The new, state-of-the-art Pete Mirelez Human Services Center, currently under construction at 11860 Pecos Street, Westminster, is scheduled to open in early September. The consolidated agencies, including the Human Services Building, Children & Family Center, Workforce & Business Center (the Aurora Workforce & Business Center and limited workforce program services at the Adams County Government Center will remain available), and Head Start Administration, will bring together nearly 800 employees and the more than 500 residents they serve daily.

“Our new center will allow us to redefine how our clients experience human services,” said Brian Kenna, Human Services deputy director. “When we consolidate our human services agencies, we’ll offer a greater opportunity to transform our service delivery through better relationships and collaborative partnerships.”

As a result of increasing demand and need for more centralized services, this new center will accommodate both current and future clients, as well as take an innovative and appealing approach to design and functionality.

“Our wayfinding approach was designed to provide easy directional landmarks, and it will all center around a large orchard-themed mural in the new 4,000 square-foot lobby,” said Sean Braden, Adams County Facilities Planning and Operations project manager. “We will also integrate innovative workspace ergonomics that will allow for a more comfortable work environment for maximum productivity, health and safety.”

Employees will occupy the new center during a phased move starting in September, and all clients will be notified when they will start receiving services at the new center. To learn more about the history and review frequently asked questions, visit adcogov.org/humanservicescenter.

With rich traditions and history, Adams County offers the best of suburban and rural life – vibrant cities, quiet towns, and miles of recreation.

Located in the Denver metro area, Adams is the state’s 5th largest county serving a population of nearly 500,000 residents. Adams County is home to the cities of Brighton, Commerce City, Federal Heights, Northglenn and Thornton; portions of Arvada, Aurora and Westminster; and the town of Bennett. Unincorporated communities include Henderson, Strasburg and Watkins. Stay up to date on the latest county news and information on adcogov.org, Facebook and Twitter.
The Prime Time For Seniors Newspaper is published the first Wednesday of each month by Rambler Media, LLC. It is a free newspaper, produced as an information and entertainment source for the 55 Plus population. The Prime Time For Seniors newspaper is an independent and privately owned publication supported by advertising. It is not funded by any political party, non-profit or agency.

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Editorial: The Prime Time is a monthly publication designed for the 55-Plus readership, caregivers for the elderly and gerontological professionals. The thrust of editorial content is informational, highlighting "Positive Aging". Submit news releases and articles by the 19th of the month. E-mail (in text. or doc. format only) to: Bill@MyPrimeTimeNews.com

For editorial questions call 303-945-4506

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Contributing Columnists
Herb White - Financial Options
Kirsten Antony - Insect Borne Diseases in Colorado
Gerald Rome - Fraud Issues
Kandice Young - Dementia and Sensory Loss Part 1
Plus many more wonderful articles.

Ramblings of a Rambler
by Bill Watson

Hi Prime Timers, is it me or is summer flying by? We hope you enjoy this month’s publication. If you have the opportunity to do business with one of our advertisers please thank them for supporting our paper…..

Football is here! The Broncos started training camp and should be a treat to watch this year. They are sporting a rebuilt offensive line that should provide plenty of protection for the Quarterback and open nice holes for the running game…..

My wife Deb and I will be attending the “Art of Aging Expo” on August 5th in Littleton, check their ad in this month's edition for details. If you go, make sure you stop by, we would love to see you and say hello…..

A special thank you to our advertisers and contributors. We truly appreciate your support of our paper and it is a privilege to work with you. Without you there would be no paper….Thank you!

Also thank you to our readers for your kind words and feedback. You inspire us to be a resource that can supply you with important information you may need in your daily lives. We feel your continuing support and input makes our paper better with each edition…..Thank you!

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Thank you to all our contributors and advertisers. Without you we would have no paper.
2nd Annual Queen’s Tea - Sunday
Sept 10th

The Ms. Colorado Senior America Pageant is hosting their 2nd Annual “Queen’s Tea” on September 10, 2017 from 2:00 p.m.-4:00 p.m. The event is at Piney Creek Club House, 5800 S. Joplin Way in Centennial. Yes this is Grandparents Day, so bring your Grandmother and enjoy an afternoon of tea and entraînement. The Cameo Ladies along with Ms. Colorado Senior Queens and their court will be serving tea from a matching tea cup & saucer that you can take home with you in remembrance of your support of our organization. Taste the delights of an assortment of finger sandwiches, canapés, appetizers and desserts, and a be entertained by the Ms. Colorado Senior America Pageant Queens & members! If inclined, bring your check book for the Silent Auction with a variety of items for the coming holidays or for your home. All proceeds go towards the support of the organization and our 2018 Pageant. Details of how to support or become a contestant in our Spring Pageant are available at the Tea.

Tickets for the Queen’s Tea are $25. Reserve your seat or purchase your tickets in advance by contacting Buddi Boryla, MCSA 2015, at huntu@aol.com.

The Ms. Colorado Senior America Pageant is an annual event hosted by members of this 501(c)3 status organization. Our club is made up of spirited volunteer women who have reached the “age of elegance” 60+ years of age, who continue to thrive and work within the Denver Metro area to bring a bit of encouragement and lively entertainment to various venues such as nursing homes, assisted living, senior centers, etc.

Auditions For Cherry Creek Chorale

The Cherry Creek Chorale announces auditions for all voice parts, especially 1st soprano. Auditions will be held at Bethany Lutheran Church, 4500 E. Hampden Ave., Cherry Hills Village on Monday, July 24th and Tuesday, August 8th from 6:00-8:00 PM as well as by appointment on other select dates. To schedule an audition, please go to www.CherryCreekChorale.org and click on “Join the Chorale.” The audition application as well as a description of the audition process will be found there.

The Cherry Creek Chorale is an auditioned chorale of experienced choral singers dedicated to performing a wide variety of chorale literature at the highest possible level. We are one of the Denver area’s biggest and best community choruses and are eager to add talented and dedicated singers to our ranks.

Please forward this email to friends and family who are interested in being a part of a great choral family!

Cold War Patriots to Host Free Resource Fair for Current & Former Nuclear Workers

Former nuclear weapons and uranium workers are invited to learn about important government compensation & healthcare benefits - Cold War Patriots (CWP), a community resource advocacy group that helps nuclear weapons and uranium workers and their families get the recognition, compensation and healthcare they have earned, will host a free resource fair for former Rocky Flats Flats and Coors Porcelain workers, their families and local seniors in Arvada on Wed. Aug 23. The event takes place from 10 a.m.-2 p.m. at the Arvada Center (6901 Wadsworth Blvd., Arvada).

Special presentations will be given by Westminster Mayor, Herb Atchison, the U.S. DOL Office of the Ombudsman for EEOICPA, Professional Case Management, and Murph Widdowfield with the Rocky Flats Cold War Museum. The resource fair is free to attend, and lunch will be provided. Participants will receive giveaways, and the chance to win exciting door prizes.

The resource fair will connect former workers and the general senior population to over 20 local entities. Those include: Building Trades National Building Screening Program, Covenant Village of Colorado, Collier Lutheran Hospice and Palliative Care, Critical Care Pulmonary and Sleep Associates, Lutheran Medical Center, Professional Case Management, and Waddell & Reed Financial Advisors. Attendees can also receive complimentary blood pressure and oxygen saturation tests.

CWP has been hosting these annual events at different locations around the country since 2009. “This is one-stop-shopping for community resources ranging from healthcare to financial, safety and benefits information, and we look forward to welcoming everyone to this year’s event,” says Tim Lerew, CWP Chairperson. “Our resource fairs have a celebratory feel as old friends – whether they are former nuclear weapons workers or others in the senior population – gather together. It’s always an informative, entertaining time!”

To learn more, visit ColdWarPatriots.org.

About Cold War Patriots (CWP)

Cold War Patriots (CWP) is part of Professional
Colorado Senior Lobby Summer Social

Colorado Senior Lobby’s Summer Social is on Friday, August 18th from 8:30 to Noon at Covenant Village of Colorado located at 9151 Yarrow St. in Westminster. The event will be in the Smith Fellowship Hall. This event is FREE and includes continental breakfast. You do not have to be a senior to attend. All ages are welcome along with organizations and businesses. At our event you can expect a review of the our 2017 legislative efforts, learn more about the Colorado political landscape, and help us celebrate our citizen lobbyists and the “Serving our Seniors Awards.” All Colorado Legislators are invited to attend the morning socializing hour and starting at 9:30AM we have allotted time for legislators to address our group. Our program will start after we have heard from legislators. After our group. Our program will start after we have heard from legislators. At the end of the Summer Social will be our Annual Business Meeting from 12:15PM to 1:00PM. At the business meeting we will hold Board Elections and review our organization’s by-laws. Summer Social attendees are welcome to stay for the business meeting. There is plenty of free parking. If possible please RSVP online. Visit our website for more information about the event and our organization - ColoradoSeniorLobby.org. Have questions? Call 720-353-3775.

TRIAD: There’s No Place Like Home

Most people want to stay in their home as long as possible, and often with a bit of help the time at home can be extended, and/or at least made more comfortable and safe. Today’s panel will share some community programs and resources that can help keep you in your home. The Triad of Jefferson County hosts this talk at 1:30 pm, Tuesday, August 22, at the Jefferson County District Attorney’s Office, 500 Jefferson County Parkway, Golden. Free and open to the public, 303-271-6980.

City and Kavod Senior Life Partner to Prevent Financial Exploitation of Fixed Income Seniors

DENVER – The City and County of Denver, led by Mayor Michael B. Hancock’s Office of Housing and Opportunities for People Everywhere (HOPE), is partnering with Kavod Senior Life to teach seniors on fixed incomes about financial safety and stability. The new program, Financially Savvy Seniors, will assist seniors in defining their own financial strategy and identifying ways to live within their means, while focusing on their future and setting themselves and their families up for long-term success. Expanding resources to senior populations is one of the 30 short-term action items unveiled by Mayor Hancock and the Office of HOPE in May at the Denver Housing Summit.

Erik Solivan, Executive Director of the Office of HOPE said, “Financial literacy is key for our most vulnerable folks, especially seniors, many of whom live on a fixed income. A fully integrated program like this goes beyond planning for retirement, and allows seniors the opportunity to live healthier lives through financial empowerment.”

It is estimated that victims of financial abuse lose at least $2.9 billion each year. Unfortunately, seniors make up a growing number of those targeted by financial scammers and people who wish to take their money or other assets against their will or without their knowledge or consent. Financial education and planning is a key way to prevent the financial exploitation of seniors.

“Our residents are older adults whose incomes may be as low as $750 a month, so it is vital to connect them to resources to maximize their limited incomes and become more financial literate,” said Michael Klein, CEO of Kavod Senior Life, which provides housing and support services to low-income seniors and those with disabilities. “Through the Financially Savvy Seniors program, we have the opportunity to empower our seniors to stay secure and independent longer through financial education.”

“This program will create a focus for seniors to control their financial future while giving them the knowledge and skills to protect themselves against financial predators,” said Perla Cheiler, Director of Denver’s Office on Aging.

In Denver, older adults (+70) make up 11 percent of the population. As more baby boomers reach retirement, the need for increased financial planning and education grows. Older adults are often the most vulnerable to financial exploitation and abuse, as sophisticated financial scams and dishonest tactics have proven to lure seniors into poor financial decisions. Seniors also face increasing expenses for health care, prescriptions, transportation, and food.

Kavod and mPowered will provide twelve, one and a half hour financial education classes to 240 community seniors and residents at Kavod Senior Life over the next 12 months. Classes will provide group setting discussions around the five Foundations of Personal Finance: money-life balance, cash flow, saving, debt and credit. Participants will also receive 30-minute one-on-one coaching sessions throughout the program. Individual coaching sessions will allow residents the opportunity to explore their goals and specific personal financial concerns at greater depth with a financial coach. Residents will also have access to a financial coach at one of mPowered’s Financial Empowerment Centers at no further cost to them.

The program is scheduled to begin in September 2017.

