wellness.

Staff will be able to use the data collected during the National Community Survey to align long-term strategic plans, evaluate performance management efforts, inform budget preparation, and more.

Since 2006, the City has conducted an annual Quality of Life Survey. Since 2014, both mailed and online surveys have been available. As part of its 2020 Strategic Plan and 2021 performance management efforts, the city has shifted to a biennial, statistically valid National Community Survey.

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

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

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

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

Colorado is one of the pioneering states to roll out identification

cards that can be stored in digital wallets. This feature is exclusively accessible to individuals with valid Colorado-issued driver licenses or IDs. However, residents of Colorado must still have their physical driver license or ID card on hand.

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

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

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



## Ageism Matters

### Responding To Ageist Comments



**Kris & Sara**

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

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

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

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

This holiday, let’s try something new.

Don’t make assumptions about what people know or can do based on their age. Ask them a question

instead. Find a way to include them in ways that respect their experience.

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

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

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

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





## Genealogy Rocks!



**Carol Darrow**

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

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

Flash forward to the present.

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

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

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



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

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

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

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

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

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

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

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



## Reflections

### Carding The Year



**Martha Coffin Evans**

I decided to live through 2024 differently this year. I've carded friends and family members throughout these 365 days. Initially, these cards contained messages of thanks and appreciation. As the year has unfolded, some messages have been get well ones. “This is just what the doctor ordered,” said one recipient.

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

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

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

The enjoyment in sending these cards has filled my year too. From being unexpected and a treat to receive, I've had emails and verbal comments about their meaning from many recipients. On occasion, I've received postcards from

recipients.

A number acknowledged what a treat it was to receive something in the mail. From “you made me smile” to “this made my day” these postcards added a nice touch and meant others were remembered. I'm

pleased at the enjoyment, and surprise, this has brought to so many.

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

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

*Martha (Marty) Coffin Evans, Ed.D, is a freelance writer with MACE Associates, LLC. She can be reached at [itsmemartee@aol.com](mailto:itsmemartee@aol.com) and [martycoffinevans.com](http://martycoffinevans.com).*



## Colorado Gerontological Society

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



**Eileen Doherty**

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

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

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

ingful opportunity, consider signing up and volunteering to share some time.

Can't deliver baskets, maybe you want to become a telephone buddy and call someone weekly to make them feel less alone.

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

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

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

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



## Global Village Museum Hosts Denver Trip to German Holiday Market

Enjoy a winter wonderland and authentic German-style holiday market in Denver on Saturday, Dec. 14, without the hassles of driving and parking. The round-trip excursion from Fort Collins, Experience the Denver Christ-kindlmarket Tradition, has been organized by the Global Village Museum of Arts and Cultures.

Participants can shop for unique, finely-crafted artisan gifts as well as enjoy tasty treats sold by local and international merchants in charming wooden huts. Reserved tables will be available midday in the Festival Hall, renowned for its live entertainment and dancing.

Participants will meet at the Harmony Park and Ride at 9 am

on Saturday, Dec. 14, to travel by van to the Denver market, returning to the Park and Ride by 5 pm. Tickets are \$60 per person, and reservations and signed waiver are required by 5 pm Wednesday, Dec. 11, at [globalvillagemuseum.org](http://globalvillagemuseum.org).

As the Christmas market is outdoors, registrants should dress for the weather, and participants are asked to bring a cell phone to maintain contact with the group. The Global Village Museum is located at 200 West Mountain Avenue, and Museum hours are 11 am to 5 pm Tuesday through Saturday. For more information, visit [globalvillagemuseum.org](http://globalvillagemuseum.org) or call 970-221-4600.

## Prepare Your Home for Any Kind of Storm With These Essentials

(StatePoint) Natural disasters like hurricanes, tornadoes, floods and wildfires are happening more frequently each year. They're also becoming more unpredictable, with many disasters taking place outside of the traditional storm season.

Despite the fact that an overwhelming majority of Americans—86%—are concerned that natural disasters will increase in the coming years, many households are not taking steps to prepare. According to a FEMA survey, only 51% of Americans believe they are prepared for a disaster, and only 48% of households report assembling or updating their disaster supplies.

With its long history of supporting communities impacted by disasters through its PowerForward program, Duracell has been bringing personal power to those who need it most since 2011. Over 15 million batteries through more than 61 deployments have been distributed to affected families to

operate storm essentials like flashlights, medical devices, headlamps and more.

With this disaster expertise in mind, Duracell is reminding everyone to prepare their homes for any kind of storm by adding Duracell Batteries with Power Boost ingredients to their emergency supply kits. Being prepared with batteries you can count on when it matters most not only gives you peace of mind, but protection for your loved ones and the community around you. With a guarantee of 12 years in storage, you can rest assured they'll be ready when you need them.

