

50 Plus Marketplace



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

September 2024 • Volume 30 • Issue 9

Fort Collins Adopts Speed Corridors & Adds AVIS Red Light Cameras

Fort Collins City Council updated the Automated Vehicle Identification Systems (AVIS) Municipal Code through the designation of “speed corridors” within the city that historically show excessive traffic violations and crashes.

The primary goal of speed corridors and the Traffic Safety Initiative (TSI) is to promote traffic safety through speed enforcement, eliminate Fort Collins roadway fatalities, and reduce injury crashes. As part of the City’s current traffic enforcement program, six intersections are outfitted with red light cameras that detect red stop-light violations. Those cameras will detect, validate, and generate speeding violations where vehicle speed exceeds the posted limit.

Additionally, expanded areas throughout Fort Collins that have been designated as “speed corri-

dors” will allow the use of existing speed enforcement vans and two new transportable units that can be placed temporarily in problematic locations to address speed compliance between intersections.

The corridors were selected based on data collected over the past three years regarding the most common locations for injury/fatal crashes, community concerns regarding dangerous driving behavior and citations involving speeding, careless driving, reckless driving, and racing. Photo enforcement plays an important role in making our streets safer for all.

When a speeding vehicle is detected, the photo/radar system takes a picture of the vehicle and driver. The registered owner of the vehicle then receives a citation in the mail. Photo/radar enforcement is only used on public streets, and photographs are only taken if

drivers are violating traffic laws or involved in crashes. If speeding 25 miles over the speed limit, you will be cited with a 6-point speeding ticket and required to appear in court.

“This is just one of the tools available to help create safer roads

for everyone,” said Fort Collins Police Chief, Jeff Swoboda. “Whether through the use of traffic cameras or these other innovative approaches, it is essential that we continue to explore new ways to promote safety and reduce crashes on our roads.”



CSU Music Dept. Presents La Soirée des Sonates de Debussy

Join us for an evening celebrating musical depth and creativity as CSU faculty members and local professional artists perform Claude Debussy’s enchanting sonatas on various instruments: cello and piano, violin and piano, as well as flute, viola, and harp. Immerse yourself in the full spectrum of Debussy’s compositions, from the mystique of the flute to the resounding depths of the cello.

Revel in the enthralling melodies and intricate harmonies as the musicians demonstrate their expertise and passion. Whether you’re a seasoned classical music aficionado or a seeker of artistic inspiration, this performance will engage and captivate audiences of all ages.

Claude Debussy (1862–1918) was a French composer, often associated with Impressionist music, although he rejected the term. His innovative compositions significantly influenced late 19th and early 20th-century music. Here are some key points about his life and work:

Born in Saint-Germain-en-Laye, near Paris, Debussy showed musical talent from a young age. Despite disapproval from conservative professors at the Conservatoire de Paris, he pursued innovative composition.

Debussy’s mature style emerged gradually. At nearly 40, he gained international fame with his only completed opera, *Pelléas et Mélisande*. His orchestral works include *Prélude à l’après-midi d’un faune*, *Nocturnes*, and *Images*.

Debussy reacted against Wagner and the German tradition. He considered the classical symphony obsolete and explored alternative forms, such as his “symphonic sketches” in *La mer*.

His piano compositions include sets of 24 *Préludes* and 12 *Études*. He also wrote *mélodies* based on various poetry.

Debussy’s harmonies and orchestral colors were groundbreaking, influencing composers like Béla Bartók, Olivier Messiaen, and jazz pianist Bill Evans.

In his last years, he focused on

chamber music, completing three of six planned sonatas for different instrument combinations. Debussy’s music remains enchanting and continues to captivate audiences worldwide.

Sponsored by the faculty on September 30 at 7:30 pm at the Organ Recital Hall in the University’s Center for the Arts located at 1400 Remington Street in Fort Collins. Tickets prices vary from \$13 to \$15 for seniors or adults and are available online at <https://csuartstickets.universitytickets.com> or call 970-491-2787.



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SEPTEMBER Calendar

Saturday/7

Veterans Appreciation Day at the VA Medical Center in Cheyenne from 10 am to 2 pm. Car show, food trucks, and various vendor booths will be available.

Saturday/14

The Mormon Church presents their annual Family History Fair at the LDS Church on W 28th St from 9am to 1 pm. All genealogists and visitors are welcome to attend to learn about genealogy and family history! Multiple classes on genealogy and DNA plus vendor booths on genealogy. Lots of free parking!

Saturday/21

Larimer County Genealogical Society present a free program on "Becoming an American: Naturalization Records" by Carol Stetser at 10 am in the Prairie Sage Room at the fort Collins Senior Center or on Zoom. This presentation focuses on the process of naturalization (which varied over time) as well as the differences in naturalization faced by women, children and immigrants from non-European countries and will offer strategies and tools to help find sometimes elusive naturalization records. Register online at www.lcgsc.org to receive the Zoom info and handout.

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

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

Check individual venues for current information

Calendar sponsored by:

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We Care

Can you hear me now?



Susan Baker

Did you know that mild degrees of hearing loss can cause up to a threefold increased risk of falling? Research indicates reasons why hearing loss can increase the risk of falls.

- Older adults with hearing loss are at a 2.4 times greater risk of falls than their normal hearing peers.
- Increased cognitive load as the brain struggles to interpret sounds, leading to fewer cognitive resources to help with balance and stability.
- Shared pathways between hearing and balance-related brain structures.
- Fewer sensory cues in daily surroundings which help with spatial orientation and hazard avoidance.

In the US, falls are the leading cause of injury deaths and most common cause of nonfatal injuries and hospitalizations for people over 65 years of age. (CDC, 2024). Several things could explain the relationship between hearing loss and falls. There may be dysfunction of the hearing and balance systems. Decreased hearing sensitivity may directly limit access to hearing cues that are needed to

provide environmental awareness. Wearing a pair of hearing aids will provide significant improvement in balance and a decreased risk of falling among older adults with hearing loss.

An ounce of prevention is worth a pound of cure: As hearing loss may increase the risk of falls, with negative impact on quality of life and longevity, it is vital to get a hearing evaluation. With a timely evaluation

and trusted advice, those at risk will be better able to make well informed decisions about the need for hearing aids. The aids will help you hear and understand as well as help you hear environmental spatial cues.