About the Office of HOPE

Under the three priority areas of affordable housing, healthy living and good paying jobs, the Office of HOPE works to strategically align with City partners and agencies, harness resources, and make impactful investments across the spectrum of housing, broadly, the Office works to create jobs through workforce training, grow and promote health services, including mental health and addiction supportive services, and strategically cultivate and grow affordable housing opportunities.
Ongoing dental problems with failing teeth seem to never end. Treatments for gum disease, broken teeth and toothaches seem to be followed by yet more treatments and problems. Unsightly teeth and constant worry about bad breath is often coupled with low self-confidence. Dental disease affects our whole body health as well, causing more frequent illnesses and low energy. While dentures may be the first treatment you think of, missing a full arch of teeth can feel devastating for a patient and their smile. While removable dentures are most often used, they can be tedious to care for and are not always stable. Dentures also lack any significant chewing force and detract greatly from tasting foods.

Over the years, dental implants have been used in various ways to support teeth in patients that are missing many or all of their teeth. Overdentures that snap onto implants, but are still removable, others that are cemented onto the implants permanently, and more recently, precision screws that are used so that the teeth or bridgework can be easily removed for repairs. Treatment often took many months or even over a year to complete during which time ill-fitting temporary dentures needed to be worn or patients even had to go long periods without any teeth at all!

With further breakthroughs, fixed, non-removable teeth could be provided for patients on the same day that diseased teeth were extracted and the implants placed, (or ill-fitting dentures replaced). This predictable and safe protocol, not only provided implant supported teeth on the same day, (with very accurate planning), patients usually experienced minimal post-operative discomfort. At Lowry Advanced Dentistry, Dr. Thomas Bonbright has provided this service for over 10 years. Typically, the permanent bridge used is called a hybrid bridge because it is a hybrid of a durable, milled metal framework with far less durable denture materials, (pink acrylic and plastic denture teeth), bonded to the metal. Breakage is a significant problem and frequent occurrence with the hybrid bridges, and although the teeth can be retrieved and repaired, breakage often occurs at inopportune times and a gapped tooth appearance is embarrassing!

For this reason, Dr. Bonbright at Lowry Advanced Dentistry has joined Teeth Tomorrow. Teeth Tomorrow uses Prettau Zirconia™, there is no full arch replacement available that offers the more durability, comfort and aesthetics. A recent study in the Journal of Prosthetic Dentistry, a very highly respected and peer reviewed publication, revealed a less than 1% failure rate in 2039 Prettau bridges over 5 years. This compares to almost 25% material failures in hybrids. Furthermore, another study from 2012-2017 by Dr. Michael Tischler, founder of Teeth Tomorrow, with 153 patients and 219 arches, (upper and/or lower), revealed no failure of the Prettau material or any of the implants! Drs Bonbright and Tischler agree that this success is due to “over engineering”, that is, using Prettau Zirconia™ and 5 or 6 implants instead of just 4. Teeth Tomorrow is a network of highly credentialed practices delivering Prettau Zirconia™ bridges in exclusive territories throughout the country.

We understand that changing your life is a big decision. Compare these facts when evaluating a dentist providing full-arch dental implant bridges. You’ve been thinking about this for a while, and while you’re tired of living with the suffering, inconvenience and embarrassment that comes from your missing or failing teeth, you need to know you are making the right choice. That’s why we’ve put together a list of questions you can feel comfortable asking any dental practice when comparing options. You deserve honest answers to these questions and when you compare “apples to apples”, you’ll better understand the value of the permanent solution that is continued on page 7.
Beware of Emergency Scams

Scammers may pose as relatives or friends, calling or sending messages to urge you to wire money immediately. They’ll say they need cash to help with an emergency – like getting out of jail, paying a hospital bill or needing to leave a foreign country. Their goal is to trick you into sending money before you realize it’s a scam.

They impersonate your loved one convincingly.
Social networking sites make it easier than ever to sleuth out personal and family information. Scammers also could hack into the e-mail account of someone you know.

They play with your emotions.
Scammers are banking on your love and concern to outweigh your skepticism. In one version, scammers impersonate grandchildren in distress to trick concerned grandparents into sending money. Sometimes, this is called a “Grandparent Scam.”

They swear you to secrecy.
Scammers may insist that you keep their request for money confidential – to keep you from checking out their story and identifying them as imposters.

They insist that you wire money right away.
Scammers pressure people into wiring money or sending payment via prepaid gift card because it’s like sending cash – once it’s gone, you can’t trace it or get it back.

What Should You Do?

- Remain calm and ask to speak with the relative directly, not only to ensure they’re alright but to make sure it’s them.
- Set up a family password. The call recipient can ask for the family password to help verify the caller is really their relative.
- If possible, try to use another phone or computer to reach your relative directly. If you’re able to reach your relative and can determine the call is a scam, hang up and file a fraud report.

Don’t hesitate to call AARP Foundation ElderWatch to speak with a Volunteer Specialist if you have any questions about emergency scams or any other potential scams.

800-222-4444
Denver Metro Area
303-222-4444
www.aarpelderwatch.org
5148 and visit us at www.teethtomorrow.com.

How many dental implants will support my full arch bridge? Near 100% success has been documented by using 6 implants for the upper arch and 5 implants for lower arch bridges. While this protocol has proven to be optimal for the full arch Prettau Zirconia™ bridge, fewer or more implants may be indicated for some patients.

How long will I be without teeth? Overnight. With Teeth Tomorrow® your extractions are performed, and implants are placed, (patients with ill-fitting dentures simply have implants placed), on the first day and you get a chance to heal overnight. The following day, your customized, lab-produced temporary bridge is attached to your implants, and you leave with a beautiful smile! This unique next day protocol has proven clinical advantages for successful treatment.

Are there hidden costs or fees? Regardless of the complexity of the case, there are none. The fee also covers the cost of a board certified anesthesiologist or nurse anesthesiologist. Any maintenance and adjustment appointments are covered for the first two years as well.

The Teeth Tomorrow protocol and the Prettau bridge provide beautiful, durable teeth that feel natural and last a lifetime. If you or anyone you know desires health and wellness, call us today at Lowry Advanced Dentistry, 303-333-5148 and visit us at www.teethtomorrowdenver.com or www.denverdental.com.

Teeth Tomorrow™

How many appointments are required? After your initial free consultation and CT scan, there are as few as six appointments in the Teeth Tomorrow™ protocol.

How many different offices will I have to visit? All of your appointments are in the same dental office.

How often do patients need bone grafting to support dental implants? The Teeth Tomorrow® process eliminates the need for bone grafting in most patients, however, if required, there is no additional fee.

1. There Are Two Types Of Home Care Agencies.

The types of services and caregivers providing them, and subsequent payment options are essentially determined by whether skilled or non-medical care is needed. Home Care is basically divided into two primary types of agencies: medical home health agencies that provide skilled care and non-medical home care agencies.

The medical home health agency provides skilled services when ordered by a physician such as skilled nursing, physical and occupational therapy, speech therapy and social work. These agencies are licensed by the state and accept 3rd party reimbursement from Medicare, Medicaid, and other private health insurances.

The non-medical home care agency provides supportive services that aide in activities of daily living (ADLs), homemakers, and companions. These services usually include help with bathing, toileting, fall prevention, light housekeeping, companionship and transportation.

It is important to note that personal care services such as bathing, dressing and meal preparation are what is needed most and therefore must be paid for out of pocket.

2. Homecare Can Provide Respite For Family Caregivers.

Many people are lucky enough to have family members that care for them when their health prevents them from caring for themselves. These family caregivers are at risk of burning out and neglecting their own health. No matter how much you love the person you are caring for, you need regular breaks from caregiving. If you won’t do it for yourself, then do it for the person you are caring for. A respite will allow you to return to caregiving refreshed and energized. A respite could be as little as a day off for you to work on your personal errands, or it could be several days away from it all. You can rest easy knowing a professional caregiver is with your loved one.

3. Hire A Reputable Agency.

The price of a trained person with a manager in charge of the worker is worth it. Good agencies background check, screen and interview their workers well and save you that burden. Make sure to choose an agency that directly employs their caregiving staff. Some agencies use independent contractors to save money and offer lower hourly rates. This puts the responsibility on you for taxes, insurance, and workers’ compensation.

Another plus of hiring a good homecare agency is that you have backup coverage if your main caregiver is sick or on vacation.

4. Homecare Partners With Hospice.

Because hospice does not provide round-the-clock care in the home, we rely on family and professional caregivers to assist us with helping fulfill a patient’s daily needs and tracking progress or decline.

5. Medical Insurance Doesn’t Cover Homecare.

Homecare (non-medical) is not covered by medical insurance. Typically, clients will pay privately for these services. If you have long term care insurance, you may have coverage for homecare included but you should call to find out if there is a limit and what exactly is covered.
Volunteer

Retirees Can Still Make a Difference - Volunteer with Adams/E. Arapahoe RSVP
by Tom Rapp, Director Adams/E. Arapahoe RSVP at Senior Hub, Inc.

Adams/East Arapahoe RSVP: Volunteering for those 55 and up in all of Adams, and Arapahoe (east of I-25). Sponsors: Corp. for National and Community Svc, and Senior Hub, Inc. Call Tom Rapp at 303-426-4408 or e-mail trapp@seniorhub.org, about the items below and other opportunities not listed here.

13th Senior Hub Yard Sale Sept. 23 8am-4pm Water World Parking Lot: This fundraiser benefits all Senior Hub programs. Vendor spaces cost $35 if paid by Sept 15 and $50 thereafter. Great annual event with past attendance of 1000+ shoppers. Call Renee at 303-426-4408 for a rental agreement.

Help in Adams 1, 12, 50 or 27J elementary schools for 2hrs/week this year: The Schools Where All Thrive Tutor/ Mentor Program helps 2nd/3rd graders with reading. Contact: Ron Ausmus at rusmus@seniorhub.org. Training sessions will be held in August. Call now for information.

Other school assistance: Schools in Adams and east Arapahoe County school districts also use volunteer help in other ways. Contact Tom Rapp at trapp@seniorhub.org or 303-426-4408 for details.

Sr. Hub Adult Day Service: Someone to pick up and bring meals to ADS on Tuesdays. Volunteers are also needed for meal serving and activities one day a week Monday through Friday. Call RSVP now.

Meals on Wheels (MOW) Driver Shortage in Aurora, Brighton, and Senior Hub in western Adams County. Driver routes available Monday – Saturday, take about 1-2 hours. Deliver one day/week or more if possible. Due to the driver shortage in these three MOW programs, some seniors are now being put on waiting lists for meal delivery. Help us to help them. Please call RSVP for further information.

Senior Hub In-Home Care: Volunteers help homebound seniors in Adams and eastern Arapahoe with light housekeeping, shopping, fixing meals, companionship or respite for caregivers. Call RSVP today.

Five Star Schools Vision/Hearing Screening: Volunteers help with students ages 6-14, in 3-4 schools/wk from September to early November. (Schools take 4-6 hours/day) Training provided. Computer knowledge not needed. Must stand for extended periods, have own transportation and a state photo ID. Call RSVP for details.

Community Gardeners: Adams Community Garden CO-OP needs help in our gardens. Share the produce and help us donate fresh veggies to food banks and pantries (last year 6.5 tons!) Call RSVP.

Platte Valley Med Ctr (Brighton): Emergency waiting area, main lobby, and women’s radiology. Must engage people, offer help, be able to push wheelchairs, serve 4 hour shifts. Call RSVP.

Aurora Health Access: Volunteers are needed to help in any of several ways: Serving on boards and committees; helping with filing and clerical tasks; answering phones; receptionist duties. Call RSVP.

CASA (Court Appointed Special Advocates) Adams/Broomfield: Help children who can’t live safely at home to fight for their safety, dignity and passage through foster care. Call RSVP.

Other: 1. Food bank helpers 2. Hospitals and senior centers 3. Congregate meal site servers. 4. Boards and committees 5. Recycle events 6. One-time & short-term events 7. Lap robe knitters (We also need donations of 4-ply, non-wool yarn). Call RSVP for information and locations of these opportunities.

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DENVER, CO. According to a 2017 poll by the Associated Press NORC, 40% of Americans believe that Medicare will pay for long term care. Nothing could be further from the truth. While Medicare pays for intermittent home health care and short-term skilled care in a nursing home, as well as hospice care, unpaid family members are the primary source of care.