To stock your emergency preparedness kit with batteries, visit [www.walmart.com](http://www.walmart.com), then head to <https://www.fema.gov> for a full checklist of disaster supplies.

A storm could happen anywhere, at any time, so get ready before Mother Nature strikes by ensuring you're able to keep crucial devices powered in a storm.

## Monkeys Escape Lab

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

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



## NEED HELP NAVIGATING MEDICARE?



State Health Insurance Assistance Program (SHIP) is a local resource that provides unbiased help with Medicare. SHIP can help with:

- Enrollment.
- Plan comparison.
- Cost and coverage.
- And much more.

SHIP counselors are available in Fort Collins, Loveland, Greeley and Estes Park. All counselors are screened, trained and certified by Centers for Medicare and Medicaid Services (CMS).

Contact the UCHealth Aspen Club for assistance: 970.495.8558 or 970.495.8560.



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# Loveland City Council Hires New City Manager, City Attorney and Municipal Judge

The City of Loveland will soon have a trio of new leaders after the Loveland City Council voted unanimously to hire each in October. Jim Thompson, Loveland's new city manager, will start December 30, City Attorney Vince Junglas will assume the role permanently on November 4, and Jennifer Edgley will be sworn in as Loveland's municipal judge with a start date of November 25.

Loveland operates under a council-manager form of government. In this structure, the council sets the city's vision, policies, and priorities. The council appoints a city manager to oversee daily operations and manage city departments, a city attorney to serve as the chief legal advisor, and a municipal judge to oversee the municipal court, handling cases related to city ordinances and misdemeanors.

which extend beyond the International City/County Management Association, Federal Emergency Management Agency, International Municipal Clerks Association, and Government Finance Officer Association.

Among Thompson's recent credentials as City Manager for the City of Scottsdale, Thompson helped implement priority-based budgeting to ensure the budget was tied to the value of services and programs. He negotiated multiple new economic development projects including Axon International Headquarters, Nationwide, and Mack Industrial Park, Choice Hotels International Headquarters, and many other projects of different sizes and benefits to the community and was responsible for a \$2.3 billion annual budget.

Thompson earned his Master of Business Administration from Regis University in Denver, and he also has a Bachelor of Science in Accounting from Indiana University, in addition to completing several government-related credential programs.

Over his 13-year career, Junglas has exclusively represented municipal government, joining the City of Loveland in 2014 as a municipal prosecutor. Promoted to deputy city attorney in 2021, he has served as acting city attorney since April.

Previously, Junglas worked for the City of Greeley and is affiliated with the Weld County, Larimer County, and Colorado Bar Associations, as well as the Colorado Municipal League. His legal expertise spans areas including land use, TABOR, parks and recreation, law enforcement, First Amendment, and economic development, notably the Amazon development deal in Loveland without incentives. Junglas has addressed community issues like youth vaping and homelessness, including the encampment ban, and regularly provides the City Council with legal tools to enact policy.

He has received four Shining Star Awards for his work, collaboration, and city values. Junglas graduated from the University of Colorado Boulder in 2006 and Michigan State University College of Law in 2011.

a public defender and appellate attorney. She began her career as an assistant public defender in Florida, representing clients in misdemeanor and felony cases, later advancing to the Director of Community Integration Services.

Edgley currently serves as a housing attorney with Colorado Legal Services. Her practice focuses on assisting tenants navigate various housing-related challenges including eviction actions. Over her career, Edgley has collaborated to build and implement the Recidivism Reduction Pilot Thompson for the 17th Judicial Circuit in Fort Lauderdale Florida, collaborated with criminal justice stakeholders in the operation of Broward County's Community Court, spearheaded bond reform efforts, reduced jail overpopulation and led efforts to seek funding for the public defender's office community programs.

Edgley graduated from Brigham Young University before earning her law degree from St. Thomas University School of Law.



*Jim Thompson*  
Loveland's New City Manager

Thompson has more than 35 years of municipal leadership experience, 28 of which includes City Manager experience. He has multiple professional affiliations,



*Vince Junglas*  
Loveland's new City Attorney



*Jennifer Edgley*  
Loveland's new Municipal Judge  
Jennifer Edgley has over 10 years of courtroom experience as



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# 7 Reasons Your Feet and Ankles May Be Hurting

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

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

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

**1. Shoes:** From high heels to flip flops, some popular shoe styles can create painful foot and ankle issues. Choose shoes that cushion and support the foot to prevent pain as well as to provide stability, helping you avoid falls and acute injury. And be sure that your shoes fit correctly. Footwear that’s too large can rub the skin, causing blisters and sores, while a snug fit can aggravate bunions and hammertoes.