Susan Baker is the owner and operator of Advanced Hearing Services in Fort Collins. She has been helping people with hearing loss and tinnitus for the past 24 years. Please call (970) 221-5249 for an appointment today.

Source: <https://www.cdc.gov/falls/data-research/facts-stats/index.html>

THE CHANGING BRAIN WITH HEARING LOSS:

Link between hearing loss and cognitive decline



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THE IMPORTANCE OF AN ANNUAL HEARING EVALUATION

- 10% of the population has hearing loss – it is common in the aging process.
- Hearing loss can lead to social isolation and depression.
- Hearing aids can help maintain Brain Reserves.

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Elder Law Q & A

The Benefits of Giving Gifts to Your Grandchildren in Trust



Will Beyers

There are some serious drawbacks to many options for giving gifts to grandchildren. For instance, there might be no tax or estate planning advantages. Or, you may have no control of the funds (or lose control after a certain point). The money could also affect a grandchild's eligibility for financial aid.

An option that overcomes many of these problems involves transferring money into a trust established to benefit a grandchild. With the help of an attorney, you can draft a trust that reflects your express wishes about when the income and principal will be available to the grandchild, and even how the funds will be spent.

What Are the Benefits of a Trust?

Transferring funds into such a trust offers the following benefits:

1. Although the trust owns the assets, you control them as trustee and can decide what type of investments to make;
2. Income earned by the trust from amounts that you've deposited will not be taxed to you; the

trust pays the taxes;

3. Amounts deposited in trust, and the income earned from those funds, will be used for the benefit of your grandchildren; and

4. You can provide that the trust terminate at any age you specify.

What Are the Potential Restrictions With Trusts?

In order to qualify for these benefits, however, certain restrictions apply. These trusts are complex legal documents and should not be set up without the help of an experienced attorney. As a result, the chief downside of such trusts is the cost of establishing and maintain-

ing them, which you should discuss with an attorney before going ahead with a trust.

Finally, you must be totally comfortable with this gift-planning strategy and the amount of money available to you in your estate. In short, you should only make gifts if you feel certain that the amount of funds remaining in your name and the amount of income they will produce will be adequate for your needs.

To learn more about setting up a trust for your grandchildren, connect with an Estate Planning or Elder Law attorney near you.



Will and Bill Beyers

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Published by
50Plus Media Solutions, Inc.
Berthoud, Estes Park, Fort
Collins, Loveland, & Wellington

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

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

DEADLINE

10th of the Preceding Month

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

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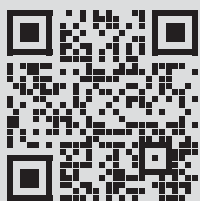
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Printed on Recycled Paper



Brad Hoopes

Stanley "Buck" Morning knows the hell of war, a hell frozen over. He went over to Korea with the 1st Marines and right away was on the Pusan Perimeter, a small foothold in the south still held after the North Koreans had invaded. He then took part in the Inchon Landing, which was the start of liberating the south. He continued on as our forces pushed deep into North Korea. This is where he met his frozen hell, the Chosin Reservoir.

Progress north was going well, but intelligence failed to pick up that the Chinese had entered the war. Soon our contingent of 30,000 was surrounded by 120,000 Chinese. Adding to this, it was upwards of 60 degrees below zero out and they were soon running out of supplies. Men suffered severe frostbite and equipment froze up. They broke out was

Veterans Echoes

Hell Frozen Over

through a narrow gorge.

The gorge became a gauntlet with Chinese lined up along the ridges above them. Buck was in an even more precarious position. As a combat engineer, he was at the end of the line blowing up bridges and such, and thus was one of the last ones out. This hellish experience lasted 17 days.

Buck spent a month in the hospital with pneumonia and frozen

feet. He could have gone home after that, but he didn't want to leave his buddies behind and returned to duty. This member of the deeply revered "Chosin Few" still battles issues with his feet 70+ years later.

Semper Fi Buck!

Brad Hoopes has a passionate project of preserving the stories of veterans. To watch Buck's and other veterans' stories, please visit: www.youtube.com/@rememberandhonorstories



Colorado's Strong Tourism Industry Continues to Grow

Today the Colorado Tourism Office (CTO), a division of the Colorado Office of Economic Development and International Trade (OEDIT), released the 2023 annual tourism industry research reports that showed Colorado's continued strong and steady tourism growth with \$28.2 billion in travel spending and 93.3 million visitors in 2023, boosting our statewide and local economy.

According to the Dean Runyan report, travel spending in Colorado increased by 3.9% from \$27.2 billion in 2022 to \$28.2 billion in 2023. Half of this growth is attributed to the Denver Metro Area and Front Range counties. The Longwoods Travel USA Report indicates that visitation to Colorado increased by 3.6%, with a total of 93.3 million visitors in 2023 compared to 90 million in 2022. State and local tax revenue also grew to a combined \$1.8 billion in 2023, a 5.7% increase from the previous year.

"Colorado's outdoor recreation, thriving communities, cultural heritage, and booming industries continues to draw millions of visitors to our state each year, strengthening local economies in all four corners of the state. Every day is a great day to celebrate our world-renowned and growing tourism industry," said Governor Polis.

Direct travel-generated employment created approximately 9,450 new jobs, totaling 187,710 in 2023, a 5.3% increase com-

pared to 2022. The Accommodations and Food Services sector saw significant growth, adding 3,320 jobs, a 3.3% increase from the previous year. Additionally, the Arts, Entertainment and Recreation sector grew by 8.7%, creating 3,760 jobs. Overnight business trips increased by 7% from 2022. The top three activities and experiences for overnight visitors to Colorado in 2023 were shopping, sightseeing, and attending a celebration.

"We're encouraged by the consistent growth we saw in 2023, with Denver and the Front Range playing key roles," said Timothy Wolfe, Colorado Tourism Office Director. "Our focus for 2024 is to continue highlighting Colorado's diverse attractions, welcoming more international visitors and supporting all destinations across the state."

Other notable impacts from the Longwoods International and Dean Runyan Associates studies include:

- 85% of overnight travelers were repeat visitors in 2023.
- 62% of overnight travelers to Colorado had visited before in the past 12 months.
- For 2023 overnight visitors, the average length of stay was 3.5 nights.
- Direct travel-generated earnings grew from \$8.7 billion in 2022 to \$9.9 billion in 2023, an increase of 13.3%.

