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Hi Prime Timers! I just finished shoveling my first snowfall of the year. My driveway faces north so every time it snows I usually need to shovel. Where we live, we received about 5 inches, the perfect amount to get my muscles back in shoveling shape.

I’d like to share something that happened in my travels recently. Last week I was making my routine trip to the post office when I saw a car get hit by a train. I couldn’t believe what I was seeing! I was about 100 yards behind the car and couldn’t tell if he was in front of the gate or behind it. I soon found out that he was ahead of it. The train hit the front of his car and flipped it head over heels then barrel rolled a few times before coming to rest on its side. I was the first car there so I called 911. It got real when the 911 operator asked me if there were any survivors. I made my way over to the car telling the 911 operator, I really don’t want to see something I will remember for the rest of my life. The operator was great, she kept me calm and told me what to do. The car, an SUV, was on its side. The front window was smashed and I couldn’t see anyone. I walked around to the back of the vehicle and the entire back window was blown out. When I looked in, I saw a man sitting on the back floor with his back against the door. He was conscious and alone. Thank God! A few good Samaritans stopped, including a nurse who went in the back window to check his injuries. She was surely an angel. Soon emergency vehicles arrived and took over the scene. They had to use the Jaws of Life to take off the back door. Before leaving the scene, I asked one of the ETMs about the man’s condition and they said he was in shock but should be okay. Angels everywhere!

Check out the senior events happening in November. Deb and I really do enjoy seeing and chatting with our readers and the many exhibitors that participate. We will be attending our last event until the Spring, the ACAN Resource Fair on November 9th and would love to see you there!

A big THANK YOU and much appreciation to our advertisers, contributors, readers and distributors for all you support! We couldn’t do it without you!!
Passport To Aging Well
Resilience: The Super Power of Aging Well
Senior Placement of Denver and Orion Mortgage, Inc. have teamed up to help older adults, caregivers and family members navigate retirement and beyond with our "Passport to Aging Well" series. Admission is free!

Our November seminar focuses on Resilience, the Super Power to Aging Well. Panelist: Rick Adler, founder of Senior Placement of Denver.

Date: Tuesday, November 14th, 2023, Time: 1:00 p.m. - 2:30 p.m.
Place: Apex Community Recreation Center, 6842 Wadsworth Blvd. Arvada

For more information and registration, visit: www.OriOnMortgage.com/events/Axpe-Series

Special Statewide Proposition HH
Informational Programming Now Available
As a public service, PBS12 (Colorado Public Television) is featuring two special editions of the nonprofit public affairs program, "The Aaron Harber Show," explaining controversial statewide ballot Proposition HH.

The programs feature former Colorado Treasurer Cary Kennedy (PRO), current Colorado State Senate President Steve Fenberg (PRO), Advance Colorado Institute President Michael Fields (CON), and State Senator Barbara Kirkmeyer (CON).

Both shows are moderated by Colorado Broadcaster of the Year award winner Aaron Harber. The programs now can be viewed online 24/7 atbit.ly/PropHH1 (Show #1) and at bit.ly/PropHH2 (Show #2).

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Adams County Aging Network’s Christmas Networking Social!
The December ACAN meeting will be held on December 5th at 9 a.m. at the Thornton Community Connections Center, 9471 Dorothy Blvd. Thornton. This month’s meeting is hosted by Kaiser Permanent and those who attend can learn about the many organizations that support Adams County Aging Network.

We hope to see you there!

The Adams County Aging Network (ACAN) is a non-profit organization that works to provide a voice for older adults in greatest need through advocacy, empowerment and engagement in community programs and services.

Each ACAN meeting provides attendees with valuable senior-relevant education, resources and information such as transportation, medical services as well as housing and legal issues.

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7 Tips For Choosing Your Health Benefits In 2024
George Young, CEO, Medicare & Retirement, UnitedHealthcare for Colorado and Wyoming

As inflation in the U.S. remains high, you may be looking to adjust your lifestyle and spending habits. But when it comes to health care, it’s important to keep your budget and well-being in mind.

This year’s open enrollment season is a good chance to review how you’re using health services and decide whether you’ll stick with the plan you’ve got or switch to another being offered. It’s also an opportunity to assess your overall care costs to help ensure you choose a plan that will work best for next year’s budget.

Enrollment timing: For people with coverage from their employer, open enrollment typically happens during a two- or three-week period between September and December. For those eligible for Medicare, the Medicare Annual Enrollment Period runs from Oct. 15- Dec. 7 each year. Coverage selections made during the fall will take effect on Jan. 1, 2024.

Here are seven tips to consider when choosing a plan that may help lead you to better health and cost savings:

1. First, consider all your options. Take time to understand and compare the benefits, services and costs of each plan available to you, so you can figure out which will be the best fit. Pay attention to more than just the monthly premium – like what out-of-pocket costs, including the deductible, copays and coinsurance, you may be responsible for.

2. Learn the language. If you’re overwhelmed by or unsure about certain health care terms, there are resources to help. As a start, check out UnitedHealth Group’s Just Plain Clear Glossary (in English, Spanish and Portuguese) to help you make informed decisions.

3. Help prevent financial surprises. Visiting doctors that are in-network is one way to help keep your costs lower. So before selecting a plan, check to see if your doctor is in your health plan’s provider network. Also, make sure your medications will be covered by the plan you choose next year – even if you don’t expect to change plans. Look into filling your prescriptions at a participating pharmacy or with home delivery by mail — two more potentially money-saving options.

4. Medicare members and caregivers: There’s a lot to learn about Medicare and Medicare Made Clear can help you understand the basics, the complexities and everything in between.

5. Help prevent financial surprises. Visiting doctors that are in-network is one way to help keep your costs lower. So before selecting a plan, check to see if your doctor is in your health plan’s provider network. Also, make sure your medications will be covered by the plan you choose next year – even if you don’t expect to change plans. Look into filling your prescriptions at a participating pharmacy or with home delivery by mail — two more potentially money-saving options.

6. Look into wellness programs. Many health plans offer incentives that reward you for taking healthier actions, such as completing a health survey, exercising or avoiding nicotine.

7. Explore virtual care services. If you’re busy or just prefer connecting with a doctor from the convenience of your home, consider choosing a plan that includes 24/7 virtual care. You may have access to virtual wellness visits, urgent care and chronic condition management.

8. Check for mental health coverage. In addition to in-person mental health care, you may have access to a large virtual network of therapists and psychiatrists. Some health insurers also offer advocacy services to help you find the right type of behavioral health care.

9. Medicare members and caregivers: Look for plans that offer virtual mental health care with a $0 copay.

10. Don’t forget about specialty benefits. Additional benefits, such as dental, vision, hearing or critical illness insurance, are often available and may contribute to overall well-being.

11. Medicare members and caregivers: You may be surprised that Original Medicare doesn’t generally cover prescription drugs. Consider adding Part D or enroll in a Medicare Advantage plan with prescription drug coverage to help keep your medication costs in check.

12. Check for mental health coverage. In addition to in-person mental health care, you may have access to a large virtual network of therapists and psychiatrists. Some health insurers also offer advocacy services to help you find the right type of behavioral health care.

13. Medicare members and caregivers: Many Medicare Advantage plans also offer gym memberships and wellness programs for members at no additional cost.

14. Explore virtual care services. If you’re busy or just prefer connecting with a doctor from the convenience of your home, consider choosing a plan that includes 24/7 virtual care. You may have access to virtual wellness visits, urgent care and chronic condition management.