The National Caregiver Alliance reports that 49% of individuals in the United States provide care for older adults. 25% of individuals aged 18-34 care for an aging parent according to “Business of Aging – Viceland” (2017), a program dedicated to meeting the needs of the millennials.

But who is a caregiver? Caregivers might provide simple assistance such as rides to the doctor, grocery shopping, regular cleaning, or yardwork; but they may also be paying bills, managing medications, helping with continence issues, and taking care of a bed-bound parent. More families are paying cash for services or even leaving the workplace.

In Colorado, the Alzheimer’s Association reports in 2015 there were 239,000 caregivers providing 272 million hours of unpaid care for a total savings to the state of more than $3 billion for people suffering from Alzheimer’s Disease and other dementias. However, these savings in services provided by Colorado caregivers resulted in $135 million in health care costs to themselves.

While the benefits of unpaid caregivers providing care substantially outweighs the additional costs to the Colorado health care system, caregivers are often unaware of resources that may be available to help with care and services. Caregivers are often unaware of resources or feel unable to use them due to cost or other barriers.

Shopping for services can be even more overwhelming. Many older adults have a limited nest egg they saved for their retirement years, making lack of money a major barrier to seeking outside help. Not knowing where to go and who to trust is also a major barrier.

Sometimes families are reluctant to admit they need more help often resulting in guilt and maybe even shame. We hear “my mother took care of six children; we have to take care of her”. The fallacy in that argument is that “mom” was younger, a full-time “mom”, and the children were becoming more independent every day. When adult children care for “mom”, she becomes more dependent, needing more and more care.

According to the 2017 Associated Press-NORC poll, 77% of Americans want to receive care in their own home, 11% in a senior community, 4% in a friend’s home and 4% in a nursing home. Americans also want family to take care of them. More than half of men prefer having a spouse provide care while women prefer to have their children provide care.

Millenials like order. While Colorado has almost 700 agencies that provide home care meeting the preferences of most seniors, there are more than 600 licensed assisted living facilities and more than 250 nursing homes, according to the 2017 edition of the Colorado Senior Resource Guidebook contributing to the confusion in decision making.

The Guidebook outlines the eligibility requirements for Medicare, Medicaid, and Veterans Benefits. The Guidebook is a tool to do comparison shopping for housing options such as assisted living, nursing homes, retirement com-

Caring For A Loved One Brings New Responsibilities To Millennials

munities, and low-to-moderate income housing as well as home care options including home care, adult day programs, and hospice care.

Lastly, the Guidebook helps consumers learn about the advance care planning. Older adults are often reluctant to complete powers of attorney and to share information about their wishes about desired care. Completing these documents before a crisis is beneficial making it easier for family to provide care.

For your free copy of the Colorado Senior Resource Guidebook, visit your local library. Copies are also available at many senior fairs or by sending $10 to cover shipping and handling to CGS, 1330 Leyden St, #148, Denver CO 80220. You can also order a copy at www.senioranswers.org. For more information or a personal consultation on issues facing you as a caregiver, call 303-333-3482.

Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society. She teaches Nonprofit Management for Fort Hays State University.
Financial Ideas

Weighing Your Financial Options

By Herb White, ChFC, CLU, CFP, MBA
Financial Advisor

Last-survivor life insurance covers two lives under one policy. The death benefit is paid after the second insured dies.

Generally, premiums continue to be paid after the first insured dies. However, this type of policy may feature less expensive premiums than two individual policies, allowing the policy owner(s) the potential to buy a policy with a larger death benefit than might otherwise be affordable using separate policies.

Last-survivor life insurance may be used to increase the inheritance for the beneficiaries of a married couple with an otherwise modest estate. Or, this type of insurance can be used to increase the estate plans make maximum use of the estate tax deferral at the first death. In this situation, there may be a likelihood of greater taxes due at the death of the surviving spouse than when the first spouse dies. The last-survivor policy can be used to provide cash for the taxes due at that time.

A person who is in poor health may not be able to obtain an individual life insurance policy. However, insurance companies often issue last-survivor policies even when one of the insureds is in poor health (presuming the other insured is in better health) because only one death benefit is paid and not until the last insured person dies.

On the other hand, there may be some tradeoffs to last-survivor life insurance. Since the death benefit doesn’t pay until the death of the second insured, it is possible that the surviving insured could be left without sufficient financial resources. And since premium payments must continue to be made, the surviving insured may not have the money available to pay the ongoing premiums. Some policies consider the insurance paid up at the first death so no additional premium payments are needed following the death of the first insured. Check for these features on any last-survivor life insurance policy you are considering.

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Before implementing a strategy involving life insurance, it would be prudent to make sure that you are insurable. As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have contract limitations, fees, and charges, which can include mortality and expense charge.

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Financial Ideas
Everyone Everything Everywhere

In our world today, there are many organizations and groups and efforts in finding cures for diseases. Every one of them is fully appreciated and have hundreds to millions of dollars donated or invested or raised through various fundraising efforts to help find cures. Every day they get closer. We are thankful and grateful that so many people care enough and put all their efforts into ending diseases that not only end people’s life, but can slowly and painfully break down their bodies and minds and turn them into a completely different person.

While these tremendous efforts are going on, there are still the ones living day-to-day with these diseases and need help to function with them. There is medicine to help cope with symptoms. But you need a pill for this, a pill for that, perhaps taking a shot could alleviate some symptoms. But over time, the prescriptions and cost start to add up.

Gary Sobol was diagnosed with Parkinson’s Disease in 2008. Most people hear this as a death sentence and cope with the issues it brings. Gary wasn’t going to accept it. He decided he wasn’t going to lose his freedom and was going to do something about his disease.

So, taking one symptom at a time, he created an exercise. There are about 30 to 40 symptoms related to Parkinson’s. In about ten months time, Gary developed a program working with Neuroscientist, Dr. Becky Farley in Tucson, AZ. Gary went from shuffling his feet and writing scribbles to hiking and designing a whole exercise program to help not only people with Parkinson’s, but those with all sorts of degenerative brain diseases.

What makes Gary’s program stand out? Not only are the exercises designed to improve everyday functions of the body but he also incorporates cognitive function. Multi-tasking is difficult for those with Parkinson’s Disease. An exercise such as rocking back and forth and swinging your arm while counting backwards is an example from his program. These types of exercises help to slow the decline of the disease.

Gary has created a non-profit company, GZ Sobol’s Parkinson’s Network, that has patented the program and now certifies trainers to teach the class. A class that started with Gary as the trainer with five students in 2012 has grown to 15 states, over 500 certified trainers, and thousands of participants. There is no cost to take a certification class as Gary wants this program to be available to as many people as possible. He still does about 90% of the training himself. All you have to do is email or call him. Along with Barbara Jaynes, his partner with the Parkinson’s Network, they will reach out to YMCA, recreation centers in other places in your area to inquire about training. The Parkinson’s Foundation (Different from Gary’s Network) can be approached about offsetting costs of travel and other expenses. Gary’s goal is to be in every state by 2020.

The GZ Sobol Parkinson’s Network is seeking the funding it needs to grow across the country. Most of the money in research foundations support the search for a cure and not into programs designed to help people cope with day-to-day functions. Programs that allow them to keep their independence and not rely on prescriptions to cope with their symptoms. What the Parkinson’s Network needs is for you to SPREAD THE WORD about their program to whoever will listen.

The class itself is emotional. Many think it is hopeless when diagnosed with a degenerative disease. But with Gary’s program, they regain their freedom. People can come with their wheelchairs and walkers. But after some time, they may not need them anymore. One lady was confined to her wheelchair and thought she was for the rest of her life. In class, she would stand for 10 seconds then move on to 20 seconds, then 30 and so forth. Then she started coming to class with a walker. After some more time, she placed the walker to the side and walked on her own! She had regained her freedom and confidence!

The GZ Sobol’s Parkinson’s Network exercise program follows the three E’s. (1)

Everyone: is welcome at our classes. This includes people using walkers and wheelchairs who are accompanied by a caregiver, friend, or relative.

Everything: Our classes can be taken by people with Parkinson’s Disease, Multiple Sclerosis, Stroke, Traumatic Brain Injury, and other neuro-degenerative diseases, older adults trying to age as best as they can, people with balance issues, etc. Even our caregivers who come and assist participants say they enjoy and benefit from the exercises!

Everywhere: As we continue to expand, managers in our seven U.S. regions are in the process of starting up classes all over the country. As of July, 2017, we are currently in 15 states.

The success stories are many and give a new lease on life. I strongly urge you to visit Gary’s website: www.parkinsonsnetwork.org Watch the video, Highlights of Parkinson’s Network Foundation Class. You might get emotional just from watching. The classes are motivational, inspirational, and most importantly positive. Gary wants everyone to know that Parkinson’s Disease is not a death sentence but just an obstacle that doesn’t have to slow you down.

Gary is currently doing a study with the nation’s leading Parkinson’s researcher, Dr. Margaret Schenkman, at the University of Colorado Anschutz Campus in regards to the exercise program. It should be completed at the end of this year and we will be following up with Gary and Barbara Jaynes about the study.

1.) The Three E’s were copied from GZ Sobol’s Parkinson’s Network pamphlet.

By Jessica Edgar
The GZ Sobol Parkinson’s Network can be reached through Gary’s email: gzsobol@aol.com 303-378-4732 or check out their website www.parkinsonsnetwork.org
Imagine that you are trying to find the best way to build a house. Your first step might be to create a list of the building materials required. Then you might research reputable sources for high quality materials. If you are not highly skilled in construction you may next begin searching out a qualified team to help build your new, sturdy home. We can use this example as a guide to determining your most healthful diet. The foods and beverages you select, in essence, build your physical body.

“What should I eat?” “What should I avoid eating?” “How can I maximize energy, strength and flexibility through my dietary choices?” These can be perplexing questions, but the most logical first step to find these answers is to examine the chemical and nutritional building blocks of your own body.

The first building block category is macronutrients. The macronutrients are large-molecule nutrients that provide many of the structural components of your body. These include your muscles, bones, skin, hair, teeth and organs. The three subsets within this category are proteins, carbohydrates and fats. All mammals (including humans), fish and birds require a specific balance of these three types of building blocks because their physical bodies are built from various molecules, tissues and structures that are each composed of specific formulations of proteins, carbohydrates and fats.

When you properly obtain your macronutrients from natural, unadulterated and unprocessed sources, they are essentially compatible with your body. Human interference with the shape, texture, moisture content, color or molecular structure of a protein, fat or carbohydrate food source reduces that food’s compatibility with your digestive system and your body as a whole. Processed foods are generally less fresh and less nutritious. High temperatures used in processing vegetable oils change the molecular structure so much so that they do not supply nutritional fat that is usable by your body. Research has shown that many of these heat-processed and highly refined vegetable oils are also problematic and sometimes even carcinogenic.

Industrial and chemical processing often strip wonderful whole foods of vitamins, minerals, and fiber; and even biochemically change the molecular structure of what might have been a nourishing food, but now is a lifeless and often toxic waste residue. When you properly obtain your macronutrients from natural, unadulterated and unprocessed sources, they are essentially compatible with your body. Human interference with the shape, texture, moisture content, color or molecular structure of a protein, fat or carbohydrate food source reduces that food’s compatibility with your digestive system and your body as a whole. Processed foods are generally less fresh and less nutritious. High temperatures used in processing vegetable oils change the molecular structure so much so that they do not supply nutritional fat that is usable by your body. Research has shown that many of these heat-processed and highly refined vegetable oils are also problematic and sometimes even carcinogenic.

The second building block category is micronutrients. Micronutrients are much smaller than proteins, fats and carbohydrates but they are also vital substances. These include vitamins and specific nutrient minerals that are required to sustain your body’s critical functions. Nutrient minerals provide the raw materials for all other building blocks. In other words, all proteins, fats and carbohydrates are composed of various combinations of nutrient minerals (such as carbon, hydrogen, oxygen, nitrogen and sulfur) and other biological substances (such as amino acids, a subset of proteins).