• Earnings from Accommodation & Food Services grew from \$4.1 billion to \$4.4 billion, an increase of 7.9%.

• Travelers spent approximately \$13.9 billion in the Denver region alone in 2023, making up 49.3% of the statewide total.

In addition to promoting economic development, the CTO continued its focus on destination stewardship. Launched in May 2023, the Destination Stewardship Strategic Planning Initiative aims to balance the quality of life for residents and the visitor experience while enhancing Colorado's environment, cultures, and communities. The output will include a statewide destination stewardship plan as well as eight regional plans, available to the public in September 2024.

To view the full reports for Colorado Travel Impacts 2023 (Dean Runyan Associates) and Colorado Travel Year Report 2023 (Longwoods International), visit <https://oedit.colorado.gov/tourism-research>.



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.



(l-r) Maureen & her client Ruth



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Dr. Gawkler's vacation rental is fully booked for the weekend. Unfortunately, it's the weekend the doctor and his faithful assistant Igor are bringing their monstrous creation to life. Can Dr. Gawkler keep his guests from getting eaten? More importantly, can he keep his guests from giving him bad re-

views before they get eaten? This outrageous comedy is being presented by ENCORE! ENCORE!

You will be reminded how great it feels to not take life too seriously and actually laugh out loud!

For further information and tickets, please call 970-221-6730.

He Did It

Imagine how hard it can be to tow a not-so-light airplane by yourself. Think about how much more difficult it can be to tow three aircraft at once. Not only did Matteo Pavone tow three planes

on one line down a runway at Asti, Italy, he did it walking on his hands despite the fact that he has a bad back and his doctors told him that he couldn't and shouldn't do it. He did it and it earned him a Guinness World Record.



Fort Collins

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Have questions? We'd love to hear from you. Hablamos español!

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Ron Stern's Travel Series

Hotel Maxwell Anderson, Glenwood Springs

Building on its lasting reputation for elegance and hospitality, the Hotel Denver has a new name and a fresh look. Now known as Hotel Maxwell Anderson, this new identity of a fictional train conductor harkens back to the early railroad days of the 1880s. Back then the Denver and Rio Grande and Chicago Midland Railroads brought trainloads of workers, settlers, and tourists to the expanding town of Glenwood Springs.

Opened in 1915, this renovated historic boutique hotel has integrated the best elements of the past with a clean modern design.

here and throughout the public spaces. The walls are adorned with contemporary artwork and photos that extend to the upper floors. The adjacent Glenwood Canyon Brewpub's entrance is now accessible from the lobby.

90 rooms and suites have been meticulously updated using upscale textiles and a "sophisticated color palette." Each room has been thoughtfully adorned with modern furnishings, high-speed Wi-Fi, HDTVs, a dedicated workspace and premium bedding and linens. As one who suffers from back and neck issues, I found the beds and pillows to be heavenly bliss and had my best sleep in years.

Some of the original exposed bricks were retained as part of the redesign. If these walls could talk, they would regale you with tales of prohibition, gangsters, shootouts and two world wars. Even Doc

Holliday came to town for his health. You can view his gravesite via a short hike up to Linwood Cemetery.

Through the decades, the Hotel Maxwell Anderson has served travelers with elegance, comfort and a superior level of hospitality. This tradition has continued today with a bold, modern design

Retaining its vintage charm together with a contemporary appeal, travelers seeking a memorable stay in the center of town will discover it here.

As one of the oldest hotels in Glenwood, it has been witness to more than 100 years of history. Much of this has been preserved during the recent renovation. Just beyond check-in, the three-story atrium lobby has been redesigned to make better use of the space.

Plush couches, tables, chairs and historical artifacts surround a massive stone fireplace, providing a relaxing seating area for conversation and refreshment.

Large windows allow natural light while overhead, suspended crystal chandeliers adds to the whimsical vibe. Vintage accents like Tiffany-style lamps, steam trunks and memorabilia can be found both

and a sense of nostalgia, providing a memorable experience for each guest.

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



SAVE THE DATE!



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Wednesday, October 2, 2024

Island Grove
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2024 SPEAKERS AND TOPICS:

Amy Heath • Ensight - Adaptive Devices for Low Vision

Angela Zigelhofer • Dementia Care Panel - Montessori

Cyndy Luzinski • Dementia Care Panel - SPECIAL

Wendy Abbott • Dementia Care Panel - Alzheimer's Association

Chuck Connell • Last Wills and Testaments, Trusts, and Powers of Attorney

Kate Connell • PAM Hospital - What It's All About!

Kathryn Hall • Housing Rights

North Ridge - Senior Retirement Counselor

Alan Heileman • Medicare Changes - Aspen Club

Tammy Brannen, LCSW - Living and Aging with Intention

Larimer County Office on Aging Grand Family Respite Voucher Program

Families with grandparents raising grandchildren are becoming more common. This arrangement often happens out of necessity, when grandparents step in due to parental issues such as substance abuse, mental illness, incarceration, or



Brittany Goldman

financial hardship. In such cases, grandparents can provide stability, love, and a safe environment for their grandchildren, which is crucial for a child's emotional and psychological development. Grandparents can also provide a sense of family history and identity that can be pivotal for children who have experienced trauma or instability. Grandparent involvement can mitigate the adverse effects of the disruptions in the children's lives, offering a nurturing and familiar environment that promotes healing and growth.

However, raising grandchildren can also be physically, emotionally, and financially taxing for grandparents. Many grandparents are at an age where they start to enjoy retirement, only to find themselves once again involved in the daily responsibilities of child-rearing. That's why the Larimer County Office on Aging provides the

Grand Family Respite Voucher Program! The program offers financial assistance to grandparents raising grandchildren with vouchers that can pay for a child's classes, day care, and after-school programs. These activities give grandparents a break from their caregiving responsibilities, allowing them time to rest, manage their health, and prevent burnout.

Grandparents raising grandchildren form a crucial support system within many communities. Their role ensures continuity, stability, and a loving environment for children in need. Programs like the Larimer County Office on Aging Grand Family Respite Voucher are essential, providing much-needed relief and recognizing the invaluable contribution of these grandparents.

Learn more about the Grand Family Respite Voucher Program on the Larimer County website at www.larimer.gov/caregiver or contact the Office on Aging at 970-498-7750 with questions. ¡Hablamos Español!