15. Medicare members and caregivers: Most Medicare Advantage plans provide access to virtual care, which can be an easier, more affordable way to talk with doctors about common health issues on a smartphone, tablet or computer.

For more helpful articles and videos about open enrollment, visit UHCOpenEnrollment.com.
Join us for an upcoming event!

One Medical Seniors is a doctor’s office for those on Medicare. These events are open to the community - bring a friend or family member!

Join us for a technology series class and learn about smartphone and tablet fundamentals for older adults.

Wednesday, November 15
10:30 - 11:30 a.m.

Glendale
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To learn more about our upcoming events, scan the QR Code or call 720-798-3822
The Mindful Path – The Gift

Marilyn Halpern, MSW, LSW

The Halloween decorations are barely put away and the enormity of the holiday frenzy is upon us. The two short months ahead can be more meaningful by being intentional with our plans. We can take the madness out and infuse the coming weeks with balance and more joy. Megan McWilliams Bouchard, the “Green Diva Meg”, offers these suggestions for putting peace and joy back into the holiday season.

1. **Slow down.** Try not to get too caught up in the frantic energy of this season and pace yourself.

2. **Simplify, simplify, simplify.** Re-evaluate your holiday to do list. Are there tasks that can be simplified, reduced or eliminated? Pay close attention to gift giving, greeting cards, and holiday meals.

3. **Breathe.** The 3-4-5 method is a great way to regulate your breathing. This breathing technique is based on the connection between your mind and body. To calm yourself, use the 3-4-5 method of deep breathing. Breathe in for 3 seconds. Hold your breath for 4 seconds. Breathe out for 5 seconds. That’s it! This simple strategy will allow you to take deep, counted breaths to calm your body and bring it back to its relaxed state.

4. **Give kindness.** Leave the buying mania behind. Make space to spend more quality time with those you love and those in need. Think of experiences, museum memberships, charitable giving in the honor of a person as tokens of thoughtfulness rather than physical gifts.

5. **Have a gentle voice.** Minimize the critical, negative self-talk that comes when we are overwhelmed or exhausted. Try to complain less and have more gratitude. A gentle, patient voice for ourselves and others will go along way to elevating our mood during the holidays.

6. **Smile.** Did you know that smiling (even forcing a smile) is scientifically proven to help you feel better? Better yet, make sure you find a reason to smile as often as possible. This is a brilliant way to share your light with yourself and those around you.

NPR Life Kit Series has a wonderful survival guide for the holidays. The Playlist features 20-minute podcasts on relevant topics that will enhance your holiday experience. Check out the list at this site: [https://www.npr.org/series/1058307075/your-life-kit-for-the-holidays](https://www.npr.org/series/1058307075/your-life-kit-for-the-holidays)

The greatest gift we can give the world this holiday season is to focus on our own self-care. This will allow us to share our time, energy and love in the most meaningful way possible. Savor the joyful moments of the season.

Marilyn Halpern is the founder and executive director of Aspen Care Services. This locally owned business provides medical power of attorney, care management and professional guardianship services in the Denver Metro area. For more information visit [www.aspencareservices.com](http://www.aspencareservices.com) or [www.aginglifecare.org](http://www.aginglifecare.org).

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Photo by Andreas Haubold.
Top Vaccines For Older Adults To Consider And Why

By Emily Cheshire, DNP, MS, FNP-BC

Did you skip your flu shot last year? You are not alone.

The Centers for Disease Control and Prevention (CDC) report that about 46% of adults 65 and older chose not to get a flu shot last year. And that’s just the tip of the proverbial vaccination iceberg. Flu is not the only vaccination that older adults are neglecting. According to the CDC, 43% of those 65 and older are not current on tetanus shots, and two-thirds didn’t receive the recommended shingles vaccine.

Vaccines are important for seniors as it protects them from a variety of illnesses including pneumonia, whooping cough, shingles, flu, and COVID-19. Don’t be laid low this year because you forgot or didn’t have time to schedule an annual shot or booster.

In May of 2023, two RSV vaccines were approved for adults over age 65. RSV is a virus that can lead to hospitalization and may be life threatening for those with weak immune systems.

As we age, our immune systems weaken, leaving us more susceptible to contracting these illnesses. With a weakened immune system, we may be more susceptible to complications like pneumonia from the flu virus. So for most of us, the benefit of receiving a vaccination outweighs the disadvantages.

If you are vaccinated and still get the flu, shingles, COVID-19, etc., your illness is likely to be milder than without the vaccine.

Keep in mind, no matter what your age, vaccines don’t necessarily provide complete protection. For instance, the flu shot reduces your risk of getting influenza by about half.

**Flu Vaccine – why it works some years and not others**

Influenza is a variety of viruses, not just one strain. So, every year scientists predict which strains will circulate in the US in a given flu season based on the circulating flu virus in the southern hemisphere (remember- flu circulates in Australia when it’s summer in the US!) Scientists use that data to make an educated guess on the strain, but it’s not 100% accurate because of virus mutations.

Even though it can be hit or miss, the once-a-year shot is a “must” for older adults. In a recent study published by the CDC, approximately 90% of flu related deaths and 50-70% of flu related hospitalizations occur in adults over the age of 65.

A recent study showed that participants who did 90 minutes of mild exercise-like walking or riding a stationary bike- right after their flu or COVID-19 vaccine, generated a higher antibody response in the subsequent four weeks. Taking a brisk walk after your vaccines may improve your response.

**Can the flu shot give you the flu?**

As the CDC states, the flu shot cannot cause the flu virus. Those who experience mild illness after getting the flu shot, have oftentimes been infected with another mild virus- such as the rhinovirus- or common cold. Because he/she received the flu shot at a time when he/she was already infected with a different virus, he/she associates the flu shot with causing illness. Keep in mind the flu virus causes much more severe symptoms than the common cold. Flu vaccines given with a needle are made in two ways: the vaccine is made either with flu viruses that have been ‘inactivated’ or killed and are therefore not infectious and cannot cause one to get the flu. The second way is by using only a single gene from a flu virus (as opposed to the full virus) to produce an immune response without causing infection.

**Is there a better flu shot for seniors?**

To improve your chances of escaping the flu, consider a vaccine created for seniors. Three vaccines are currently available that fit that bill.

* Flublok Quadrivalent and Fluzone High-Dose vaccines both appear more effective in older adults than the standard vaccine. Fluzone contains four times the amount of antigen than regular flu shots – making it 24% less likely for those vaccinated to catch the flu than those who received a standard shot. A New England Journal of Medicine study found that people 50 and older who received Flublok were 50% less likely to get the flu than those who received the standard vaccine.

* Fluvax works on the immune system, prompting a stronger response than the traditional flu shot.

Flu season usually starts in late October, so early fall is the best time to receive your shot, which will provide adequate time to build immunity. Flu usually peaks in February and can circulate into April.

**Pneumococcal Vaccine**

Pneumonia and influenza are two of the top killers of the elderly in the United States. Pneumococcal disease kills about 18,000 adults 65 + each year. Older adults are more at risk of having life-threatening complications from a pneumonia infection, so it’s important to get vaccinated around the age of 65. If you have a chronic illness such as asthma, diabetes, or kidney, heart or liver disease, talk to your health care provider or pharmacy about earlier vaccination.

Two vaccines protect against pneumococcal disease – Prevnar 13 and Pneumovax 23. The CDC recommends that all adults 65 and older have both shots, a year apart, with Prevnar first. Less than 20% of older adults get both. Check to see if you have received both vaccines. One to three doses of vaccine will likely last the rest of your life. Talk to your healthcare provider to see if you need another dose.