The other subcategory of micronutrients is vitamins. Vitamins are vital nutrients that are composed of nutrient minerals and amino acids. Vitamins participate in your body’s ability to use other nutrients and function as catalysts for digestion and nutrient absorption and/or metabolism regulators. To supply necessary vitamins to your body, a robust diet of healthy and natural unprocessed foods is required.

A few examples illustrating the necessity of sufficient vitamin intake:

* An ample supply of vitamin C is necessary for your body to produce the collagen that maintains skin texture and firmness.
* Vitamin C deficiency accelerates and magnifies wrinkling and sagging of the skin.
* A deficiency of vitamin B12 can cause anemia, anxiety, fatigue, depression, numbness, muscle weakness and other neurological problems. Some cases of cognitive decline are improved by adding B12 as a dietary supplement.

The simplest guideline to follow when striving to achieve healthy diet and nutrition is to search out foods that still look as if they grew in nature. If they grew in your garden or that of your favorite farmers’ market vendor, you will undoubtedly be eating what you are made of and rebuilding your body’s structure appropriately. I hope you enjoy digging in the dirt of your own garden or getting to know the vendors at your local farmers’ market during this summer and take delight in eating healthier and more nutritiously.
Mabel’s Story

By Chris Eatherton

As Director of Operations I find it very rewarding to work closely with staff as we focus on improving the quality of life for those in our care. While dementia and Alzheimers pose challenges for the memory care industry as a whole, the small size of Charleston allows us to work with each resident’s individual needs.

Allow me to introduce you to one of our residents, Mabel. She was a schoolteacher. Her job description was much different than one would find today. It required that she drive the school bus as well as teach. She would pick her students up each morning, teach all the subjects in the one room school house then load them into the bus to deliver them back home each afternoon. Mabel and her husband owned and operated a tourist destination near Estes Park. People from around the world came to experience a reenactment of the “Wild West.” They were very dedicated, hard working people who cared for others and helped build the foundation of this wonderful country we live in.

Now that she can communicate again, Mabel has enjoyed talking about her life here in Colorado. Mabel has dementia. Her ability to communicate her needs had been severely compromised. The frustration she must feel is unimaginable. She is extremely hard of hearing, but rejected hearing aids. As I worked with her I noticed when she did try to talk it was garbled and she seemed to be mumbling. One day I noticed that her garbled, low mumble was an exact mimic of the words I was saying. It struck me that with her hearing loss everything she heard would be muffled and garbled. Possibly her brain was mirroring what she heard.

Shortly after that Lori Adams with ADCO Hearing Products contacted me. She demonstrated several very affordable hearing support devices that are now on the market. I purchased a Pocketalker® 2.0 by Williams Sound® with the thought it might help Mabel. It is a personal listening device with volume control. One day the perfect opportunity presented itself. As I walked by Mabel, she made eye contact and reached her hand up to me—a typical attempt of communication. I brought the Pocketalker® 2.0 over and worked with her to get the earphones in place. I then began asking her questions about her life here in Colorado. Her face immediately lit up and she began trying to communicate. She was difficult to understand as she was still mumbling, however it was clear she understood everything I was saying to her. After a short time she would say three or four words that were clear and made sense. Our wonderful staff gathered around and watched in amazement as Mabel tried her best to communicate. The emotion in the room was palpable. Everyone was holding their breath and fighting back tears. At that very moment Mabel’s nephew Tom phoned to say he was on his way to visit her. I told her he was coming and asked if she knew who he was—she repeated my question and then answered YES! This is the beginning of the video you can see on The Charleston website. This video documents the amazing metamorphosis Mabel has undergone with just the gift of being able to hear again. It has been an extremely rewarding journey for me and my staff.

http://www.charlestonmemorycare.com/videos/

Oftentimes medication is perceived as the prototype of choice to help memory care residents. Unfortunately, medication can have undesirable side effects as well as difficult adjustment periods. We discovered in Mabel’s case that the brain made all the necessary connections on its own once we simply added sound by means of the Pocketalker® 2.0. The video demonstrates the profound improvement of quality of life for Mabel.

All of us at Charleston enjoy being able to care for the elderly. These people are our national treasures. They deserve the utmost of respect, dignity and care in order to keep them safe, warm and as happy as possible for the rest of their life. We are honored to be able to be involved in their care. We are very thankful for technologies like the Pocketalker® 2.0 to help us in our efforts to improve the quality of life of our residents. I know that Mabel would join us in wanting others to learn and benefit from a very affordable personal listening device. My desire is that this article will deliver a glimmer of hope to even one person trying to help another.

This article was written by Chris Eatherton, Director of Operations at Charleston Memory Care 720-355-0540 www.charlestonmemorycare.com
Contact Abby at ADCO Hearing Products at 800-726-0851 or adcohearing.com

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Prime Time For Seniors page 13
**Do You Have?** Arthritis • Knee Pain • Back Pain • Neck Pain
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**Good News!** Local Stem Cell Institute of America Centers
Now Offers Regenerative Therapy!

The Stem Cell Institute of America devotes much of its time treating chronically ill patients—especially those in pain. With 3 years experience, serving Northern Illinois with multiple practices, it continues to utilize cutting-edge technology to help restore patients’ health. The institute recently announced its latest state-of-the-art healing procedure: regenerative stem cell therapy.

The Stem Cell Institute of America is now offering painless, FDA approved Amniotic Stem Cell Injections and advanced procedures for arthritic and/or degenerative conditions, especially those found in the knees, hips, shoulder, neck and lower back.

These remarkable treatments can repair tissue in the body that has been damaged from age, disease or degeneration. They do this by pinpointing the impaired areas, removing the swelling with powerful anti-inflammatory properties and healing them by regenerating cells and tissue.

This innovative therapy is particularly effective in treating such conditions as degenerative arthritis, degenerative cartilage and ligaments, bone spurs, degenerative joint disease, bursitis and tendinitis, especially Osteoarthritis of the Knee.

According to the Stem Cell Institute of America chief medical officer, patients can experience a significant decrease in pain and an improvement in range of motion within weeks of treatment.

More importantly, our patients are excited about living their lives enjoying the activities they enjoy. We invite you to attend one of our upcoming seminars near your home, to learn more about this incredible healing technology and how it might be able to help you or someone you love finally live a pain-free life.” Dr. Jill Howe DC, CNPS, Chicagoland Director for the Stem Cell Institute of America

![Image](Image120x198 to 163x365)

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- **Boulder**
  - Aug 15th, 11 & 7
- **Englewood**
  - Aug 22nd, 1 & 6:30
- **Longmont**
  - Aug 15th, 2:30
- **Lakewood**
  - Aug 22nd, 12, 3 & 6:30
- **Parker**
  - Aug 29th, 12
- **Littleton**
  - Aug 8th, 1 & 6:30
- **Aurora**
  - Aug 3rd, 12 & 7
  - Aug 29th, 12 & 7
- **Westminster**
  - Aug 8th, 12, 3 & 6:30
- **DTC**
  - Aug 15th, 1 & 6:30

Please call for future dates for each location

We invite you to browse our web site – www.StemCellTherapyForPain.com to watch the documentary from our patients and find out when and where a FREE Seminar is being held near you. Please call us at: 877-696-3350 to register for an upcoming FREE seminar.

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“I was strapped for cash to pay for medications, and the city told me I had to clean up and landscape the front yard, or else! Without my reverse mortgage, I would have lost my home. I could not have paid for my medications; I would have had to go to a nursing home. I am so glad I can stay put in the home I love.” S.H., Aurora

A reverse mortgage can be a safeguard against the unexpected with the money that it makes available to the homeowner.

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Proceeds of a reverse-mortgage are tax-free income that may be used for any purpose. Some seniors are helped significantly by having their mortgage payment eliminated, and then having a lump sum with which to pay off debt. Of course, they are still responsible for taxes and insurance. Some do improvements to their homes, and enjoy those upgrades after years of waiting.

Grow Retirement with a Growing Line of Credit

A line of credit, which grows at about 5% a year, may be established using a reverse mortgage. At any time, the line of credit may be accessed for incidental cash, in-home care, converted to monthly payments similar to an annuity, or for any other use.

Let Investments Grow and Delay Social Security Benefits

When a reverse mortgage is established early in retirement, it may be drawn upon to allow the retiree’s portfolio more time to grow. Delaying the use of social security benefits will increase the monthly payments drawn later in life.

“Using a reverse mortgage to delay taking social security security is a very powerful tool. So, if you can use reverse mortgage proceeds to delay taking social security benefits as long as possible, that provides you with greater monthly income.” – Barbara Howard, Professor, Gerontology

Protection from Investment Downturns

A reverse mortgage is established, and only drawn upon if the retirement portfolio underperforms. You can use your reverse mortgage to supplement income, allowing your investment portfolio time to recover.

“...the most important time to have cash available to you is when you need it,” said the late Senator Fred Thompson. “And more people are using a reverse mortgage line of credit for just that—a line of credit that makes cash available for life’s unexpected turns, or just additional security that grows until you choose to use it.”

Contact your Reverse Mortgage Specialist to learn more about providing for your future.

Jim Doyle Reverse Mortgage Specialist  Nmls #335659

Jim is the VP of Lending and a Reverse Mortgage Specialist at Silver Leaf Mortgage in Centennial, CO. Direct: 303-875-5994

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JimDoyle@SilverLeafMortgages.com
6972 S. Vine Street, Ste. 366
Centennial, CO 80122
Advance Care Planning

Fifty percent of us will face a medical situation when we cannot speak for ourselves. If you are in the hospital and cannot express your wishes, the most important person is your Medical Durable Power of Attorney (Healthcare Agent). Whether this agent is your spouse, friend, family member or a professional healthcare advocate, your chosen agent will speak for you. Have a conversation. They need to know what you would want them to say!

Most important to your agent are your unique values. Consider these questions as talking points with your healthcare agent: Which is more important to you, quality of life or quantity of life? Is your goal to live to the ripe old age of 100 like your Aunt Millie? Do you prefer to live your life until you are no longer able to do the things you truly love to do? And, what are those things?

Do you think you would be willing live with serious physical limitations requiring an electric wheelchair, or being bedridden?

Receiving treatments such as dialysis or cancer therapies can require a great deal of effort, discomfort and stress. Transportation to appointments can add to exhaustion. How might these considerations affect your choices?

Would you rather be in some pain and able to think more clearly, or be out of pain but unable to concentrate or carry on a conversation?

A great resource for your Advance Care Planning (A.C.P.) is theconversationproject.org. This website will help guide you to have “the conversation” at home when you can think clearly, not in a hospital waiting room during an emergency.

These conversations can make the difference between a healthcare outcome that is one you would choose, and one that you would never have chosen.

The real story is that you have the right to make these decisions at the hospital through your agent if you are unable to communicate. Choosing a Healthcare Agent is the best way to have your wishes expressed and followed. Through advance care planning you can be in charge even if you need someone else to do the talking.

Frahn Myers is Executive Director of Advance Care Advocacy and the Manager of Faith Initiatives for The Conversation Project in Boulder. Advance Care Advocacy is focused on providing advance care planning and healthcare agents who can advocate for you. For more information, call or email Frahn Myers. Frahn@AdvanceCareAdvocate.org 720-509-5451

What to do About Selling a Parent or Sibling Home After They Pass

Selling a home brings to light a lot of responsibility and financial decisions for yourself. There is also an option of renting it for an income stream. If you have never been a landlord this is not a great time to start on your own. Get some help if you are entertaining this thought.

When you have the responsibility of a close relative’s home, the stress can magnify. There are feelings of grief that add to the thought process to the point where it can be overwhelming. In a poll I recently conducted of 100+ people over the age of 50 on what information they would like to learn about in this article this was the number one request:

What do I do if there is a reverse mortgage on the property?

If there is a reverse mortgage on the property, know that you have time to get it sold. The first letter received by the family from the mortgage company after a passing is to try to get it done as quickly as possible. Understand that there are people, who in their grief, can be so overwhelmed that they freeze in their tracks. Talking to a Realtor who specializes in this field is a great asset of information.

As to what to do to get ready to sell there are too many variables to directly answer, so here are some basic ideas:

1. Cleaning out the house to the walls if possible and giving it a fresh paint job with neutral colors is always a good idea. It provides a prospective buyer an idea of it being their home. This is strong in helping the house look its best and is actually inexpensive to do in the grand scheme of things.