**2. Overuse:** Physical activities like playing a sport, working out at the gym or even exercising at

home can lead to overuse injuries such as Achilles tendonitis, plantar fasciitis, bursitis, Morton’s neuroma and stress fractures. You can help prevent overuse injuries with the right footwear and by ramping up training slowly. If you experience pain, take time off to rest until you see your foot and ankle surgeon for proper diagnosis and treatment. It’s the best way to get healthy and get back into the game.

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

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

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

**6. Diabetes:** There are many diabetes complications associated with feet, including neuropathy, which can involve numbness and pain, muscle weakness and loss of balance, or dry feet and cracked skin. Diabetic neuropathy is a serious condition that also is associated with ulcers, which can easily become infected. Treating diabetic

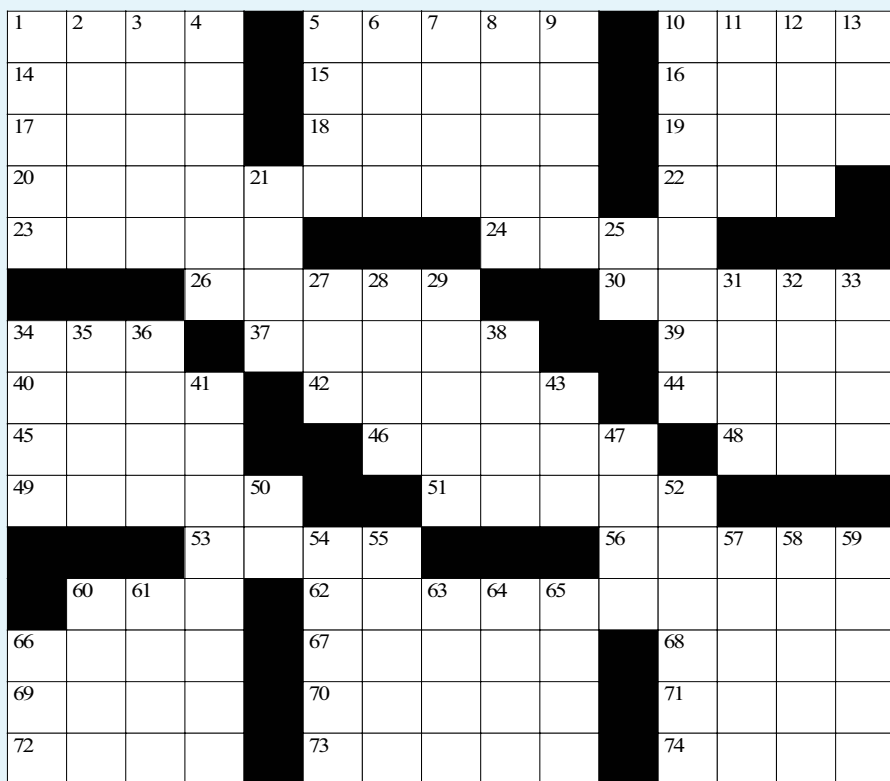
neuropathy involves controlling blood sugar levels, inspecting feet daily, and integrating your foot and ankle surgeon into your diabetes care team.

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

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



## 50 Plus Marketplace News Crossword Puzzle



**ACROSS**

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

**DOWN**

- 1 Melts
- 2 Artist's support
- 3 Pack leader
- 4 Real estate
- 5 On sheltered side
- 6 Predict
- 7 Second son of Adam and Eve
- 8 Famous
- 9 Commerce
- 10 Study of China
- 11 Notion
- 12 Semisolid mass
- 13 Understanding
- 21 Make healthy
- 25 Similar to
- 27 Call of the crow
- 28 Rent
- 29 Something special
- 31 Having wings
- 32 Disease of the nervous system
- 33 Appear
- 34 Spurt
- 35 Sewing case
- 36 Tarpaulin
- 38 Individual facts
- 41 German princely family
- 43 Small cask
- 47 Nuclear weapon
- 50 Not off
- 52 Privateer
- 54 Garden flower
- 55 Steer
- 57 Soul
- 58 Wearies
- 59 Perfume
- 60 Repeat
- 61 Republic in SW Asia
- 63 Children's book author
- 64 Killer whale
- 65 City in NW France
- 66 Strike lightly

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### The Ruby Slippers

The so-called movie buff thief who stole Judy Garland’s “Wizard of Oz” slippers 20 years ago apparently believed that the shoes were bejeweled with real rubies, according to the Associated Press. In 2005 the thief shattered the display case in the Judy Garland Museum in Grand Rapids, Minnesota and stole the iconic footwear. The shoes were recovered in a sting operation after a man approached the shoes’ insurer and said he could help get them back. The slippers are now up for bidding by Heritage Auctions in Dallas, TX they expect to select a buyer by December 7.