As the CDC states, the flu vaccine is critical for seniors. It is the best way to protect against contracting the flu and its complications. With flu season starting in late October, now is the best time to get vaccinated. Call for an appointment today.

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October 2023
Top Vaccines For Older Adults To Consider And Why
Continued from previous page

your health care provider to determine your dosing schedule.

Shingles Vaccine
Shingles, or herpes zoster, occurs when the chickenpox virus reactivates later in life. The condition often brings a blistering, painful rash, which usually scabs over in 10 days and clears up within a month. But for 20% to 25% of those infected, they continue to experience nerve pain for months or even years. A new shingles vaccine developed at the University of Colorado Anschutz Medical Campus called Shingrix is more than 90% effective at preventing shingles. But you must get the two recommended doses spaced two to six months apart for protection. Because of high demand, there have been shortages. So, make sure to call ahead to ask if your pharmacy or provider has it in stock.

Tdap Booster
Making sure you’ve had the Tdap (tetanus, diphtheria, and pertussis) booster is especially important if you will be spending time with an infant. Pertussis, or whooping cough, is a highly contagious respiratory-tract infection that can be life threatening for babies. Even if you were vaccinated against whooping cough as a child, protection fades over time. If you had a Tdap 10 or more years ago, get a booster against tetanus and diphtheria, called Td.

RSV
Respiratory syncytial virus (RSV) usually causes mild cold-like symptoms, but older adults have higher risk of developing severe symptoms requiring hospitalization. Similar to flu, RSV season is in the fall and winter months, so getting both flu and RSV is important.

COVID-19
2020 data from the CDC shows that 81% of all deaths from COVID-19 were in adults over the age of 65. The 2023-2024 updated COVID-19 vaccines provide a high level of protection against the virus and similar to flu, make contracting COVID-19 less severe making death 63.5% less likely. Older adults should get one dose of the updated vaccines a least two months after their last COVID-19 vaccine.

If you’re an older adult who is moderately or severely immunocompromised, you may receive an additional dose of an updated COVID-19 vaccine.

If you recently had COVID-19, you may consider waiting up to 3 months before you get another vaccine. Having COVID-19 infection results in some immunity so reinfection within weeks or months is unlikely. However, if you or someone close to you is at risk of severe illness, do not delay past 3 months. Talk to your healthcare provider to determine your optimal COVID-19 protection plan.

What to do if you cannot track your vaccinations
Sometimes it’s hard to keep track of vaccinations we’ve received and those we have not. Because pharmacists, nurse practitioners and physicians can all vaccinate, we might not always remember when or where a vaccination was given. If you’re unsure if you have been vaccinated or when, there’s no harm in being vaccinated again. If the idea of getting a shot bothers you, you can also request that the provider obtain titers to test your blood to determine if you have the antibodies in your system but that entails a blood draw. Titers can tell you if you ever received it or still have an immunity to the illness or not, and is not available for all types of immunity from vaccines. Be aware, though, that you will have to return to your health care provider to determine your dosing schedule.
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Dance for Parkinson’s: More Than Just Exercise

Written by Sarah Leversee; photos by Scott Dressel-Martin

Exercise is often the primary reason people first try a dance for Parkinson’s class. Once they experience the music, the movement, the magic of dance firsthand, they fall in love with it. Then they discover it is so much more than just a great workout. Dancers with Parkinson’s talk about experiencing an easing of symptoms during class. Margie Dubltn explains, “I always start class with a tremor, and by the time the class is over, I don’t have a tremor at all. I move differently, I carry myself differently—I can sense the change. You go with the flow and become so wrapped up. It is such a mindful experience. I feel like something has been lifted off my shoulders and I feel like a new person.”

Dancing provides a arena to feel like an integrated body working as a whole instead of feeling like a patient. In dance class we welcome both the struggling parts and thriving parts of the body, as well as the awareness of how things can change unexpectedly day to day. Embracing and honoring your dancer body can be liberating and fortifying—it is something gained among so many things lost when dealing with Parkinson’s.

Breathing compassion into the struggling parts, breathing gratitude into the thriving parts and the ability to see all those parts as an integrated, whole body is a practice that participants can carry with them every day.

Dance class always begins with a guided meditation. The opening invitation is: “Close your eyes… and focus on your breath. Letting everything slow down… asking everything that is going on outside this room, to stay outside this room… and arrive here… in this moment… in this body… in this safe and supportive dancer community.”

The focus on the breath is brought back repeatedly throughout class as a tool to ease pain and tension. This is also a reminder to be mindful of what is happening in your own dancer body.

In dance class you get a gold star just for showing up. Doing it “right” is never the goal because we let go of perfection and expectation. Dancers are invited to stay curious about what is possible for their bodies today—to explore the movements but never force the movements. Listening and being responsive to your own body serves you while dancing, but is also deeply valuable beyond the walls of the class.

Dealing with chronic illness brings up a lot of emotions that can be difficult to articulate. Dancing is an opportunity for creative expression, no words or explanation needed. Whether it’s moving slowly to a song about longing and loss or executing fast choreography to a song about empowerment and freedom, dancers experience release and transformation.

“Before (Reconnect), I referred to my dancing as ‘pathetic.’ I now view my dyskinetic movements as creative expressions of the inner self. Dance class is like getting out of jail for an hour and a half. It’s freedom, and it’s sweet for those of us with or without Parkinson’s.” — Carol Jenkins, a dancer with Parkinson’s.

Sharing the physical and emotional experiences in dance class creates a powerful community. Class is non-competitive, supportive atmosphere. While participants certainly talk about Parkinson’s, the focus is on dancing, not the disease. Lynn Larson, a care partner who attends class with her husband Bruce who has Parkinson’s, describes it this way:

“What I like about the class is that it is for Parkinson’s people as well as non-Parkinson’s people. After you’ve done your warm up, you totally forget all that other stuff and you’re all doing the same thing to the best of your ability.”

The physical and emotional benefits of dance improve participants lives for the hour and fifteen minutes they are in class, but they also help develop skills to improve their day-to-day life, including remembering to breathe, letting music inspire and relax them and feeling the support of their dancer community. As dancer with Parkinson’s Karen Talcott describes, “Words cannot express what (dance class) has done for me. This class gives me hope. Hope for the future and hope for now in regards to the battle we each wage to keep our quality of life.”

Participants discover grace, dignity and freedom within their dancer bodies. Dancing becomes more than something you do, it becomes a part of who you are. You are a dancer.

In addition to all of the ways that dance is beneficial for every BODY, including those with Parkinson’s, it has to be mentioned that dance is so much fun. “On the way home you’re a little sweaty and a little tired, but you feel better on the way home than you did when you came,” says Bruce Larson, a dancer with Parkinson’s.

If you’re in the Boulder/Denver area and would like to come dance with Sarah, check out her weekly class schedule here.

Sarah Leversee is the founder and Artistic Director of Colorado-based performing arts non-profit Art as Action. A life-long dancer, Sarah teaches Reconnect with Your Body, dance for people with and without Parkinson’s, which is a program of Art as Action. She trained with Dance for PD® founding teacher and former Mark Morris Dance Company principal dancer David Leventhal and was awarded a Stanley J. Wertheimer Fellowship, which provides in-depth training and mentorship to exceptionally qualified teachers offering high quality dance classes modeled after Dance for PD®.

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Who knew??

If you are a Boomer, you remember how we crowned the schools - until they built new schools to accommodate us. You remember how competitive it was to get into college - so many boomers applying and so few openings.