We Care

Genelle Davis



Genelle Davis is the new Sales Manager at Brookdale North Loveland.

Genelle brings twenty years of senior care service experience to her new job.

She is looking forward to this new opportunity. Genelle is wished every success!

She invites you to stop by and say "HI."

Who Needs a Fish Tank

A fellow by the name of Je-Quan Irving and his pals in the Bedford-Stuyvesant neighborhood of Brooklyn have turned a leaky fire hydrant into a neighborhood gold fish tank. They call it the "Bed-Stuy Goldfish Pond" and Irving and his mates are determined to keep the pond despite

the efforts of the Department of Environmental Protection to shut off the trickling fire hydrant. They've already raised more than \$1,000 via a GoFundMe campaign and have purchased some 100 gold fish at the local pet store to stock the make-shift pond.

A Near Bear Encounter

There she was, Elaine Salmon, a teacher at the Peak Mountain Charter School in the unincorporated community of Pine Mountain Club, CA, getting ready for the opening of school. She left her

classroom for a few minutes and when she got back it was not a student she encountered; it was a black bear. She called her husband, who wasted no time arriving to deal with the intruder. As it turned out, it was as easy as holding the door open for the bear.

Technology is Hip!

German Public Schools & Universities Adopt AI for Student Classes



Bob Larson

Tomorrow Today, a German TV show highlighted German schools using AI (artificial intelligence) programs.

Over two-thirds of students in Germany use AI in many classes from elementary to high school and universities since 2022. At the elementary level, students use the popular software program ChatGPT in creating simple essays and poetry and love doing it!

Chat GPT was the first online software program to introduce generative AI program (a basic AI method) in 2020 to Internet users worldwide. Amazingly, after introducing their AI program, they had over one million users within a month. ChatGPT is a generative AI tool created by San Francisco based OpenAI developer that answers all types of questions and assists users with composing emails, essays, code, songs, poetry, photos, videos, and much more!

Since then, Microsoft, Google and others use generative AI in their web browsers to create answers to user's questions. Microsoft helped to fund Open AI and

uses their ChatGPT in their web browsers. Google uses a different AI method for their Gemini AI based browser.

German middle school students with the help of their teachers use ChatGPT for creating essays, solving math and chemistry problems, however doesn't solve the math or chemistry problem intentionally, but gives a method to solve the problem for students.

Many German teachers praise the ChatGPT learning tool as it speeds up the learning process and gives students the ability to use computers and software in creating ideas and solving problems quickly. After all, many large businesses use computers to create new ideas and solve problems. AI is becoming very popular in the business, engineering, financial, and manufacturing sectors worldwide and hire graduate students with AI skills.

What are the US schools doing with AI? Interestingly, ChatGPT or similar AI programs were banned at most US schools including universities because of fear and plagiarism until now! Makes you wonder what happened to our innovation!

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



Veterans Plaza of Northern Colorado

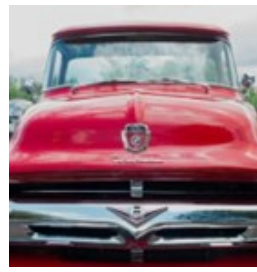
Rally at the Goat Car Show

October 12: 10 am to 2 pm

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in Fort Collins



Join us for the coolest free car event in town at Gilded Goat Brewing Company! See the great restoration in these cars and trucks at this epic gathering of car & truck enthusiasts, whether you're a gearhead or just love checking out awesome rides! This in-person event is a must see event! Join us for beer, music, and food in the brewery. Proceeds benefit the Veterans Plaza of Northern Colorado!

Ageism Matters

Ageism Awareness Day 2024



Kris & Sara

This day, led in the US by the American Society on Aging, draws attention to ageism and its impacts. Ageism negatively affects our health and well-being, financial security, and economy. Join us in raising awareness about ageism and what we can do about it. Here are ideas on how:

Educate yourself and your community

Our website, www.ChangingtheNarrativeCO.org, has resources on reframing aging and responding to ageism. Start with the Resources page.

The American Society on Aging (www.asaging.org) website offers a free Ageism Awareness Day toolkit. Whether as an organization or an individual, there are ways to participate, from sharing on social media to asking media and government representatives to recognize Ageism Awareness Day.

Connect with people of other ages

Intergenerational connections help reduce ageism. When we connect, our attitudes shift about people of different ages. Read more

about the power of intergenerational connection and download the intergenerational conversation toolkit on our website.

Host a discussion

Gather friends or colleagues to read Dr. Becca Levy's book *Breaking the Age Code*. Then, use our toolkit to host a conversation. (Check out OldSchool.info for more book ideas.) If video is more your style, our YouTube channel has multiple options to spark a conversation. Antidotes to Ageism, our video introducing ageism in healthcare, even has a discussion guide.

Share on social media

Follow organizations like Changing the Narrative and the American Society on Aging on social media and re-share posts. Search for #AgeismAwarenessDay to find posts from others raising their voices together - and add yours!

The easiest way to do something? Share this article. Join us in taking action for Ageism Awareness Day!

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



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Colorado Gerontological Society

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Eileen Doherty

Hundreds of Medicare Beneficiary (QMB) Coloradoans maybe eligible for financial assistance with Medicare Part B premiums of \$174/month. Colorado's Medicaid program is responsible for paying Medicare Part B premiums for those whose gross income from all sources is less than \$1992/month for a single person and \$2239 for a couple.

Individuals must have less than \$12,430 in resources with couples having less than \$20,130. Resource exemptions include a home, one car, a term life insurance, and an irrevocable burial plan. Individuals who participate in this program are also exempt from the Medicaid Estate Recovery program, meaning that Medicaid cannot put a lien on the home. Individuals cannot be asked to sign a waiver that allows the state to put a lien on their home by the county department of human services.

Very low-income individuals qualify for the Qualified

To qualify, you must apply either online at Colorado PEAK or <https://co.colorado.gov/colorado-peak> or submit a paper application.

All individuals who are eligible for financial assistance for Medicare Part B are also eligible for Medicare Part D assistance through the Low Income Subsidy or Extra Help with prescription drug premiums, as well as deductibles and co-pays for prescriptions. To apply for LIS, submit your application online at Social Security or <https://www.ssa.gov/medicare/part-d-extra-help> or call SSA at 1-800-772-1213.

If you have questions or for more information, call 1-855-293-6911.