2. Make sure the plumbing is free of leaks and that the electrical system is in good order.

3. If the flooring is dated or worn and tattered, then replace again with a nice neutral carpet. If wood floors, then have them professionally cleaned or refinished.

4. The curb appeal is also important. Make sure the outside paint is in good shape and it is not peeling or exposing any bare wood.

5. Make sure the lawn is the best it can be and trees and shrubs are in good shape.

Investing money to “get ready to sell” is not always a good idea. Rarely do you get your money back 100% unless you are doing the equivalent of a flip. Even then, getting a market analysis from a Realtor first will help make the decision on how much to spend so you don’t overdo it.
174-Acre Property Added To The South Platte River Trail

Acquisition Makes A 110-Acre Lake A New Public Open Space Amenity In Adams County

Brighton, Colo. – Adams County Parks & Open Space and the Trust for Public Land have acquired the 174-acre Willow Bay Property located along the South Platte River as of Friday, July 14. The property includes a 110-acre lake located at the northern terminus of the South Platte River Trail, and its protection culminates more than 30 years of open space preservation along the South Platte River in Adams County.

Adams County purchased the property for $9.1 million, utilizing its own funding, $3 million of Great Outdoors Colorado (GOCO) funding, and with $100,000 provided by the Urban Drainage and Flood Control District. A reimbursement of $3.7 million is expected through a grant from the State of Colorado’s Natural Resource Damage Assessment and Restoration (NRDAR) Trustees later this year.

Adams County, The Trust for Public Land, GOCO, and the NRDAR Trustees agreed that creating a new destination on the South Platte River Trail that people can bike, hike, or drive to was very important to them, especially with the exponential population growth in the Denver Metro Area each year.

The Trust for Public Land’s involvement was critical to the project’s success as they negotiated and secured the purchase, working in partnership with Adams County to secure the funding for the acquisition, and managed the transaction through closing.

“It has been an absolute honor to work with Adams County, GOCO, and the NRDAR Trustees to help make this transaction happen,” said Wade Shelton, Trust for Public Land project manager. “Making sure that everyone has a place to enjoy the outdoors is why everyone at The Trust for Public Land works hard each day, and I am really looking forward to watching someone catch their first fish when Willow Bay is open to the public.”

The protection of the Willow Bay Property has been a priority for numerous local and state agencies for more than 25 years, including Adams County Parks & Open Space, the City of Brighton, and the Division of Parks and Wildlife. Acquiring this public space proved to be challenging due to the unique nature of the property and its high dollar value. Ultimately, it took a diverse team of conservation professionals to finally make it a reality.

“This acquisition will provide our residents with the kind of active amenity they can enjoy with their families,” said Eva Henry, Adams County Commissioner. “Adding Willow Bay to the county’s network of parks and trails extends our commitment to improving the overall quality of life for our residents.”

Now that the transaction is complete as of Friday, July 14, Adams County will begin taking the necessary steps to open the property to the public, which will include a formal public planning and design process, slated to begin in 2018, to ensure the restoration of the site and development of the property and development of the site meet the needs of the local community. The county anticipates the property will be open for fishing, non-motorized boating, swimming, and picnicking, with public parking and bike and pedestrian access via the South Platte River Trail in the coming years – a formal timeline will be developed as part of the planning process.

“GOCO is pleased to be a part of this meaningful project and to invest Colorado Lottery proceeds in efforts that positively impact Coloradans’ quality of life,” said GOCO Executive Director Chris Castil- lian. “Congratulations to the partners who made the Willow Bay acquisition possible and to the many people who will enjoy this open space and great place for recreation into the future.”

About The Trust for Public Land

The Trust for Public Land creates parks and protects land for people, ensuring healthy, livable communities for generations to come. Millions of people live near a Trust for Public Land park, garden, or natural area, and millions more visit these sites every year. To support the protection of land for people, ensuring healthy, livable communities for generations to come, the Trust for Public Land and Great Outdoors Colorado (GOCO) invests a portion of Colorado Lottery proceeds to help preserve and enhance the state’s parks, trails, wildlife, rivers, and open spaces. GOCO's independent board awards competitive grants to local governments and land trusts, and makes investments through Colorado Parks and Wildlife. Created when voters approved a Constitutional Amendment in 1992, GOCO has since funded more than 4,900 projects in urban and rural areas in all 64 counties without any tax dollar support. Visit GOCO.org for more information.

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A few months ago at a routine visit to the veterinarian, I became aware that it is now recommended for dogs living in Colorado to take preventative heartworm medicine year round. With global temperatures rising, even here in Colorado we need to be cautious to the fact that warmer temperatures mean more mosquitos and not just in the summer months. Colorado veterinarians are seeing more and more cases of heartworm in dogs than ever before which is spread by mosquitos. It is a great idea to protect your animals from insects that can cause infection from viruses, bacteria and parasites, but we should also be aware of prevention and detection for ourselves of insect borne diseases.

West Nile Virus is spread via mosquitos and it is present here in Colorado. According to the CDC, 70-80% of people infected with the virus show no symptoms. However, those above age 60 and those with compromised immune systems are at greater risk of severe symptoms or illness. Symptoms of West Nile infection may include headache, stiff neck, high fever and seizures. To protect yourself from West Nile it is recommended to use an insect repellent when outdoors. DEET is effective, but also controversial. Use with caution and please read all the information on the label. I like to use natural insect repellents made with essential oils. Cinnamon, Eucalyptus, Citronella and Geranium are all essential oils that can be used to repel mosquitos. There are many products on the market right now that are natural insect repellents.

I am fortunate to be one of those folks that mosquitoes don’t seem to be drawn to. If I was to become a feeding frenzy to our flying foes, I may decide to apply DEET on occasion in lieu of natural remedies. Why is it that some people are more delicious to mosquitos than others? Your particular blood type and genetics can make you more likely to be bitten than others. Also, it is known that mosquitos are also attracted to increased body temperature. Exercising outdoors can attract mosquitos by increasing your body temperature and releasing lactic acid. The color clothes we wear outside is something we can control to avoid mosquito bites. Studies have found that mosquitos are drawn more to the colors of red, blue and black, so it would be a good idea to don a light colored outfit next time you go for a walk in the woods.

Ticks are another insect to be aware of as we venture outside. Rocky Mountain Spotted Fever, Colorado Tick Fever and Lyme Disease are diseases spread by ticks that can be contracted here in Colorado. Symptoms may include high fever, severe headaches, muscle aches, nausea and vomiting and a rash. If you suspect you may have been bitten by a tick and have above symptoms it is advised to see a physician right away. To help prevent tick bites, it is a good idea to wear clothing that covers all exposed areas of the skin when outside. Also, insect repellent may be helpful as well as avoiding areas of tall grasses and weeds.

We are so blessed to live in the state of Colorado where so many of us can enjoy the great outdoors, primarily bug free compared to other areas of our beautiful country. Nature is a wonderful healing place to spend time. Please enjoy the tail end of Summer 2017 and well wishes that nothing bugs you.

Kirsten Antony is a Registered Nurse and Certified Reflexologist. Kirsten is a holistic health care practitioner and specializes in foot and nail care. She provides care in the Denver area at a variety of facilities as well as house calls. For more information please visit www.kirstenantony.com or call 303-668-8992.
Words... The Dual-Purpose Tool  
By Darlene Franklin

You know you’re a writer when you edit your speech. If only I could. Oh, I can restate what I meant to say, but the way I said it the first time will stick in people’s minds. Words are like a surgeon’s scalpel. In the right hands, a scalpel removes dead skin, making precise cuts to remove a diseased organ while leaving the healthy alone. A knife can also be an instrument of injury and death. With it, we mutilate ourselves—or others. We use it to bring down an animal, to protect ourselves from danger. Or—in the wrong hands—it can bring death.

The Bible compares words to a sword. “Sharper than any double-edged sword, [the word of God] penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart” (Hebrews 4:12, NIV).

God knows how to wield the word sword, and He calls me to do the same. Recently, I ran across this verse: “He made my words to a sword. “Sharp-edged words to the human body. When someone with dementia is no longer able to make sense of the sounds that the ears are sending the brain they can have trouble communicating and they often become frightened, anxious, withdrawn, and even depressed. Dementia affects all of the 5 senses, but from my experience, when a person’s ability to hear and process sound is affected, it is often the most significant factor decreasing their quality of life.

In many cases, people with dementia have normal hearing, but lose their ability to accurately interpret what they hear. This is when their safety becomes a concern, whether they are at home or in a memory care community. For example, when a person who has a brain damaged by dementia, their brain is unable to identify important sounds that should warn them of danger, like police sirens or fire alarms. They are also unable to filter out all the unimportant sounds that happen in everyday life, like nearby conversations, phones ringing, or a tv that was left on in another room. This can cause agitation, which increases wandering, loss of balance, falls and injuries. Hearing loss is all too common, in fact more people lose their sense of hearing than any other sense, and it affects all ages, from newborns to elderly people. Hearing loss is also a normal part of aging so it is common for people to have hearing difficulties prior to developing dementia. Studies are now suggesting that people with hearing loss are 5 times more likely to develop dementia than those with normal hearing. The theory is that people with hearing loss tend to isolate themselves and have less social interaction due to difficulty communicating. This causes brain tissue loss to happen at an accelerated rate in the areas of the brain that control speech and language. When it comes to the topic of hearing, the old adage “use it or lose it” definitely applies.

Some helpful tips to reduce overstimulation from sound are:

* Avoid background noise, such as having the tv on in another room, the radio on at the same time, or a window open that allows in noise from the outside, like sirens or car horns.
* Avoid large crowds of people (large family gatherings, restaurants)
* If the person wears a hearing aid, check the batteries and functioning frequently.
* When providing care with 2 or more people, only one person should communicate.
* When you are communicating, ensure that you are at their level, make eye contact, and use physical cues to help them understand what you are trying to say.
August 2017 are urinary tract infections, nausea, vomiting, diarrhea, dehydration, falls with extremity pain and upper respiratory infections. Since its inception, DispatchHealth has dealt with 6,469 cases.

“DispatchHealth is the next iteration of emergency care,” wrote Dr. Phil Mitchell, the company’s vice president of medical affairs, in an email interview. “We are very data driven. We track as much as we can in regards to patient care, escalation of care to a higher level, and documentation transfer to the patients’ care team.”

DispatchHealth takes all major insurances in Colorado, as well as Medicaid, Medicare and TRICARE, and for those without insurance, the average rate is around $200 for a visit, which is analogous to a visit to urgent care. The actual cost will vary based on a person’s insurance and coverage plan. Mitchell added, but it will almost always be cheaper than an ER visit.

The company estimates it saved $8.5 million in 911 and ER diverts, as well as other services, since it was created.

Both hospitals and other businesses are taking note of DispatchHealth, and taking use of its services. St. Anthony Hospital and Centura Health recently partnered with the company for their patients.

“DispatchHealth isn’t meant to replace primary care but, rather, serve as an expansion to coordinated care,” wrote Wendy Schoeder, the wellness director at the community, said it’s visited Eaton about 164 times, saving about $200,000 in Medicare claims. In 2016, West Metro Fire Rescue responded to 249 calls to Eaton for lift assist, non-medical and medical emergencies, and smoke alarms, she added. The hope is Dispatch-Health will reduce the number of calls to West Metro.

“Eaton residents have called for every illness outlined in DispatchHealth’s brochure,” Mitchell said. “It’s not unusual to see them in our community four times a day,” she said. “Residents are seen in the privacy of their homes. This is critical as our residents tend to be low-income and transportation, which is a big challenge to accessing medical care in a timely manner. Many here cannot afford costly ambulance rides when the services of urgent care is more appropriate.”

Not only did Dispatch-Health come and take care of Lamb when she was fighting off bronchitis, but they also came back a few months later when she had a bout of the flu.

“They were so well equipped, and able to deal with anything I needed,” she said. “I’d recommend them to anyone with a heartbeat.”