We were born into a world that wasn’t ready for us, and we have had to learn to forge our own places in the world. I’m proud of so many members of our generation who found ways to improve the environment, advance technology beyond all expectations and fought for equality and inclusion for all. Our sheer numbers threw the world a curve, but we adapted through tenacity, creative thinking and a culture of helping others.

And now, fast forward to today. We really are throwing another curve because not only because there are so many aging adults, but also because we are living so much longer than expected. Our Social Security and other programs were designed for people who might live 5 or ten years after they retired. And we have really fooled them!

It was expected that, as the most affluent generation in history, we’d financially fool them! retired. And we have really fooled them!

hit by the 2008-9 recession. There hasn’t been time for a lot of us to recoup those losses. Add to that the increased cost of living - and “middle income” seniors simply cannot afford those luxury communities. The starting monthly cost for Independent Living Communities in our area is $3,000 per month. It’s a real cause for concern.

One solution is a multi-generational, cooperative management model, that can reduce costs and encourage aging in place with a fulfilling and purposeful lifestyle. These opportunities are pretty rare, but they can be found. Trailhead Community is one such emerging project. I would love to hear from you if you know of others.

Together, we Boomers will solve this golden ager challenge, like we have solved so many others.

Written by Barbara Ziegler, proud Baby Boomer. Feedback welcome at bziegler@trailhead-community.org

At Home Or On The Go: Social Security Is Online

When you retire, if you become disabled, or if someone you depend on dies — we are there when you need us. With your personal and secure my Social Security account, you can access your information, benefits, and important services from just about anywhere. Having a personal my Social Security account allows you to:

• Compare future benefit estimates for different dates or ages when you may want to begin receiving benefits.
• Check the status of your benefits application or appeal.
• Review your earnings history.
• Request a replacement Social Security card (in most states).

If you already receive benefits, you can also:
• Get a benefit verification or proof of income letter.
• Set up or change your direct deposit.
• Change your address.
• Get a Social Security 1099 form (SSA-1099).

You can even use your personal my Social Security account to opt out of receiving certain notices by mail, including the annual cost-of-living adjustments notice and the income-related monthly adjustment amount notice. These notices are available in your Message Center when you sign into your account. We will email you when you have a new message, so you never miss an important update.

It’s easy to sign up for my Social Security account. Please let your friends and family know that they can create their own my Social Security account today at www.ssa.gov/myaccount.

Save Your Place In Line With Mobile Check-In Express

Our Mobile Check-In Express feature makes it easier to check in if you must visit a Social Security office.

To use Mobile Check-In Express, scan the QR code located at your local Social Security office. This will allow you to check in for:

• Scheduled and non-scheduled appointment services—including requesting a replacement Social Security card, a benefit verification letter, proof of income, and more.

For Mobile Check-In Express to work, you must be at the Social Security office and have location services on. You should also make sure you’re using the latest version of your internet browser. The service is most compatible with Safari, Google Chrome, Microsoft Edge, and Firefox.

‘Tis The Season
For Decluttering

Every year, the holidays seem to start earlier and earlier. In late September, Home Depot and Target begin filling vast sections of their stores with the year’s latest and greatest holiday décor. Is it too early to purchase that beautiful Christmas wreath that plays “Jingle Bell Rock”? It’s easy to see why we end up accumulating so much stuff over a lifetime.

After years of working with seniors who are in the throes of downsizing, I’d like to suggest a new tradition. Why don’t we use this special time of year to joyfully part with all the stuff we won’t be packing up to go with us? What if instead of buying something new for a loved one, you went shopping in your home and picked out the perfect gift instead?

A few years ago, my in-laws sent us carefully selected and wrapped gifts that all came from their home. Each gift had a small note attached, describing the item’s significance. I can still remember seeing my wife tear up as she unwrapped a small bell and a ring from her grandmother. The experience embodied the beautiful spirit of generosity and family that is so intrinsic to the holiday season.

Another client of mine decided they were going to host a “downsizing party” during a college bowl game. During the party, their guests were invited to look through and take home anything they wanted from dozens of items they had laid out in the basement. It was the perfect opportunity for them to celebrate the occasion with loved ones, while also knowing that their possessions would be going home with a beloved friend or family member.

And let’s never forget the opportunities to share with the less fortunate. Local donation drop-offs abound at convenient locations. In particular, The Steller Group partners with the Denver Rescue Mission, which offers a myriad of ways to collect items that you would like to donate. For more information go to www.denverrescuemission.org/ways-to-give and visit the “Donate Goods” section.

A combination of mindful giving, open sharing, and generous donating can work wonders in decluttering overflowing closets and stuffed shelves, while also blessing another. To discover all the resources available for the downsizing process, visit DenverSeniorSeminars.com and register for a free seminar in your area.

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‘Tis The Season
For Decluttering

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Medicare Open Enrollment 2023

It’s that time of year again. No, the Great Pumpkin didn’t come, but Medicare Open Enrollment is upon us once again. Medicare Open Enrollment occurs annually from October 15 until December 7. However, the alphabet soup that is Medicare is sometimes difficult to navigate. That is why Benefits in Action is here to help. Our experienced Medicare navigators can make the open enrollment process easy for you. However, read this article first to learn the basics.

Medicare Open Enrollment is the time of year when individuals can make changes to their Medicare plans. During this period, you can join a new Medicare advantage plan or sign up for a Medicare prescription drug plan. You can also change advantage plans or prescription drug plans should you choose. You can also switch between Medicare Parts A and B and a Medicare advantage plan, and vice versa. However, you can’t sign up for Medicare for the first time unless you happen to be in your Initial Enrollment Period. Signing up for Medicare for the first time is a different process that occurs either when you turn 65 or between January 1 and March 31.

If you are still reading this article, you probably already have Medicare. You may be wondering why Open Enrollment is so important. Here’s the answer. Even if you already have Medicare, reviewing or changing your coverage during this open enrollment period is important, as Medicare plans change from year to year and your plan this year might not be the best plan for you next year. For example, your copays and deductibles in your current plan may have changed such that a different plan is a better fit for you. Your new prescription may not be covered by your current plan. There may be a better plan for your current prescriptions.

If you are wondering how to choose a plan that fits your needs, here are some tips. First, don’t just look at the plans’ premiums. Instead, look at the plan as a whole. For example, see whether your preferred physician is in or out of the plan’s network. You should also look at your medications before deciding on a plan, so you know whether the plan covers the medications you are taking. You should also look at the differences in co-pays between plans. A plan with lower premiums may have higher co-pays that negate the advantage of the lower premium.

And if you are struggling to decide on a plan that fits you, reach out to Benefits in Action. We are a State Health Insurance Assistance Program (SHIP). That means that our Medicare navigators are SHIP trained and know the ins and outs of Medicare. Not many organizations have SHIP trained staff and volunteers, and we consider their expertise a blessing. Our Medicare navigators are also able to provide unbiased advice. That’s right. They are not trying to sell you a plan. They just want what is best for you.

We strongly recommend that you take the time to review and compare Medicare plans during Medicare Open Enrollment. You may be able to save a lot of money. And if you have questions, please do not hesitate to contact Benefits in Action at 720-221-8354 or via email at info@benefitsinaction.org. Our experienced Medicare Navigators can help you analyze, compare or, if needed, switch Medicare plans.

Prime Time News

FREE Senior Resource Fair

Thursday November 9th, 2023

City of Thornton Community Connections Center
9471 Dorothy Blvd, Thornton CO 80229

Meet with various exhibitors sharing local Senior Services and Information on Aging Well in Adams County.