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

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Veterans:

Reduce Your Risk of Suicide Crisis

Taking the time to take care of yourself before a suicide crisis is key to prevention. For many of us, it doesn't seem like there are enough hours in the day. You might be constantly prioritizing how you spend your time, with some things inevitably creeping down the to-do list. But what if you could do one thing that could potentially save your life? Would you do it?

I'm talking about being ready in case a suicide crisis happens. No one knows if or when one will strike. But in times of crisis, every second counts.

1. Take the time to recognize the signs of suicide crisis. Everyone faces challenges and some of those challenges may develop into a suicide crisis. Recognizing a crisis in yourself can help you know when to find support.

Crisis signs: These signs require immediate attention. If you're experiencing any of these and need medical attention, call 911 now. For immediate help in dealing with a suicide crisis, contact the Veterans Crisis Line: Dial 988 then Press 1. Typical crisis signs are: 1) Thinking about hurting or killing yourself immediately, 2) Looking for ways to kill yourself right now, 3) Talking about death, dying or suicide in an immediate sense, & 4) Self-destructive behavior, such as drug abuse, risky use of weapons, etc.

Warning signs: These signs may indicate you need help. If you're experiencing any of these, contact the Veterans Crisis Line now: Dial 988 then Press 1. Typical warning signs are: 1) Feeling sad or depressed most of the time, 2) Experiencing hopelessness, 3) Experiencing anxiety, agitation, sleeplessness or mood swings, 4) Feeling as if there is no reason to live, 5) Feeling excessive guilt, shame or sense of failure, 6) Expressing rage or anger, 7) Engaging in risky activities without thinking, 8) Increasing alcohol or drug misuse, 9) Losing interest in hobbies, work or school, 10) Neglecting personal welfare and appearance, 11) Withdrawing from family and friends, 12) Showing violent behavior, like punching a hole in the wall or getting into fights, 13) Giving away prized possessions, & 14) Getting affairs in order, tying up loose ends or writing a will.

2. Take the time to make a safety plan. VA's Safety Plan app helps you create a custom step-by-step action plan to keep yourself safe when experiencing thoughts about suicide or self-harm. The app helps you identify personal coping strategies and sources of support, giving thoughts of suicide time to decrease and become more manageable. Once you create your Safety Plan, you can identify your reasons to live and explore more

tools to help you cope.

3. Take the time to think about risk and protective factors in your life. There is no single cause. Suicide is the result of a complex interaction of risk and protective factors at the individual, community, and societal levels.

Risk factors are associated with an increased likelihood of suicidal behaviors and can include: 1) Prior suicide attempt history, 2) Certain mental health conditions, 3) Access to lethal means, like guns or certain medications, & 4) Stressful life events, such as divorce, job loss or the death of a loved one.

Protective factors can help offset those risk factors and are characteristics associated with a decreased likelihood of suicidal behaviors. They include: 1) Access to mental health care, 2) Feeling connected to other people, & 3) Positive coping skills.

Veterans also have unique characteristics and experiences related to military service that may increase suicide risk or protect against it by: 1) Veteran risk factors: transition-related challenges, posttraumatic stress disorder, traumatic brain injury and experience with guns, or 2) Veteran protective factors: resilience, a sense of belonging and purpose through military service, access to VA mental health care and care for substance use disorders and positive coping skills learned in high-stress settings.

4. Take the time to learn about secure storage practices. Increasing the time and distance between a person in a suicide crisis and their access to lethal means—like guns, medications, alcohol, opioids, ropes, cords, or sharp objects—can reduce suicide risk and save lives. VA's Keep It Secure program promotes awareness about the simple steps you can take to protect yourself and your family.

5. Take the time to talk to someone. Even if you think you're OK, it might be helpful to talk with someone who understands what you're going through. Veterans Crisis Line responders are trained in military culture, and some responders are Veterans.

If you're a Veteran in crisis or concerned about one, contact the Veterans Crisis Line to receive 24/7 confidential support. You don't have to be enrolled in VA benefits or health care to connect. To reach responders, Dial 988 then Press 1, or chat online at [VeteransCrisisLine.net/Chat](https://www.veteranscrisisline.net/Chat), or text 838255.

I remember an old saying, "There's no time like the present." Don't wait. Take the time now to be prepared in case a crisis happens. Article courtesy of Matthew Miller, Executive Director, VA Suicide Prevention Services.

Managing Your Retirement Savings

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

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

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

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

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

1. FOCUS ON YOUR BUDGET

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

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

2. KEEP SOME CASH

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

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

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

3. BE FLEXIBLE ON WITHDRAWALS

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

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

4. ADJUST INVESTMENTS

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

5. CONSIDER GUARANTEED INCOME

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

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

Five Summer Safety Tips to Protect Dementia Persons from Wandering

Wandering is a very common and potentially dangerous behavior for those living with dementia, but it is even more hazardous during the hot summer months. High temperatures and prolonged sun exposure can very quickly cause heat stroke and dehydration. To help caregivers protect their loved ones over the summer months, the Alzheimer's Foundation of America (AFA) is providing tips to reduce the chances of wandering and help prepare them to respond quickly if their loved one goes missing.

"Hot summer months create additional safety risks if someone with dementia wanders from home, which is why their family caregivers need to be proactive," said Jennifer Reeder, LCSW, AFA's Director of Educational and Social Services. "Creating a setting where someone with dementia can maintain the benefits of walking by being active and stimulated in a safe environment, while also meeting basic needs, and having an emergency plan in place, are the best ways to protect the person's well-being and quality of life."

Examine the motivations for wandering. There can be many reasons why someone with dementia wants to walk outdoors; it can provide a feeling of purposefulness, excitement, or pleasure. This is especially true if the person lived an active lifestyle prior to the onset of their illness. Identify consistent and sustainable ways to support physical activities and stimulation in a safe environment: create walking paths around the home with visual cues and engaging objects; involve the person in simple tasks; and offer enjoyable activities (i.e., exercise, music, crafts). Ensure the basic needs (i.e., thirst, hunger, a need to use the bathroom) are met, as wandering can also be an expression of an unmet need.

Safeguard the home. Facilitate safe movement by avoiding clutter and eliminating tripping hazards. Be mindful of how objects like car keys, jackets, and purses might trigger the person to leave suddenly. Install electronic chimes or doorbells on doors so someone

is alerted if the individual tries to exit. Consider using a smart doorbell with an app that can notify you when someone is entering or exiting the home.