August Events At Castle Country Assisted Living

Castle Country Assisted Living to host R.O.M.E.O. lunch at Fox and Hound Sports Bar (Aug. 8)

LONE TREE— Castle Country Assisted Living will host its monthly R.O.M.E.O. gathering at Fox and Hound Sports Bar, 9239 Park Meadow Dr. in Lone Tree, on Tuesday, August 8 at 12 p.m. R.O.M.E.O. stands for Retired Old Men Eating Out and this special, men’s only lunch is an opportunity to meet new friends in the community. Dinner is available, but guests must cover the cost of their meals. This event is open to the public, but space is limited. For more information or to RSVP, call Reagan Weber at 303-482-5552 or email reaganweber@castlecountrysustedliving.org. Castle Country Assisted Living is a nonprofit organization serving seniors in Douglas County.

About Castle Country Assisted Living (castlecountryassistedliving.org)

Castle Country Assisted Living, Inc. is a 501(c) (3) nonprofit serving seniors in Douglas County since 1989. Castle Country Assisted Living operates three assisted living communities, Cantril House at 221 Cantril St. in Castle Rock, Valley House at 235 S. Valley Drive in Castle Rock, and Victorian House at 13600 Victorian Drive in Parker. The first organization of its kind in Douglas County, Castle Country Assisted Living is committed to providing compassionate care and supportive assisted living communities for seniors, including those with limited incomes.

Did You Know.....

**Panama Canal**

Starting at $1,999 per person

Embark in San Diego California and enjoy ports of call in Puerto Vallerta, Mexico: Huatulca, Mexico: Port Canaveral, Florida: Miami, Florida: Panama; Colon: Panama: Cartagena, Colombia: Georgetown, Cayman Islands; and disembark in Ft Lauderdale Florida. Enter the Panama Canal in Balboa, enjoy a full day of cruising before exiting the canal in Cristobal

For more information and a brochure, contact Nancy Wee at...
What if you could wipe the slate clean and write your own story about how you will age? Greater longevity allows us to do just that.

The most important ingredients in our personal stories are meaning and purpose, connection to something greater than ourselves. It directly relates to physical health and emotional well-being. Rush University Medical Center found that individuals with a high level of purpose were 2.4 times more likely to remain free of Alzheimer’s. Having a sense of purpose in life was associated with a 19 percent reduced risk of heart disease and stroke. How is that for an amazing health insurance policy?

Want more Vim, Vigor, Vitality? Volunteer!

Lynette Reiling

Volunteering and a sense of purpose go hand in hand in creating a fulfilling second half of life. Want more happiness? Studies demonstrate that helping others kindles the happiness factor within ourselves. Want to connect in a greater way? Volunteering provides a way to meet new people, enjoy a shared activity, and broaden your support network. Volunteering can ignite your passion while providing the opportunity to support your community in some profound ways. Now you know the secret to Vim, Vigor and Vitality.

Boomers Leading Change (BLC) is here to help you rewrite your narrative of aging. Our mission is to harness the experience, energy and conviction of adults 50+ towards improving health and well-being in the lives of individuals and families in Metro Denver. Our goal is to align you with a volunteer position that utilizes the best of what you have to offer with a community organization that needs you.

BLC offers a variety of volunteer options from a few hours weekly to more intense opportunities (10-20 hours per week), for those who wish to take a deeper dive into volunteering. We are currently recruiting for the AmeriCorps Encore program for 2017-18. AmeriCorps Encore is akin to a domestic Peace Corps, where AmeriCorps Members (ages 55+) help meet unmet needs in communities and receive a modest living allowance while serving. Upon completion, the AmeriCorps Encore Member receives a National Service Education Award. BLC is the only organization in Colorado that offers AmeriCorps Encore, designed specifically for individuals age 55+.

If you are ready to incorporate a greater sense of meaning and purpose, enjoy more vim, vigor, vitality and give back to your community, we would love to hear from you. Contact us through www.boomersleadingchange.org or 303-426-6637.
When you are the Personal Representative: What to do when someone dies

You have been acting as Financial Power of Attorney (POA) for your Aunt Mabel. She has died after an illness here in Colorado. As a result of her death, your POA is no longer effective. Aunt Mabel’s will names you as Personal Representative. So what can and should you do?

Assuming Aunt Mabel’s funeral arrangements have been made, the will has been located, and death certificates have been ordered, your primary duty is to preserve her estate and search for any relevant documents and assets. Collect mail, make sure her residence and perishable assets are secure, and search for any relevant evidence your authority to act. Within 30 days of your appointment, you prepare and send a Notice of Appointment with a copy of the will to the beneficiaries, creditors and family members and file proof with the court that it was sent. It is important to set up an estate accounting system immediately as you will be accountable to the creditors, the beneficiaries, the court and the tax authorities. Publish a Notice to Creditors in the paper for unknown creditors to begin paying all bills. Within 3 months of her death, prepare and distribute an Inventory of the estate’s assets.

As you begin to liquidate and distribute the estate, you will use your “letters” to make these transfers. Make distributions to the beneficiaries as soon as it can be done safely. Finally, you are required to file closing statements with the court and financial accountings to the beneficiaries.

While you may have heard horror stories from other states, probate in Colorado is relatively simple, inexpensive and resolved quickly. As PR, you may choose to work closely with an attorney or handle the administration with only periodic legal advice. In either case, you are entitled to be paid for your services. If you choose to be paid, keep track of the tasks you perform, your time spent and any out-of-pocket expenses you incur.

If a trusted family member or friend is not an option for you to name as your Personal Representative, or you find that a bank trust department or law firm is just too expensive, you may choose to name a professional fiduciary as your PR.

Carol Johnson JD is an experienced Colorado estate administration attorney and former probate paralegal using these skills and knowledge in a professional fiduciary services’ business focusing on trust and estate administration as a Personal Representative or Trustee. She can be reached at Carol-530@comcast.net or 303-474-4235.

Did You Know ......

Active Minds Schedule of Events for August (Boulder/Longmont Area)

Monday, August 14, 2017, 11:00-noon

Philippines

The Philippines is fighting a brutal war on drugs that some have termed “out of control.” Recently elected President Rodrigo Duterte campaigned on a promise to fight drugs in the country and is leading a bloody crackdown that many say is encouraging vigilante execution of drug dealers and addicts. Join Active Minds as we review the history of the Philippines in an attempt to understand the context for the current situation and gain insight into where this important U.S. ally in the region may be heading in the future. This event is sponsored by The Carillon at Boulder Creek.

Location: West Boulder Senior Center, 909 Arapahoe Ave, Boulder, CO 80302... map, Cost: Free RSVP: Boulder Senior Services: 303-441-3148

Monday, August 28, 2017, 3:00-4:00 pm

Iran

Join Active Minds for an in-depth look at the country of Iran. We will discuss the thorny issue of Iran’s nuclear program, the relationship between Iran’s religious and political leadership, and challenges presented by regional turmoil. In particular, we will discuss how the rest of the world is responding to the various challenges presented by Iran. This event is sponsored by Frasier.

Location: East Boulder Senior Center, 5660 Sioux Dr, Boulder, CO 80303... Cost: Free,RSVP: Boulder Senior Services: 303-441-3148

Active Minds®

We are seeking Coin collections, Jewelry collections, Gun collections old and new, Asian artifacts, Chinese and Japanese porcelains, Bronze statues, Watches, Glass from Galle, Tiffany, Loetz, Lalique, Fine Art, and much more.

We travel anywhere in the state free of charge

Please call and schedule an appointment with our appraiser.

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Aspen Auctions is looking for items for our upcoming spring and summer auctions...

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Fraud Issues
Submitted by Gerald Rome
Securities Commissioner
Colorado Division of Securities

Wannacry –
A Wake Up Call

Cybersecurity. It is one of the top buzzwords of the 21st century to date, and we are constantly reminded by events like the recent “Wannacry” worldwide cyber-attack that our personal information, identities, and assets are at risk. What was Wannacry? Last May, computer hackers infected over 300,000 computers in more than 150 countries with a virus. The virus locked up your computer, and you could not get to any of your files unless you paid these hackers $300 in ransom. If you didn’t pay, they threatened to destroy all your computer files. You can now see where the name came from. The hackers who named it clearly had a mean streak in them. Experts advised against paying any ransom, as it would just encourage more attacks. Here at the Division, the increasing number of cyber-attacks has us worried. And what we are worried about is the personal information that is in the possession of the business professionals we trust to handle our investments. This isn’t something we should be taking for granted.

The Division of Securities just made Colorado the third state in the country to have a rule requiring cybersecurity among the firms we license. We require investment adviser and broker dealer firms to have a cyber security policy in place by putting that policy in writing. Starting this month, our examiners will begin checking to ensure that licensed firms in Colorado are conducting routine risk assessments to identify potential weaknesses in their computer systems, putting in place protections to keep personal and financial information secure, and preparing timely responses to attempted and potentially successful attacks on their systems.

As with all technology-related security, there is no perfect solution to guarantee that personal information and assets remain safe. Of course, personal cybersecurity should never be neglected either. Since we expect businesses to do their best to safeguard our information, keeping our own computers and internet activity safe is an equally important task. When storing personal information on home computers or online accounts, remember these vital tips about personal cyber safety:

- Create complex passwords that include numbers, capital letters, and special symbols. Avoid easy-to-guess or accessible information like children’s names, pets, birth months, etc.
- Don’t use the same password for multiple important accounts, and change them regularly. I know this is easy to say but hard to do. It helps to keep a paper copy of these passwords in a secure place in your home.
- Regularly monitor credit and bank accounts. Take advantage of yearly free credit reports from major credit agencies, and be sure to pay attention to your bank statements to ensure that no one is using your information.
- When using a smartphone or other mobile device, remember that you should never access personal or account information unless you are on a secured, password-protected wireless network. Public networks are far too easy for hackers and others to utilize to tap into your devices.
- Finally, limit the amount of personal and sensitive information you put online. Sometimes the best way to protect yourself is to simply be extra scrupulous about what you share. Remember that once information is online it is likely there forever.

Duties Of A Personal Representative

A personal representative is the person who is responsible for settling an estate after the death of someone. Every last Will and Testament (“Will”) should name a personal representative or executor. A person is not responsible as a personal representative until they are appointed by a Court. A court appointment may be unnecessary if assets are held jointly or if beneficiaries have been designated. It is important to seek the advice of an attorney before opening a probate estate with the court. Anyone in possession of an original Will must lodge the will with the court within 10 days after the death of the decedent. If opening a probate estate is not required.

A personal representative has many duties and responsibilities. If a probate proceeding is necessary, the personal representative must petition the court for appointment. When the court appoints a personal representative, it issues Letters Testamentary which are sometimes called personal representative letters. After appointment, the duties of the personal representative are:

Ascertain and protect the assets of the estate;
- Notify all beneficiaries and creditors of the opening of the estate;
- Prepare a written inventory of the estate;
- Pay all legitimate claims;
- Disallow any illegitimate claims;
- Pay the decedent’s last personal taxes and estate taxes, if due;
- Properly invest estate assets until they can be dispersed;
- Distribute estate assets to the rightful beneficiaries;
- Close the estate properly.

A personal representative may be held personally liable for mismanagement of an estate. The duties of the personal representative typically last from six months to two years depending on the complexity of the estate. It is a good idea to seek the advice of an experienced estate and probate attorney when administering an estate. All court costs and attorney’s fees are paid from the estate; the personal representative is not personally liable for these expenses.

If the decedent had prepared a Will, the attorney will need it to begin the probate process. The probate estate may be opened formally or informally. If a Will was improperly executed or if there are irregularities in the will a formal probate may be necessary. Wills that are not prepared by an attorney may be vague or improperly witnessed which often results in a more formal court process. In addition, if there are problems among beneficiaries or with creditors, an estate may need formal administration.

I have seen many families destroyed during the administration of an estate because of improper acts of the personal representative and or disgruntled beneficiaries. The goal of my office is to keep estate administration as simple and efficient as possible while keeping family discord at a minimum. Don’t let the death of a loved one destroy your family. Seek the advice of an attorney and avoid the pitfalls of probate.