Learn about new programs and products to help you and your loved ones age with health and safety in your community.

Refreshments will be served; registration is available at the door.

Please register early so that ACAN can ensure adequate supply of tote bags and refreshments for attendees. Thankyou!

ACAN Resource Fair

You are invited to attend any time from 9:00am - 12:00pm

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Applicant has the right to provide Denver Metro Village with a Portable Tenant Screening Report (PTSR) that is not more than 30 days old, as defined in § 38-12-902(2.5), Colorado Revised Statutes; and 2) if Applicant provides Denver Metro Village Name with a PTSR, Denver Metro Village is prohibited from: a) charging Applicant a rental application fee; or b) charging Applicant a fee for Denver Metro Village to access or use the PTSR.

October 2023
Assistive Access Simplifies Apple Devices For Older Adults

By Patrick Baker

Apple launched its new mobile operating systems for iPhone and iPad this month - iOS 17 and iPadOS 17. A highly anticipated feature called Assistive Access greatly simplifies the iPhone and iPad home screens, and core apps like Phone, Camera, Photos, and others. Assistive Access could be a game-changer for older adults or persons with mild cognitive impairment using iPhones and iPads, enabling them to more easily use Apple devices.

Take Away Complexity

When enabled, Assistive Access greatly simplifies the home screen on iPhones and iPads. You can choose between two layouts: rows and grids. Rows display a vertical list of icons emphasizing the app image while still including title text. In the Row layout, the iPhone resembles the Jitterbug’s smartphone simplified menu.

Simplified Apps

Several essential apps for iPhone and iPad also receive the simplification treatment when using Assistive Access. The Phone and FaceTime apps are combined into a single Calls app. Simplified versions of Camera, Messages, Music, and Photos are also available. Each has features that enable the user to easily use the core features of the app. Assistive Access always displays a Back button to return the user to the previous screen.

The Calls app can be configured to allow calling with everyone in the Contacts app or only selected contacts. The Calls app can make phone or FaceTime calls. Features like the Keypad and Speaker can be enabled or disabled during app setup. When enabled, the user taps Phone Number to display the Keypad and call a number. Note: calls can only be received by people in Contacts. Keypad must be enabled to call someone not in Contacts.

The Camera app provides four shooting modes in Assistive Access mode: Photo, Photo Selfie, Video, and Video Selfie. You can configure the Camera app to allow only some or all of the available shooting modes. Select a shooting mode and tap the Take Photo button (button text will change with shooting mode).

The Messages app can be configured to present three different input methods: Keyboard, Emoji, and Video Selfie - either just one or a combination of the three. Like the Calls app, Messages can be configured to receive messages from all contacts or only selected contacts. Messages must be configured to specify which contacts the user can send messages to. You can also enable features like Tap to Hear Message, which reads texts aloud, and Conversation Details, which displays the message’s date and delivery status.

Note: messages can only be received or sent to people in Contacts.

The Music app - which requires a $9.99 per month Apple subscription - can also be configured for Assistive Access. Caregivers will need to create playlists in the Music app before enabling Assistive Access. Once enabled, the user can select a playlist to listen to.

The Photos app can be configured for Assistive Access by first creating shared albums of photos and videos and sharing them with the person using Assistive Access. (Apple’s Family Sharing makes this easy.) When setting up Assistive Access, specify which shared albums to include or create a new one with the user’s photos.

Other apps the user would like to access must be added during Assistive Access setup.

Setting Up Assistive Access

The process for setting up Assistive Access is straightforward:

2. Verify the iPhone or iPad’s Apple ID, change it or create a new one.
3. Choose an app layout: Rows or Grids.
4. Select and customize apps. Verify the device passcode, or if configured, Face ID or Touch ID.
5. Set an Assistive Access passcode.
6. That last step is important. You need a second passcode to enter or exit Assistive Access mode. Without it, you’ll need the device’s Apple ID and password to reset the Assistive Access passcode.

Once enabled, only the apps specified during setup are accessible to the user in Assistive Access mode. Also, the settings for each app can only be changed by exiting Assistive Access mode. Exit Assistive Access by clicking the side button three times (or pressing the home button three times on older Apple devices), then enter the Assistive Access passcode.

If an older adult you know, in your care, or a loved one with mild cognitive impairment has difficulty using a standard iPhone or iPad, Assistive Access may be worth exploring. It can provide the user with a simplified technology solution that promotes a sense of agency when using their iPhone or iPad.

Patrick Baker is an IT consultant and founder of Prime of Life Tech. Learn more about his services at PrimeOfLifeTech.com, email info@PrimeOfLifeTech.com, or call (720) 319-7415.

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12TH ANNUAL
Older Adult Health & Resource Fair 🍊

Join the Highlands Ranch Metro District and Highlands Ranch Community Association on Saturday, Nov. 4 from 9 a.m. to noon for a free event for older adults 55+ and/or their care partners. More than 60 service professionals will be in attendance:

- Health, wellness and social programming
- Simple wellness screenings
- Medication review
- Community resources
- Fitness and enrichment programming
- Medicare information
- Transportation resources
- Senior living information
- Home health care resources

No RSVP required. For more information, contact Jodie McCann at jmccann@highlandsranch.org or 303-791-2416.

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PrimeTimeNews.com • page 14
Protecting Your Legacy: Why You Need an Estate Plan Now

By Kate Silburn, Rocky Mountain Elder Law

In today’s fast-paced world, it’s easy to put off estate planning. We often get caught up in the hustle and bustle of daily life, thinking that we have plenty of time to address these matters. There is always tomorrow, after all.

However, the truth is that estate planning is not something to put off. It’s a vital step in protecting your legacy and ensuring your loved ones are taken care of when you’re no longer there to guide them. I always say it is never too early to start thinking about estate planning, but it might be too late.

I believe this passionately, so on November 15th I’m holding a free webinar to explain why you shouldn’t put off estate planning any longer.

Together, we will be looking at different areas of estate planning:

The Importance of Planning

Estate planning is not just a formality; it’s a strategic process that can give you peace of mind and ensure your family’s future financial security. Without a well-thought-out estate plan, your assets may be subject to lengthy and costly legal processes, leading to unnecessary stress and disputes among your loved ones.

In our webinar, we’ll discuss how proper estate planning can give you peace of mind, knowing that your wishes will be respected, and your loved ones will be well taken care of.

Legacy Preservation

Your legacy is not just about the wealth you leave behind; it’s about the values and beliefs that define you. Through estate planning, you can ensure that your values and assets are preserved and honored for generations to come.

In our webinar, we’ll explore various strategies for legacy preservation, leaving a lasting impact on your family’s future.

Protecting Your Loved Ones

One of the primary goals of estate planning is to safeguard your family’s financial well-being. With a well-crafted estate plan, you can ensure a smooth transition of your assets, minimizing financial uncertainty and potential disputes among your family.

During our webinar, we’ll dive into the specific ways an estate plan can protect your loved ones. You’ll discover how to provide financial security for your family members, even when you’re no longer there to support them.

Long-Term Care Planning

End-of-life care is a topic that many of us prefer to avoid. However, planning for your long-term care is a crucial aspect of estate planning. It’s never too early to start thinking about how you want to be taken care of in your later years.

Our webinar will shed light on the considerations involved in long-term care planning. We’ll discuss various options and strategies to ensure that you receive the care you deserve while relieving your family of the burden of making difficult decisions during a challenging time.

Pet Care

For many of us, our animal companions are like family members. But have you considered what will happen to your pets if something happens to you? Estate planning can also encompass provisions for your pets’ well-being, ensuring they continue to receive the love and care they deserve.