Be aware of your loved one's patterns. Know what times of the day may be more activating than others and try to offer stimulating activities during those times. Encourage healthy sleep habits to reduce the chances of the person leaving during the middle of the night. If your loved one does wander, document their patterns (frequency, duration, time of day, etc.) to help guide you in the future.

Develop a safety plan. Keep a list of places the person may go (i.e., previous home or place of employment, favorite spots around town). Have a recent close-up photo and medical information readily available to give to first responders, if needed. Keep a list of people to contact if the person goes missing and ask neighbors to call you if they see the person out on their own. See if your community has a safety program for families affected by dementia, such as Project Lifesaver, which allows you to voluntarily enroll your loved one to receive locating technology which first responders can activate if the person goes missing. To the greatest extent possible, get input from the person when developing the safety plan.

Mitigate risks by taking precautions. Caregivers should take extra precautions during the summer, such as ensuring the person is properly hydrated, dressed in light clothing, protected from the sun, and always supervised when outdoors. Keep a hat handy to protect your loved one's eyes and face. Using tracking devices or alarms, and educating neighbors about your loved one's condition, can also help quickly locate an individual if they do wander.

AFA's Helpline is staffed entirely by licensed social workers who are specifically trained in dementia care and can provide additional information about wandering prevention tips. The Helpline is available seven days a week by phone (866-232-8484), text message (646-586-5283), and web chat (www.alzfdn.org).

Say you saw it in 50 Plus Marketplace News

Dragonfly-mania

Sand Fleas, Sand Flies and Horse Flies can disturb your day on the beach. In August and September, it's not unusual to encounter Dragonflies, as well. Despite their names, Dragonflies are harmless. But they can ruin a day at the beach when they gather en

masse like they did recently on Misquamicut Beach in Westerly, Rhode Island where hundreds of thousands of them gathered in swarms all at once. It was like a scene from a horror movie, according to one reporter.

Reflections

Once In A Lifetime



Martha Coffin Evans

As I watched the Olympic Games in Paris last month, it seemed for the thousands of competitors, this was their "once in a lifetime." For the athletes, regardless the sport, training had been their fulltime goal for decades. For some, it would be their first competing in an Olympic Game; for others, probably their last.

Years ago I had the opportunity to participate in another of the Olympic Games. I didn't do so as an athlete but, rather as a volunteer.

The opportunity came as a result of a program given by Art, Director of PR and Personnel for Santa Anita Race Track in Arcadia, California. I wondered about volunteering for those Summer Games. "People are taking their vacation time to volunteer," Art said.

I debated – should I take vacation time and volunteer? Or, should I give this "once in a lifetime" opportunity a miss. I said "Yes" and never looked back.

From hearing Peter Ueberroth, president of the Los Angeles Olympic Organizing Committee, give an opening address to the assembled volunteers at UCLA

to following the yellow footprints to receive our uniforms, it became magical. My cornflower blue skirt and jacket w/ teal-colored white shirt, enabled me to be easily identified in the stands if needed for assistance.

If our uniforms were red, white and blue, the expected colors, volunteers would blend in with the crowds.

Working the Athletes Lounge gave me a different perspective on the competitors as many equestrian riders were older. Helping Lord and Lady Callenan find their chauffer, after a Turf Club party, became another different, yet gratifying, experience. Seeing Prince Phillip added yet another dimension.

The Olympic Torch Relay took a strong hold during those Games. I know I've stood on street corners waiting for the torch to pass.

How many times have we missed an opportunity? I took mine! I encourage you to take yours.

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

Genealogy Rocks!



Carol Darrow

Do you tend local presentations on land records or DNA without travel or expense. It also allowed us to remain active in the genealogical community even with health or disability issues that limited our travel. We just needed to register for a meeting and tune in.

There's even an online guide to the thousands of offerings available on Zoom. It's ConferenceKeeper.org. You can search by date, topic, location, or conference, virtual or in person. What a wonderful way to broaden your genealogy education or focus on a particular topic of interest. Sometimes there's a fee for attending a meeting but many more are free.

There's no need to install a Zoom application on your computer. You can just tune in to a meeting using the link provided by the organization. Free, easy, fun, and informative. Give it a try!

Carol Cooke Darrow zooms a Beginning Genealogy class and the WriteNOW family writing group each month. Register at cogensoc.us.

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We didn't know if it would be a temporary fix or whether we would need to use Zoom into the future. Perhaps when we could meet in person, we wouldn't need the electronic marvel. But what made meetings, classes and national conferences accessible to us during those dark days had another benefit.

Zoom brought us new members from distant places who could at-

We Care

Pets Are Family Keeping Pets Safe During Poor Air Quality and High AQI



Judy Calhoun

Air quality can fluctuate due to various factors such as pollution, wildfires, and dust storms. When the Air Quality Index (AQI) rises to unhealthy levels, it can pose significant risks not only to humans but also to pets. Protecting our furry, feathered, or scaled companions during these times is crucial for their health and well-being. Here's a comprehensive guide to keeping pets safe during poor air quality and high AQI.

Understanding AQI and Its Impact on Pets

The AQI is a numerical scale used to communicate how polluted the air currently is or how polluted it is forecast to become. The scale ranges from 0 to 500, with higher values indicating worse air quality. Here's a quick breakdown:

- 0-50: Good
- 51-100: Moderate
- 101-150: Unhealthy for sensitive groups
- 151-200: Unhealthy
- 201-300: Very Unhealthy
- 301-500: Hazardous

Pets, like humans, can experience adverse health effects when exposed to high levels of air pollution. Common issues include respiratory problems, eye irritation, and exacerbation of pre-existing health conditions.

It may be temporarily challenging for active dogs that rely on significant physical activity for their behavioral health. Introducing more indoor enrichment activities, like long-lasting treats or puzzle feeders that are appropriate for your dog to eat and play with, may be beneficial to prevent boredom or other unwanted behaviors. Check out a previous blog post for indoor enrichment ideas (look for it)

Tips to Keep Pets Safe

1. Limit Outdoor Activities

When the AQI is high, reduce your pet's time outdoors. Shorten walks and avoid strenuous activities that can increase the rate of breathing and exposure to pollutants. Consider indoor games and activities to keep them entertained and exercised.