This article was written by Tamra K Waltemath of Tamra K. Waltemath, P.C. This information is for general informational purposes only and does not constitute legal advice. For specific questions, you should consult a qualified attorney. Tamra K. Waltemath is an elder law attorney focusing on wills, trusts, estate and trust administration, probate and non-probate transfers, guardianships and conservatorships. She can be contacted at: Tamra K. Waltemath, P.C., 3843 West 73rd Avenue, Westminster, CO 80030; 303-657-0360; or visit her website at: www.WaltemathLawOffice.com.
BEATLES Anniversary Concert

“1964” The Tribute
August 24 at Red Rocks

“The Beatles we remember were magical…1964 creates the magic!” Dick Clark

It was in August of 1964 when the British invasion first came to Colorado with the group that started it all...the Beatles. If you love the Beatles, you won’t want to miss the most unique, fun and affordable concert event of this summer at Red Rocks with The #1 Beatles Show in the World, “1964” The Tribute.

This group is hailed by critics and fans alike as the most authentic and enduring Beatles tribute in the world. Choosing songs from the pre-Sgt. Pepper era, “1964” recreates an early 60s live Beatles concert with period instruments, vintage costumes, hairstyles, onstage mannerisms, speaking voices, and unmistakable harmonies of the lads from Liverpool. Over thirty-three years of researching and performing at major concert venues on four different continents has made the “1964” group masters of their craft in capturing the essence of the Beatles live on stage.

This Anniversary celebrates Red Rocks Amphitheatre as one of four original concert sites still remaining from the Beatles first American tour in 1964. Come experience the magic and see what it was like at the beginning.

For more information on “1964” The Tribute please go to: www.1964site.com

This concert benefits Colorado Public Television 12 and is sponsored by 99.5 The Mountain, Cruisin 1430, The Denver Post, Out Front, Marriott Denver West, Hermes Private Car, Prime Time for Seniors, 50Plus Marketplace News, Daily Camera, The Gazette, and Brothers BBQ.

Thursday, August 24, 8 p.m.
(Gates open at 6:30 p.m.)

Red Rocks Amphitheater

TICKETS: $38.50 GA (plus service charge) available on www.AXS.com or calling 1-888-929-7849. Tickets also available through Channel 12 online at www cpt12.org or by calling 303-296-1212 (M-F 9am-3pm).

TICKET LINKS:
CPT12: https://www.cpt12.org/1964

“1964” is not affiliated with or endorsed by Apple Corps Ltd.

Reach over 100,000 Colorado Seniors To Advertise call Debbie 303-945-4506 Debbie@MyPrimeTimeNews.com
In The News.....

Denver, CO – Karin Stewart, Program Manager for Jefferson County Human Services Aging and Adult Services and Project Coordinator for Jefferson County Aging Well, has been appointed by Governor John Hickenlooper, been appointed by Governor John Hickenlooper, to be a member of the Strategic Action Planning Group on Aging (SAPGA).

SAPGA brings over 24 years of experience and expertise on seniors’ issues to the group.

SAPGA examines the impact of the shifting aging demographic on the economy, workforce, businesses, market based products and services; state and local revenue budgets and fiscal policies; Medicaid and other safety-net programs and the collateral impact on other non-related state programs; family caregiving and public and private options for long-term care, services and support; federal entitlement reforms; and transportation services and infrastructure.

Its mission is to develop a vision for Colorado and its seniors through 2030, and identify a plan to move the identified goals forward. SAPGA’s members represent a diverse array of experts on issues vital to Colorado’s aging population and its emerging needs. They represent communities across the state.

In November 2016, SAPGA submitted a plan to address issues listed above. The plan lays out how policymakers and other key stakeholders, including community leaders and local government, can ensure Colorado is a place where everyone — regardless of age — can live life on their own terms, stay engaged, and thrive throughout their lives. “I am very excited to be participating in this state-wide effort to address the needs of Colorado’s aging population. We have the opportunity to have a meaningful impact on how our state addresses these needs in a progressive and proactive, strategic effort,” Stewart shared.

https://www.colorado.gov/agingstrategy

New Administrator

Jewish Aging Mastery Program

The Jewish Aging Mastery Program is a 12-week long program, which runs on Wednesdays from 10:11:45 a.m. from Sept. 27 to Dec. 20. It includes one course per week focused on different topics impacting older adults. Courses are taught by experts in the community. The program combines goal setting, daily practices, and peer support to help participants make meaningful changes in their life. JAMP encourages mastery, helping adults achieve sustainable behaviors that will lead to improved health, stronger financial security, enhanced wellbeing and increased connectedness to communities.

Jewish Aging Excellence Center

Ridgeline Management Company is proud to announce the new Administrator of our managed community in Greeley, CO, is Fort Collins resident, Jennifer Brunner.

Jennifer’s passion for seniors began at an early age when her great grandparents lived with her immediate family. Her commitment continued when her family members moved to a nursing home, where she volunteered. That purpose and passion was reignited when she worked in home hospice during her high school years. She taught special education for a decade while raising her children. Jennifer then returned to her first love, senior living, serving in various capacities and finally administrator of an assisted living community in Fort Collins. Jennifer has been active in the Alzheimer’s Association and Senior Law Day programs. She is happy to face new challenges as the administrator of Garden Square at Westlake Assisted Living.

Jennifer exemplifies the Ridgeline mission statement of “creating environments where moments of joy, independence and wellness are the focus each and every day.” Her positive attitude is contagious and spreads to residents and staff alike. She is a welcome addition to the Ridgeline team.

The Jewish Aging Mastery Program

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Chuckwagon Lunch
Thursday, August 17, 12-1:30 pm
Kick off your boots, sit back, relax and enjoy a delicious lunch followed by country-folk entertainment by The Fintons. Sponsored by the Scientific & Cultural Facilities District. Register (99) by 8/14.

50+ Volunteer Fair: Make a Difference
Tuesday, August 15, 8-15-11:15 am
Add a sense of purpose and zest to your senior years, and meet some wonderful people along the way. There are some great causes out there for children, adults, seniors, animals, history, environment, etc. Volunteering is also associated with less depression, increased well-being, and longer life. Visit a variety of agencies that have opportunities for you to make a difference. A free “Finding a Good Volunteer Fit” talk is presented by Metro Volunteers at 10 am. Please register for the fair and talk at 303-425-9583. Volunteer agencies: call 303-467-7197 for vendor information and fees.

Yesteryear Farm Show Trip
Saturday, August 26, 8:30 am-3 pm
Enjoy an old-fashioned farm show, with spinning and weaving demos, dancing, grain threshing and straw baling. See old tractors and enjoy food booths (cost on your own). Fee includes transportation, escort, & farm show. Register by 8/14, $15 (non-res. $18)

Art Classes:
Pastels & Drawing Studio, Mon., July 31-Aug.21, 6:30-8:30 pm, $52 (non-res. $62)
Watercolor, Thurs., Aug. 3-24, 6:30-8:30 pm, $52 (non-res. $62)
Bob Ross Painting,

Meets the third Monday of each month from 3-5 pm. Daily fee: $4.

Computer & Technolo- gies Classes
Learn basic to advanced use of the computer in a small class setting. August topics include Computer Basics, Windows, Word Processing, and one-on-one. Call (303) 425-9583 for times and fees.

Caregiver’s Support Group
Thursday, August 24, 1-2:15 pm
Taking care of a loved one can be exhausting and overwhelming. You are not alone. Share ideas, resources and learn to take care of yourself. Home Instead Careonor sponsor this free group.

FREE:
Eye Glass Servicing, Mon., Aug. 14, 9 am-noon
Parkinson’s Care Partners, Friday, August 11, 11:30-2:30 pm
Parkinson’s Support Group, Thursday, August 17, 1-2:30 pm
Low Vision Support Group, Thursday, August 17, 11 am-noon
Caregiver’s Support Group, Thursday, August 24, 1-2:15 pm
BINGO, Friday, August 25, 1 pm

Lime Process Soap Making
Here is a chance to make your own soap from scratch! We will discuss techniques, equipment, safety of working with lye, using essential oils and other ingredients in soaps, etc. We will make a batch of soap using the cold process of soap making, which moisturize the skin, contain ingredients you choose, and allow you to make unique gifts! Each person will TAKE HOME SOAP! It is truly a mix of art and science– think of creative chemistry class! Fri. Aug. 11, 1-3pm or Thu. Aug. 24, 6:30-8:30 AM, each class $15/$12

Mahjong
Join us for this Chinese originate game using various designed tiles. No partner needed. Bring you Mahjong set if you have one. Every Friday, 12:30-4:30 pm. To play Mahjong obtain an annual or daily pass.

Pressed Flower Art
This is your opportunity to make on-of-a-kind cards and bookemarks using beautiful pressed flowers. All supplies are provided. Supply fee $5 payable to instructor August 3 or 19, 10am-Noon, $15, plus $5/supply fee

MovieTime, 1pm, Join us twice each month (the second and fourth Friday) to watch a free movie on the big screen. Popcorn available for 25 cents. Watch for flyers each month with the movie title or call 303-762-2660 for details.

Cold Process Soap Making
Here is a chance to make your own soap from scratch! We will discuss techniques, equipment, safety of working with lye, using essential oils and other ingredients in soaps, etc. We will make a batch of soap using the cold process of soap making, which moisturize the skin, contain ingredients you choose, and allow you to make unique gifts! Each person will TAKE HOME SOAP! It is truly a mix of art and science– think of creative chemistry class! Fri. Aug. 11, 1-3pm or Thu. Aug. 24, 6:30-8:30 AM, each class $15/$12

Social Ballroom
Learn to perform ballroom dance steps with style! Incorporating how to move around the dance floor, proper placement of hands and arms, how to tie steps together, and specific footwork. You will practice with Latin and American style dances. A new dance is taught each month. August Nite Club 2 Step, Mondays, 3-4:30pm, $5/drop-in, Silver Sneaker eligible.

Contact 303-467-7197 for Ven- 9583. Volunteer agencies: the fair and talk at 303-425-10 am. Please register for

BINGO, Friday, August 25, 1 pm

Drop-In Book Club
Wednesday, August 9, 1 pm
Discuss “Moloka’i” by Alan Brennert. Drop-in fee $1.

Craft Carousel Gift Shop
Open Monday-Friday, 9:30 am-3:30 pm
Are you looking for the perfect hand-crafted gift? Visit the Gift Shop located in the Community Recreation Center featuring variety of handmade items from over 100 consignors, including scarves, hats, jewelry, aprons, quilts, baby gifts & much more.

Send Your Community News and Articles to Bill@myprimetimenews.com
City of Wheatridge  
Parks and Recreation  

Active Adult Center  
6363 W. 35th Ave - 303-205-7500

Please pre-register where necessary. All events and classes are held at the AAC unless otherwise noted. If you would like to be mailed a copy of our ‘Possibilities’ newsletter, call 303-205-7500.

48th Annual Carnation Festival  
Come one and all to enjoy the festivities! Friday and Saturday, August 11th & 12 will include Music, Food, Midway booths and fun for all ages. The Festival is held at Anderson Park, 44th Ave and Field in Wheat Ridge.

Hot Dog! It’s the Hot Tomatoes!  
Join us for Hot Dogs and Root Beer Floats at the last ‘Posibilities’ newsletter concert of the summer on Thur. August 3rd – this is a free workshop but please call 303-205-7500 to register.

August Happenings 2017

Time to Go Hiking  
On August 11th we’re headed to RMNP to tackle Fern Falls then on August 22nd we’ll venture to Mueller State Park. Cost for each hiker is $18. Call 303-205-7500 to register or to get a copy of the “Take a Hike” guide. Not quite up for a hike? Try our Ramblers walking group! The Ramblers head out every Thursday to a different walking destination ($6 each) call 303-205-7500 for more info.