In our webinar, you’ll discover how to provide for your pets in your estate plan, guaranteeing that they remain in safe and loving hands even when you’re no longer around.

Join Our Webinar!

Our upcoming webinar, “Why You Need an Estate Plan NOW,” is designed exclusively for individuals like you who value their family’s well-being and want to leave a lasting impact.

Mark your calendar for Wednesday, November 15, 2023, from 12:30 p.m. to 1:30 p.m. on Zoom, and reserve your spot today.

Join us to gain valuable insights into estate planning and take the first step toward ensuring a brighter and more secure future for you and your loved ones.

We look forward to seeing you there.

Social Security Is Thankful To Serve You

Thanksgiving is a time to reflect on the blessings we have in our lives and to share memories with our loved ones. We are thankful because we can provide you and your family with services, benefits, tools, and information to help you through the challenges of life’s journey.

Social Security is more than just a retirement program. We provide services that assist many families across this country. We are there for joyous moments like the birth of your child and issuing their first Social Security card. We are there during times of hardship and to provide peace of mind and ensure your loved ones are taken care of when you’re no longer there.

For many of us, our Social Security card is a reminder of the impact Social Security has had in our lives. We are thankful for the services, benefits, tools, and information that Social Security provides to help you and your loved ones.

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Prime Time News
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October 2023
Even Exchange by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The same answers differ from each other by one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

1. Agriculturalist A ___ ___ _  Previous O ___ ___ 
2. Bring to a halt A ___ ___ _  Out of funds ___ O ___ 
3. Bush ___ ___ B  Shoulder movement ___ G 
4. Purify R ___ ___ _  Explain the meaning of D ___ ___ 
5. Tiny measurement I ___ ___ _  Fruity party beverage U ___ ___ 
6. More sizeable G ___ ___ _  Pantry ___ D ___ 
7. Rome’s river ___ ___ R  Himalayan country ___ T 
8. Hostage holder ___ ___ P  Twin of Pollux ___ S ___ 
9. Huck’s creator ___ ___ W  Railroad machine ___ R ___ 
10. Go all-out ___ ___ V  Bowling score ___ K ___ 

Snowflakes by Japheth Light

There are 13 black hexagons in the puzzle. Place the numbers 1 - 6 around each of them. No number can be repeated in any partial hexagon shape along the border of the puzzle.

DIFFICULTY THIS WEEK: Easy Medium Difficult

CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: T equals K

OGYO TZFA ZP PD NFLDHHDFWR
ICFCUDWFCO OGYO CUCJRIDER
ICAYF LYWZFA GZH
"RDNJ JDRYW TZEFCFP."

CryptoQuote

One letter stands for another. In this sample, A is used for the three L’s, X for the two O’s, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each week the code letters are different.

KX FJZ NSM EZGAKAT NSWGKMR
VLKP EJWJMT, FJZ EPJZIO
WSSCF LPTW JM LPT VSF PJWT.
FAJMMT GCKMQ

Fear Knot

Unscramble these twelve letter strings to form each into an ordinary word (ex. HAGNEC becomes CHANGE). Prepare to use only ONE word from any marked (♥️) letter string as each unscrambles into more than one word (ex. ♥️ RATHE becomes HATER or EARTH or HEART). Fit each string’s word either across or down to knot all twelve strings together.
SADNERS’ COUNCIL DOUGLAS COUNTY
Living Well / Aging Well™

You’re Invited To Our Celebration

The Seniors’ Council of Douglas County (SCDC) invites you to join us for our Holiday Reception on Thursday, December 7th from 10 a.m. to 11:30 a.m. (the location to be determined) to celebrate our accomplishments in advocating for the over 65,000 older adults residing in Douglas County. SCDC has had a very successful 2023 providing monthly educational presentations, collaborating with local agencies and organizations offering community services and advocating on behalf of those 60 years and older making Douglas County their home.

This year’s educational series included presentations on a wide variety of topics. Several of our most popular presentations focused on starting a business later in life, learning about the upcoming changes to Medicare in 2024 and how to access assistance during Medicare’s Open Enrollment Period (October 15th through December 7th), how we all can view, speak and act more positively about aging, and scams targeting older adults. Additionally, the Seniors’ Council, in conjunction with Aging Resources of Douglas County and Douglas County, hosted a day-long educational event entitled “Vintage & Vibrant 2023.” This event was attended by approximately 200 older adults who enjoyed breakfast, lunch, three keynote speakers, seven breakout sessions, three interactive activities and numerous door prizes.

The SCDC actively pursued and supported collaborations with local entities serving the needs of our older population. Our monthly electronic newsletter, First Friday Update, consistently promoted the events of other organizations to connect our older residents with local resources. Examples include the Douglas County Libraries, the Castle Rock Senior Activity Center, the Parker Senior Center, the Denver Metro District, the Denver Regional Council of Governments and many others.

We were especially active in supporting the County’s Older Adult Initiative designed to identify the current needs and concerns of our older residents as a basis to formulate a plan of action to ensure the highest quality of life for those choosing to age in our communities. This effort included a listening tour comprising 13 in-person listening sessions, an online resident survey, a local providers survey and will culminate in a report of the data collected and a live town hall meeting in early 2024.

Mark your calendars for our upcoming celebration and plan to join us for a ‘sneak peek’ at what we’re planning for 2024. Visit our website at: www.douglas.co.us and search for “Seniors’ Council” for more details and the meeting’s location.

Gretchen Lopez is the executive chair of the Senior’s Council of Douglas County. The Council seeks to engage, educate, and support older adults. Meetings are free and open to the public.

How Business Owners Can Make Social Security Part Of Their Retirement Planning

Most business owners are hyper-focused on growing their business and legacy. But at some point, they must consider a plan for retirement. That’s why it’s important for business owners to begin thinking about how Social Security fits into their retirement planning. Social Security benefits are part of the retirement plan of almost every American worker – including business owners.

Since there are specific rules for business owners, they should speak with a financial advisor or accountant before applying. One of the biggest mistakes business owners make – aside from starting retirement planning too late – is not having a plan at all. This is where an expert can give sound advice on how to navigate retirement.

Business owners can visit www.ssa.gov/prepare/plan-retrired to determine eligibility for retirement benefits as well as get a benefit estimate. Our publication, If You Are Self-Employed, at www.ssa.gov/pubs/EN-05-10022.pdf, provides important information about Social Security taxes for business owners as well as how to report earnings. Don’t delay, start your retirement planning today!

Please share this information with your loved ones.
Colorado End-Of-Life Options Act

Colorado voters approved the End-of-Life Options Act which is also referred to as the medical aid-in-dying law in 2016. This law enables your doctor to prescribe medication for you to bring about your own death. To exercise this option, you must submit a written request to your doctor and you must: 1) be terminally ill with a prognosis of six months or less; 2) have the mental capacity to make an informed decision; and 3) be a resident of Colorado. The right to request medical aid-in-dying does not exist because of age or disability. Your doctor must discuss with you, your diagnosis and prognosis, feasible alternatives or additional treatment opportunities, risks associated with taking the prescribed medication and the possibility that you could obtain the medication but choose not to use it.

This new law is not forced upon you; and it does not affect your Living Will. Your doctor, and or the facility (hospital, nursing home, etc.) are not required to provide this service, but they must provide notice to you if they will not honor a request by you for this assistance. This law is intended to alleviate suffering. The definition of medical aid-in-dying is “the medical practice of a physician prescribing medical aid-in-dying medication to a qualified individual that the individual may choose to self-administer to bring about peaceful death.”