2. Create a Clean Indoor Environment

Ensure that the indoor environment is as clean and pollutant-free as possible:

- Close Windows and Doors: Keep windows and doors closed to prevent outdoor air from entering.
- Air Purifiers: Use HEPA air purifiers to remove particulate matter from the air inside your home.
- Avoid Indoor Pollutants: Refrain from smoking indoors, using strong cleaning products, or burning candles, as these can worsen indoor air quality.
- Vacuum: Vacuum floors frequently to help mitigate pollutants that can be brought inside on clothing and pets. Consider using a vacuum with a HEPA filter to better

trap dust, pet dander and other very small particles.

3. Monitor Your Pet's Health

Be vigilant about any changes in your pet's behavior or health. Signs of distress due to poor air quality can include:

- Coughing or Wheezing: Respiratory distress can manifest as coughing, wheezing, or labored breathing.
- Eye Irritation: Red, watery eyes can indicate irritation from pollutants.
- Fatigue or Lethargy: Increased tiredness or lethargy might be a sign that your pet is not feeling well.

• Nasal Discharge: Any unusual nasal discharge should be checked by a veterinarian.

4. Keep Hydrated

Ensure your pet has access to plenty of fresh water. Hydration helps maintain overall health and can aid in alleviating some symptoms caused by poor air quality.

5. Consider Protective Gear

For pets that need to be outside for longer periods, consider protective gear such as:

- Pet Respirators: Available for some animals, these can help filter out harmful particles.
- Booties: Protect their paws from potentially contaminated surfaces.

6. Consult Your Veterinarian

If your pet has pre-existing health conditions or if you notice any symptoms of distress, consult your veterinarian promptly. They can provide specific advice and, if necessary, prescribe medications to help manage symptoms.

Special Considerations for Different Types of Pets

- Dogs and Cats: Follow the general guidelines, with extra attention to brachycephalic breeds (those with flat faces) like Bulldogs and Persians, as they are more susceptible to respiratory issues.
- Birds: Keep birds in well-ventilated areas with air purifiers. Birds are particularly sensitive to poor air quality.
- Small Mammals: Ensure their cages are kept clean and in well-ventilated areas. Avoid using bedding that can contribute to dust and dander.
- Reptiles and Fish: Maintain clean tanks and terrariums, ensuring that any ventilation systems are functioning properly to keep air or water quality high.

Conclusion

During times of poor air quality and high AQI, taking proactive steps to protect your pets can prevent health issues and ensure their well-being. By limiting outdoor activities, creating a clean indoor environment, monitoring their health, and consulting your veterinarian, you can help your pets navigate through these challenging conditions safely.

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Social Security Today Combating Elder Abuse

Elder abuse is the intentional mistreatment or harming of an adult over age 60. This abuse can take many forms – physical, emotional, sexual, and financial exploitation, as well as neglect. In the United States, an estimated 1 in 10 adults over the age of 60 experience some form of abuse each year. That number is likely much higher because elder abuse is often underreported – especially in underserved communities.

Abuse victims typically show emotional and behavioral red flags, such as depression, unusual fear or anxiety, or intentional isolation. Many victims are abused by someone they know or trust. It's important to look for unusual changes in behavior around:

- Family members.
- Staff at inpatient facilities.
- Hired or volunteer caregivers.
- People in positions of trust like doctors or financial advisors.

You can help make a difference by checking in with older loved ones. The first step to preventing abuse is to look for signs of mistreatment or physical harm, including bruises, burns, and other unexplained injuries.

There may also be signs of neglect such as:

- Hunger and poor nutrition.
- Poor appearance or hygiene.
- Lack of necessary medical aids like glasses or medications that a caretaker should be

providing.

There may also be indications of financial abuse, including:

- Unpaid rent or other bills.
- Sudden changes to a will.
- Unusual changes in money management or habits.
- Large, unexplained financial transactions.
- Allowing someone new to access bank accounts.

If you suspect that a person is a victim of elder abuse, please report it. If you or someone you care about is in a life-threatening situation, call 911. If you suspect possible abuse – but see no immediate danger – contact:

- Your local Adult Protective Services at www.napsa-now.org/help-in-your-area.
- The National Center on Elder Abuse at 1-855-500-3537 (ELDR).

You can also find additional local resources by searching the Eldercare Locator for your community at eldercare.acl.gov/Public/index.aspx.

Take some time to call or visit an older adult. Ask if they are OK and listen to what they tell you. Pay attention to signs of abuse or unusual behavior. Most of all, don't be afraid to report suspected abuse. For more information about elder abuse visit www.ssa.gov/payee/elder_abuse.htm.

Please share this information with your loved ones.



Shelley Polansky

Despite running for years, this con still successfully uses threatening calls and intimidating emails to scare people into paying up. Jury duty scams have staying power because they prey on a fear of law enforcement.

How the scam works:

You answer the phone, and it's someone claiming to be from your local law enforcement or judicial agency. The caller, who may identify themselves as the local sheriff, tells you that you've missed a jury duty summons and could be arrested. They may even claim that a warrant for your arrest has already been issued. The caller may appear to be very legitimate, with caller ID showing a local police phone number and an official-sounding voice on the phone. The caller may even be able to verify your name, address, and date of birth.

The scammer tells you that, fortunately, you can avoid arrest by paying a hefty fine of thousands of dollars. To pay the fine, the scammer asks you to wire money, put cash on a gift card or prepaid debit card and share the PIN, use a digital wallet app, or even send cryptocurrency. Of course, the fine and the jury duty summons were never real.

How to avoid jury duty scams:

Be skeptical of urgent, unsolicited emails and calls. Courts do not typically summon people via email, text message,

or phone. Do your research. If you ever question whether you need to appear in court, call the appropriate judicial agency and ask. If you receive a call, remember that scammers may be able to spoof a legitimate agency's phone number. Ignore threatening calls that require pressure you to act immediately. Scammers try to get you to act before you think by creating a sense of urgency and fear.

Beware of requests to pay via wire transfer, prepaid debit or gift cards, digital wallet apps, or cryptocurrency. These payment methods are almost always a sign of fraud because you won't be able to get your money back. Ask someone for help. BBB's research shows that asking someone else is an important factor in reducing the chance of being scammed.