Special Interest Drop-In Groups (Drop-in fees $2 unless otherwise noted)  
Duplicate Bridge – Every Monday 12:30-4:30, bring a partner (fee $2.50 ea.)
Low Vision Support Group – 3rd Tuesday (Aug. 15th) 1:30-2:30pm – Free
Write & Share – 4th Tuesdays (Aug, 22nd) 2-3:30pm – Bring your stories or poems!
Krafty Needles Knit & Crochet Group – Every Tuesday 9:30-11am
Social Bridge – Every Tuesday 12:40-3:45pm
Smile-Hi Healing Laughter – Every Tuesday, 12:15-1:15pm
Silversmith Lab – Every Tuesday 9:30-11am
Genealogy Group – Will not meet again until September
PWR Moves – Parkinson’s Fitness Class

PWR Moves – Parkinson’s Fitness Class

Technology

Confused about your camera, computer, cell phone or tablet? Makan Tabrizi is our gadget guru and can help get you up to speed. Call 303-205-7500 to schedule a One-on-One tutoring session with him. Camera, Phone or Tablet One-on-One – receive a private 1-hour tutoring session, call to schedule - $35/hour
Computer Tutoring One-on-One – receive a private 1-hour tutoring session, call to schedule - $35/hour
Dance, Dance, Dance The Wheat Ridge Active Adult Center offers a wide variety of evening dance classes which include: Beginner, Intermediate and Advanced Tap; Belly Dancing, Hula, Ballroom, Zumba and Western Line Dancing. Call 303-205-7500 for more information.

Share your events with Prime Time  
Send your News Items to Bill@myprimetimenews.com

Morning Star Adult Day Program on Historic Lowry  
Full time nursing and activity staff • Recreation therapy Nutritious meals • Health monitoring • Medication administration Support groups • Medicaid certified

See if Morning Star is right for your loved one.
Call 303-326-8320 for a free trial visit.
1016 Boston Street Denver, CO 80230

Peace of mind for you...  
A sense of belonging for your loved one.

Colorado Catastrophes  
Colorado weather and its history is filled with ups and downs, upheavals and disasters. Historian Ed Weising, shares stories and pictures of some of the worst things that happened in Colorado including bad weather, plane disasters, fires and floods. If you have lived in Colorado for a while you may remember some of these events.
9:30 – 11:00 a.m.
Thurs. Aug 17

Increasing Happiness  
Do you want to learn more about what you can do to lighten your mood and feel happier? There are things you can do that are known to increase our sense of happiness and enhance our mood. Jody Pierce from Pennock Center for Counseling will share some ideas that anyone can do - even when life is challenging.
Free 10:00 a.m.
Mon. Aug 21
Deadline: Thurs. Aug 17

“Back to School” Class Shows  
Join our class instructors for a two-hour open house with class demonstrations, giveaways, and just plain fun as you try out some of the classes. See back page for more information.
9:00 – 1:00 p.m.
Fri. Aug 25

More August Happenings

Kindness Counts  
Wed. Aug 9
11:15 a.m.
Blood Pressure Screening  
Thurs. Aug 10  
Mon. Aug 21
10:30 a.m.

Bunco  
Thurs. Aug 10 & 31
1:00 p.m.

Medicare Counseling  
Tues. Aug 15  
10:00 a.m. – 2:00 p.m.  
By appointment

Choir Practice  
Tues. Aug 15 & 22
1:30 p.m.

Healthy Tips  
Thurs. Aug 24
10:45 a.m.

Low Vision Support Group and Technology Help  
Mon. Aug 28
1:00 and 2:00 p.m.
A Quick Introduction to Email

Wednesday, July 26 and August 9
East Senior Center
10am to Noon

Participants will learn what email is, how it compares to traditional mail, how email addresses are written, email providers, and the features and tools included with an email account.

2017 Denver Parade of Homes

Thursday, August 31
East Recreation Center
10:15am to 4:30pm

This tour allows participants to discover some of the model and custom homes that range from luxury show homes to affordably priced homes. The tour showcases some of Denver’s best craft builders. All homes on the tour are for sale. Cameras are welcome, comfortable walking shoes recommended. Tour includes a break for lunch, on your own. Minimum registration by August 14.

Grandkids Luncheon

Sponsored by Visiting Angels

Wednesday, August 9
9:30 a.m. to 1:30 p.m.
Grab the grandkids or great-grandkids before they go back to school and enjoy a day of fun!

• 9:30 a.m. Playwell Lego Superhero Workshop
• 11 a.m. Balloon Animals & Face Painting by 5 Star
• Talent Balloons are yours to keep.
• 12 p.m. Lunch & Raffles
• 1 p.m. Finding Dory: Movie & Popcorn Bar

Adults 55+/children 12 and under $3.75R/$4.25NR Age 18-54 $5R/$6NR Registration ends Aug 8. Please indicate age of children when registering.

Make Your Heart Smile

Wednesday, August 16
12:45 p.m.
Join Dr. Re Pits as she helps you learn how to improve and maintain your cardiovascular health. Free!

Seniors & Sexual Health

Friday, August 18
12:45 p.m.
Do you toss and turn, unable to fall asleep at night or do you wake up in the middle of the night unable to get back to sleep? Learn strategies for developing routines to help you fall asleep more comfortably, as well as nutrients and supplements that may help you to sleep more soundly throughout the night. Presented by Laura Brieser-Smith, MPRH, RD, FP-C. Free!

Chautauquan Series-Walt Disney

Thursday, August 24
West Senior Center
12:45pm to 1:45pm

Walt Disney has been described as an optimal behaviorist. Join Walt as he takes participants on a magical and nostalgic journey into the realms of animation, motion picture production, theme park and urban development. Walt will share life experiences that molded him into an optimal behaviorist and how a little “fortuity” can help make dreams come true.

The tour showcases some of Denver’s best craft builders. All homes on the tour are for sale. Cameras are welcome, comfortable walking shoes recommended. Tour includes a break for lunch, on your own. Minimum registration by August 14.

Walk/Hike and Nature Education with OSMP

Tuesday, August 15
Boulder Trailheads
11:00 am to 1:00 pm

Open Space and Mountain Parks staff and volunteers will lead walks/hikes paired with nature education. Natural Selections is an ongoing series of educational nature programs on topics including ecology, wildlife, and local history. Join an easy walk/hike of under 2 miles, at a conversational pace. Bring a sack lunch to enjoy at the end of the walk. Meet at the trailhead. Each date will have differing trails based on best trail conditions.

https://apm.activecommunities.com/boulder-parksrec/Activity_Search/course-walk-hike-nature-education-w-smsp/4127

Bone Health: Bone Builders and Bone Breakers

Monday, August 28
West Senior Center
10am to 11am

Ten million Americans have osteoporosis. Bones are living tissue that respond to bone building throughout life. Support lifelong bone health by knowing how to get all the nutrients bones need.

Instructor: Aryn Doll, RDN, Nutritional Health Coach with Natural Grocers in Boulder.

Walt Disney

Thursday, August 24
West Senior Center
12:45pm to 1:45pm

Walt Disney has been described as an optimal behaviorist. Join Walt as he takes participants on a magical and nostalgic journey into the realms of animation, motion picture production, theme park and urban development. Walt will share life experiences that molded him into an optimal behaviorist and how a little “fortuity” can help make dreams come true.

Celebrate 6 years in business, GT Jewelry is offering seniors free watch battery replacement every Thursday! Visit GT Jewelry on 1500 W. Littleton Blvd. in the Woodlawn Shopping Center, mention Prime Time for Seniors newspaper and get your watch battery replaced for free! One per customer.

Sweet Dreams

Friday, August 25
12:45 p.m.
Do you toss and turn, unable to fall asleep at night or do you wake up in the middle of the night unable to get back to sleep? Learn strategies for developing routines to help you fall asleep more comfortably, as well as nutrients and supplements that may help you to sleep more soundly throughout the night. Presented by Laura Brieser-Smith, MPRH, RD, FP-C. Free!
### Prime Time For Seniors Classified Form

Name: 
Business Name (if it applies): 
Address: 
City: 
State: 
Zip: 
Phone: 
Headline Category: 
Price for 1 Month: 
Number of Months Ad Will Run: 
Total Price for Entire Ad Run: 
Less Discount: 
Discount only applies to 3 or more months or more of ad placement 
Total Amount Enclosed: 
Print 4 to 5 words per line. See chart on side for rates

### Over 100,000 Prime Time Readers For Just A Few Dollars A Month

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Business Name (if it applies):
Address:
City: State: Zip: Phone: Headline Category: Price for 1 Month: Number of Months Ad Will Run: Total Price for Entire Ad Run: Less Discount: Discount only applies to 3 or more months or more of ad placement Total Amount Enclosed: Print 4 to 5 words per line. See chart on side for rates

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### Over 100,000 Prime Time Readers For Just A Few Dollars A Month
continued from page 29

Drive - 8am-1pm

This FREE Expo will feature interactive exhibits, give-aways and expert speakers presenting the latest on wellness, fitness, financial planning, photography and more! Plus, stop by support an eclectic group of 40+ vendors from all over Colorado. August 5th: Kong: Skull Island – Bemis Library – 6014 S. Datura Street – 2 – 4pm Free

A team of scientists explore an uncharted island in the Pacific, venturing into the domain of the mighty Kong, and must fight to escape a primal Eden.

August 8th – Littleton Leads Group Meeting Toast - 2700 W. Bowles Ave. 7:15 – 8:30 am

Join us on the 2nd and 4th Tuesday of each month. Mix & mingle with other local business owners. Enjoy in-
Welcome Week with this family-friendly concert. August 15-18th - Littleton Family YMCA Facilities Tour 1111 Dry Creek Court Want to improve balance and mobility? Consider joining the YMCA community activities such as: Stations of Balance, Tai Chi and Zumba. Take a dip in their 83' warm pool and join the Silver Sneakers program. For a guided tour, contact Matt Slick at 303-797-9622. August 20th – Kool & The Gang - Summer Concert Series - Hudson Gardens – 6115 S. Santa Fe Drive – Hits include Celebration; Ladies Night; Get Down On It. Doors open at 5:30, concert begins at 7:30. August 22nd – Meet, Greet and Eat with City Council – Southbridge Park 7751 S. Windermere Street - 4-6pm. Having fun is a requirement at the Littleton’s Meet, Greet & Eat events this summer. Taking place in four outdoor Littleton locations, the program is designed to give citizens the chance to meet their neighbors and talk with the city manager and city council members. Every site will have displays from city departments, and staff will be on-hand to answer questions.

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Basic Cremation Plan
$1,100.00 complete
Includes:
- Removal of Deceased with 50 mile radius of our facility
- Cremation process in our private crematory
- Notice to Social Security Administration
- Black Plastic Urn
- Other urns available ($50 to $395)
- On-line Interactive Obituary

Premium Cremation Plan
$1,400.00 complete
Includes:
- Removal of Deceased with 50 mile radius of our facility
- Cremation process in our private crematory
- Notification to Social Security Administration
- Quality Wood or Steel Urn
- Register Book
- 100 Service Folders (Many styles to choose from)
- 50 Thank You Cards & Envelopes
- Interactive On-Line Obituary

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Tee Up Against Hunger Golf Tournament
The Tee Up! Against Hunger Golf Tournament is a Community Food Share signature event. While this event is both fun and social, its mission is serious: fighting hunger in Boulder and Broomfield Counties. In the last 27 years, the tournament has raised $1.8 million and provided over 6.9 million meals to those in need of food assistance in our communities.

Friday, September 1, 2017. Registration at 7:00 AM. Tournament starts at 8:00 AM at the Coal Creek Golf Course, 585 W. Dillion Road, Louisville, CO 80027.

About The Tournament
- Scramble Format
- “The String” (based on team handicap)
- Day of Drawing ($20/chance)
- Putting contest
- Great Prizes

For more info and to register, call 720-242-6784 or visit www.ColoradoCrematory.com.

August 24th – Ladies Night - Act II Consignment. 1500 W. Littleton Blvd.

Ready to invest in some fashionable fall gear? Enjoy a special night for ladies only and shop for the perfect outfit, accessory or item for your home at Act II Consignment.

August 26th – Hudson Gardens – 6115 S. Santa Fe Drive – 8 - 11am Join us on the last Saturday of every month to explore Hudson Gardens and visit with its feathered residents! Each month we team with an Audubon Master Birder from the Front Range Birding Company to discover the rich bird habitats in and around Hudson Gardens. You'll come away with a better understanding of bird ecology, useful tips on how to ID birds by sight and sound. Advanced reg. required.

August 27th - AMF Bellevue Lanes. 4900 South Federal Blvd. 11:00 – 12:00noon
Get the ball rolling at AMF Bellevue Lanes. Every Sunday, AMF offers $2 bowling and $2 shoe rental.