The medical aid-in-dying law relieves a physician of the ethical issues surrounding family research. Janice M. Sellers is related to actor Peter Sellers and to John of Gaunt, son of a king to actor Peter Sellers and to other federal laws. Between 2017-2022, 1090 patients received prescriptions for aid-in-dying medications under the Colorado End-Of-Life Options Act. In 2022 the median age of patients prescribed aid-in-dying medication was 74 (minimum age mid-30s, oldest age upper 90s). Among patients prescribed aid-in-dying medication, some of the most common illnesses or conditions were cancer, ALS, Parkinson’s disease, COPD, multiple sclerosis, heart disease, stroke and vascular diseases. In 2017 the total number of patients prescribed aid-in-dying medication was 72; the number of patients was 124; 2019 the number of patients was 170; 2020 the number of patients was 188; 2021 the number of patients was 220. Among patients who died after taking aid-in-dying medications, the median duration of time between prescription date and date of death was 16 days. Not all people who are prescribed the medication will take it, some may change their mind or die of the underlying condition before taking the medication.

As an elder law attorney, I can appreciate this law for the people who are suffering and want to end their life on earth with dignity, but I worry about the potential for elder abuse.

This article was written by Tamra K. Waldenham of Tamra K. Waldenham, 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. Waldenham is an elder law attorney focusing on wills, trusts, estate administration, probate and non-probate transfers, guardianships and conservatorships. She can be contacted at: Tamra K. Waldenham, P.C., 3843 West 27th Avenue, Westminster, CO 80030; 303-657-1366; or visit her website at: www.waldenhamlawoffice.com.
Below is a sampling of Apex’s upcoming Active Adult program. You can stay updated on all the latest offerings by visiting ApexPD.org. The following activities are all hosted at the Community Recreation Center, 6642 Wadsworth Blvd, Arvada, unless otherwise noted. Please register in advance for all programs by visiting on-line or calling 303.425.9583.

**Fall 2023**

**Trail Winds Active Adult Wing 13495 Holly St Thornton, CO 80602 Phone 720-977-5777**

**Thorton Adult Center 11811 Colorado Blvd. Thornton, CO 80233 Phone #303-255-7890**

**Trail Winds Active Adult Wing 13495 Holly St. Thornton, CO 80602 Phone #: 720-977-5777**

**Highland Recreation Center, 2880 Oseola St Denver 80212 720-865-0600**

**What’s happening at the Lafayette Senior Services:**
To register call 303-665-9052, email olderadults@lafayettemn.org, or register online at www.lafayettemn.gov/seniors

**Fall BINGO**
Join us for some fun fall themed BINGO! We will have treats and prizes sponsored by TRU PACE. Registration is preferred but all are welcome.

**Registration Deadline: Day Before, Location: Senior Centers. Time: 2-4pm Fees: FREE ACTIVITY # 763314-A DATE 12/1**

**LIONS Club Glasses**
The Senior Center is proud to partner with our local Lions Club to offer senior citizens glasses at a discount. The Lafayette Lions Club accepts donations of prescription glasses that individual communities need. For more information, contact [Lions Club](https://www.lionsclubs.org) or check with your local Lions Club.

**Peak to Peak Concert**
Come listen and support the beautiful classical music from Peak-to-Peak students. They will play as individuals and as a group.

**Code 636324-B Fee FREE Day, Time: 3:30-5 pm Date: 12/6 Deadline 12/5**

**Thanksgiving Feast, Holiday Craft Fair and Vaccine Clinic**
Enjoy a delicious Thanksgiving Dinner and Holiday Craft Fair! Additionally, Boulder County Public Health will be available for vaccine and please give thanks to the Lafayette Aging Foundation as they sponsor the meal. Lunch will include turkey, stuffing, and all the trimmings! Let’s give thanks for health and happiness to all! Entry to the Craft Fair only is free and open to all.

**Location: Lafayette Senior Center, Registration Deadline: 11/10, Day: Friday Time: 12-2pm Fees: Resident $2, Nonsenior $3 Activity Code 636307-A DATE 11/17**

**White Elephant Bingo**
A holiday edition of Bingo for some fun on a Friday! Bring a wrapped gift to contribute to the pile and we will play until all gifts have been opened! Registration is preferred but all are welcome.

**Location: Senior Center Day: Friday, Time: 1-3pm Fees: FREE ACTIVITY #636314-A DATE 12/1**

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Creative Pottery
Explore various methods of hand building, slip casting & sculpting to create three pieces of art in each six-week session. All glazes, underglazes & kiln firings included. Clay fee is $15 for every 25 pounds of clay purchased.

Drawing & Painting
Drawing the world of art by drawing, painting, and sketching! This class welcomes a variety of medium options such as pencils, colored pencil, watercolor, and acrylic paint - you choose! Escape to a creative place where your skills can sharpen, and create your own masterpieces. Classes are available virtually and in-person. Please note: No class on 11/12 or 11/23. *Denotes a 5-class session, hence the reduced fee.

Social Security Basics
Join a representative with the Social Security Administration and review the basics of Social Security including retirement, disability, survivor & dependent benefits. Please note: this class may be broadcast live-virtually at the Malley Recreation Center or provided in-person depending on number of attendees. Presented by the Denver Regional Council of Governments - State Health Insurance Program. 11/10, 9 a.m. - 11 a.m. Registration Required 41461611

New! LEAP, Energy Outreach & Solar Presentation
LEAP-approved applicants may qualify for weatherization or furnace repair or replacement through the Crisis Intervention Program (CIP). Information about the new Energy Outreach of Colorado (EOC) grants, the new time-of-use meters for electricity, and the Community Solar Gardening Program electric customers will also be available. 11/27, M, 1-2 p.m. 41461711, FREE

Will Maker- Legal Seminar
Complete a living Will or assign Medical or Financial Power of Attorney in this informative and fun workshop. Fee includes materials, and witness for notarization of documents. Time allotted for individual review and questions. This workshop requires additional $100 fee paid directly to the workshop instructor. 10/27, F, 10:30 a.m. - 12:30 p.m. Registration Required 41461212

New! What’s New in Medicare for 2024?
Your Medicare coverage and costs can change each year, so it is important to understand and review your benefits. An overview of what’s new in 2024 will be presented. Please note: this class may be broadcast live-virtually at the Malley Recreation Center or provided in-person depending on number of attendees. Presented by the Denver Regional Council of Governments - State Health Insurance Program. 11/10, 9 a.m. - 11 a.m. Registration Required 41461611

Denver Regional Council of Governments (DRCOG)
- Agency on Aging - Choice Services Program
DRCOG Services include Case Management, SHIP, Transportation Services, In-Home services, and an Information and Assistance line to answer your questions and connect you to resources. This one-on-one program will be an informative overview of local resources available to older adults. Questions?
Contact DRCOG: 303-480-6700, Presenters: Malorie Miller, Program Manager, Agency on Aging. 11/15 W, 11 a.m.-12 p.m. FREE. Registration Required 41460011

Super Simple Immunity Support
Discover how vitamins and minerals support the immune system while working in tandem with optimal nutrition. Learn to balance body’s defense mechanisms and the time to eat your vegetables. How to use them to capture your punch power. Which kind of immune system you choose? All levels are welcome! 11/27, M, 1:30-2:30 p.m. 41462212

First Friday Flick
Northglen Senior Center, 1 E. Memorial Parkway, on Nov. 3 at 1 p.m.
Hang out and enjoy a movie and free popcorn. Titles will be announced one week prior at the center and online. Please sign up in advance.