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iPostal1 Service Reveals Colorado Tops Lost Mail Study

New research has revealed the states where your mail is most likely to be lost, with Colorado taking the top spot. Experts in digital mailboxes at iPostal1 analyzed the average number of monthly Google searches in each state for over 150 terms related to lost mail, including 'USPS mail recovery' and 'FedEx lost mail.' The number of searches in each state were compared to the population to determine which state has the most lost mail per 100,000 citizens.

At the top of the list is Colorado, with 12,667 cases of lost mail per 100,000 citizens each month. This could be attributed to the challenging weather conditions in the state throughout the winter months, as well as its mountainous terrain.

In second place is New York, with 12,631 occurrences of lost mail per 100,000 residents each month. New York is known for its dense and busy urban areas, which combined with the state's complex infrastructure, could contribute towards delivery issues.

Sixth is Wyoming, with 12,356 lost letters and packages per 100,000 citizens each month. Wyoming's vast and sparsely populated areas could pose challenges to postal services, leading to more

occurrences of lost mail.

Jeff Milgram, CEO and Founder of iPostal1 has commented: "While the postal service works diligently to deliver mail promptly and accurately, certain states face inherent challenges that make this task more difficult. Residents in states like Colorado, New York, and Florida should be particularly vigilant about tracking their mail and reporting any issues to their local postal services. There are steps individuals can take to minimize the risk of lost mail, such as ensuring that addresses are accurate and include all necessary details, as well as using secure or digital mailboxes."

iPostal1 is well-regarded for its digital mailbox services. According to customer reviews, they have an excellent rating on Trustpilot with 4.3 out of 5 stars. Additionally, iPostal1 has an A+ rating with the Better Business Bureau. Article courtesy of iPostal1.



Social Security Has Protected the Nation's Families for 89 Years!

Social Security is one of the most successful anti-poverty programs in the history of our country. For 89 years, our benefits have provided financial security to countless families. Today more than 71 million Americans receive about \$1.5 trillion in benefits during the year.

President Franklin D. Roosevelt signed the Social Security Act on Aug. 14, 1935. He said, "We can never insure one hundred percent of the population against one hundred percent of the hazards and hardships of life, but we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age."

When challenges and tragedies occur, people can rely on Social Security. That includes my own family. That's why I serve and why I'm so proud to have worked for Social Security for more than 25 years. No other federal agency has a greater impact on the American people.

Social Security originally paid retirement benefits only. At the beginning, Social Security was strictly a retirement program for some retired workers 65 and older.

My father turned 90 this year. He began receiving Social Security

retirement benefits at 62. He's gotten a monthly check for 28 years, longer than he worked for his last employer. His benefits will continue for the rest of his life.

Benefits for family members added in 1939. A 1939 law added payments for the wife and minor children of retired and deceased workers. Social Security became an economic security program for workers and their families.

My uncle died in a car accident at 40, leaving behind 3 young children. They each received a monthly Social Security survivors check until they graduated from high school.

Throughout my career, I have heard from many people who lost a parent during their childhood: "My family wouldn't have made it without Social Security."

Benefits extended to workers with disabilities. A 1956 law added monthly benefits for workers with disabilities (ages 50-65) who are no longer able to work. Other changes over the next few years extended benefits to younger workers and to family members of people getting disability benefits.

My mother was chronically ill with lupus and rheumatoid arthritis. When I was in high school, she had a heart attack and had to stop working. When her Social Security disability benefits began, so did payments to her 3 minor children – me and my 2 sisters. My mother received monthly disability benefits for 20 years before she passed away at 65.

Social Security has become an invaluable part of American life by providing financial security to millions of families over the last nearly 90 years. However, we are facing challenges. Social Security is serving the highest number of customers we've ever had with the lowest level of staffing in decades. While customer service has taken a hit, our agency has been making progress using the resources we have while improving access to benefits and services. We are not done!

Social Security created a new roadmap for many more improvements. We created this Social Security Action Plan for 2024 with input and ideas from our frontline and other employees across the country, and customer feedback. In addition to what's coming, this Plan highlights many of the accomplishments Social Security has made in the last several months. We'll have much to celebrate over the coming months and on our 90th anniversary next year. Article courtesy of SSA.

September 2024
Answers page 7

50 Plus Marketplace News Crossword Puzzle

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| 72 | | | | | 73 | | | | | | 74 | | | |

ACROSS

- 1 Post
- 5 Acute
- 10 Flexible tube
- 14 Father
- 15 Intense light beam
- 16 Not closed
- 17 Greek goddess of strife
- 18 Spring up
- 19 Ground
- 20 Fulfill
- 22 Advanced in years
- 23 Precipitous
- 24 Obstacle
- 26 Trunk of the human body
- 30 Vestige
- 34 Newt
- 37 Nickel-cadmium battery

39 Vertex

- 40 Monetary unit of Iran
- 42 Manufacturer
- 44 Lake or pond
- 45 Capital of Norway
- 46 Soviet forced-labor camp
- 48 Not sweet
- 49 Skin of the upper part of the head
- 51 This moon of Saturn discovered in 1789 has a crater which is one third of the diameter of the satellite
- 53 Speech defect
- 56 Merchandise
- 60 Hawaiian food
- 62 Large white blood cell
- 66 Complain unreasonably
- 67 Gray

- 68 Land measure
- 69 Liqueur of Greece
- 70 Little
- 71 Grass
- 72 Swill
- 73 Bingo
- 74 Skills

DOWN

- 1 Eyeglasses
- 2 Fortune-telling cards
- 3 Express opinions
- 4 Hunting dog
- 5 Shut with force
- 6 Injury
- 7 Continent
- 8 Reposes
- 9 Primp
- 10 Holograph
- 11 Gemstone
- 12 Transmit
- 13 Conclusion
- 21 Atop
- 25 Near to
- 27 Outer edge
- 28 Heroin
- 29 Loose fiber used for caulking
- 31 Monkeys
- 32 Cover with wax
- 33 Executive Officer
- 34 Greek god of love
- 35 Exchequer
- 36 Monetary unit of Western Samoa
- 38 Delicatessen
- 41 Candy
- 43 Male sheep
- 47 Gape
- 50 The ratio between circumference and diameter
- 52 Desert in N Africa
- 54 Little
- 55 Stroll
- 57 One who races
- 58 Heron
- 59 Sows
- 60 What name did Saul take after his conversion
- 61 Ricelike grains of pasta
- 63 Converse
- 64 Repose
- 65 Upon
- 66 Long-leaved lettuce