Senior Activity: Gaming with the Chief
Northglen Senior Center on Nov. 7 at 10:45 a.m.
Challenge Chief Jim May in crokinole – a disk-flicking dexterity board game. No cost – just come on by!

Senior Activity: Avoiding Probate
Northglen Senior Center on Nov. 7 at 2 p.m.
Join the attorneys at Althaus Law as they guide you through information on how to avoid probate and properly protect your family. Please sign up by Nov. 6

Adult Night Out
Northglen Recreation Center on Nov. 9 from 5:30 until 8 p.m.
Need a night out to get some shopping done, have a nice dinner, run errands or just get your kids over to the recreation center, where they can bustle around the indoor play-ground and children’s classroom. We’ll have fun, games, crafts, pizza and plenty of playtime. Children must be potty trained. The cost is $18 for residents and $25 for non-residents. A second child will receive a discount of $13 for residents and $19 for non-residents. The deadline to register is Nov. 2

Youth Safety Classes:
Northglen Recreation Center, 1 E. Memorial Parkway; Various Times
On Nov. 10, the Red Cross is offering a free safety class for youth — regardless of their age. To register, please call 303.450.8800. The classes are as follows:
Prepare with Pedro from 9 a.m. to 11 a.m. Ages 6 to 9: This education program teaches students how to be prepared and take action in case of home fires or local hazards.

Senior Activity: Holiday Tea Party
Northglen Senior Center on Nov. 17 at 1 p.m.
Celebrate the holidays in style with afternoon tea. Entertainment is included. Please register by Nov. 14. The cost is $10 per person

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Social Security Increase for 2024

By Matilda Charles

The 3.2% Social Security increase for 2024 is higher than it has averaged in the past two decades, but it certainly is nowhere near the 8.7% increase we received for 2023.

This 2024 increase will mean $58 more per month for those receiving the average benefit in 2023. Out of that $58, we’ll pay an additional $10 for Medicare Part B.

How do they get these increase numbers every year? They get these numbers by comparing this year’s third quarter to that of the previous year and do a cost of living adjustment (COLA) based on that. They also use the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to calculate what they call a “basket of goods and services.”

Therein lies our problem. While that index is no doubt useful for those who have to set financial policy for the country, the CPI-W index they use to calculate our Social Security benefit isn’t geared to seniors. Instead, that index is geared toward blue collar (hourly wage) earners for 200 items and is broken down into eight groups: medical care, housing, food and beverage, transportation, housing, apparel, education and communication, and other goods and services.

Why is that, we wonder? I bet our representatives and senators in Congress would know the answer if we called them.

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November is National Alzheimer’s Disease Awareness and National Caregiver Month, and it is because of the combination of physical, emotional and psychological challenges that unpaid family caregivers face that the Alzheimer’s Association wants to draw attention to the sacrifices they make to care for loved ones.

“Studies have shown that dementia caregivers are 41% more likely to become increasingly frail during their time as caregivers,” said Jeff Bird, executive director of the Alzheimer’s Association of Colorado. “And, tragically, 32% of dementia caregivers with a mean age of 64 think about or make plans for suicide versus 2.7% of U.S. adults age 56 and over.”

To help these overworked caregivers recognize the potential challenges to their own health, the Alzheimer’s Association has developed a list of 10 symptoms of caregiver stress:

1. Denial about the disease and its effect on the person who has been diagnosed. (I know Mom is going to get better.)

2. Anger at the person with Alzheimer’s or frustration that he or she can’t do the things they used to be able to do. (He knows how to get dressed — he’s just able to do. (He knows how to make your coffee.)

3. Social withdrawal from friends, family and activities that used to make you feel good. (I’m too tired for this.)

4. Anxiety about the future and facing another day. (I was so busy, I forgot my appointment.)

5. Depression that breaks your spirit and affects your ability to cope. (I just don’t care anymore.)

6. Exhaustion that makes it nearly impossible to complete necessary daily tasks. (I’m too tired for this.)

7. Sleeplessness caused by a never-ending list of concerns. (What if she wanders out of the house or falls and hurts herself?)

8. Irritability that leads to moodiness and triggers negative responses and actions. (Leave me alone!)

9. Lack of concentration that makes it difficult to perform familiar tasks. (I was so busy, I forgot my appointment.)

10. Health problems that begin to take a mental and physical toll. (I can’t remember the last time I felt good.)

The Alzheimer’s Association provides a broad range of information, programs and services at no charge. To learn more, call the Association’s free Helpline, staffed 24/7 by trained professionals, at 800-272-3900.

Boulder Adult Services
https://bouldercolorado.gov/departments/adult-services

West Age Well Center: 909 Arapahoe Ave. 303-441-3148 Monday – Friday, 9:00 a.m. – 4:00 p.m.

East Age Well Center: 5660 Sioux Dr. 303-413-7290 Monday – Friday, 8:00 a.m. – 4:30 p.m.

For more information about programs and services, visit www.bouldercolorado.gov/jets-age-well-newsletter.

Ballroom Dancing - Waltz, East Age Well Center, Thursdays, November 2 – 30, 12:45 – 1:45 p.m. Fees: R/ NR $52/$40. Learn ballroom dance fundamentals with steps and patterns of Waltz.

Jazz Dance. East Age Well Center, Fridays, November 3 – 17, 12:30 – 1:30 p.m. Fees: R/ NR $24/$30. Dance to a variety of musical styles, both in the center of the room and traveling across the floor.

Feldenkrais: Move With Ease – Chair Based Series. West Age Well Center, Monday, November 1, 12:30 – 2:30 p.m. Fees: R/ NR $60/$75. Increase ease and range of motion, improve flexibility and coordination, and rediscover a capacity for efficient movement.

Meetup: Meals on Wheels Facility Tour and Lunch. 3701 Canfield St., Boulder, Tuesday, November 7, 11:00 a.m. – 12:45 p.m. Fees: R/ NR $60/$80. Meet staff and tour the facility where meals are prepared for delivery and enjoy lunch together.

Holiday Train. Online, Tuesday, November 7, 1:00 – 2:00 p.m. Join this one-hour online program to learn how to stay safe from scams and identity theft this holiday season.

Feldenkrais: Move With Ease – Mat Based Series. East Age Well Center, Tuesdays, November 7 – December 12, 2:30 – 4:00 p.m. Fees: R/ NR $60/$75. Increase range of motion, improve flexibility and coordination, and rediscover a capacity for graceful and efficient movement. Participants will walk, stand, or sit in a chair, and lie on the floor in a variety of comfortable positions on the back, front, or side. Participants must be able to get up and down from a mat safely.

How to Access Health Accounts and Look up Medicare/Medicaid Information with a Computer or Mobile Phone. West Age Well Center, Tuesday, November 14, 10:00 a.m. – 12:00 p.m. Learn to access and use health care systems online, including Medicare, Medicaid, insurance companies, and remote appointments with health professionals. Sponsored by Boulder County Area Agency on Aging.

Understanding Alzheimer’s and Dementia. West Age Well Center, Wednesday, November 15, 11:00 a.m. – 12:30 p.m. p.m. Learn about the stages, risk factors, research, resources, and treatment options for Alzheimer’s dementia.

Managing Holiday Trivia and Stress. East Age Well Center, Thursday, November 16, 10:00 – 11:30 a.m. Create a mind-body approach to better health and learn how to enjoy the holidays with foods that stabilize, not increase, blood sugar.

Performance: “Moment in Time”. West Age Well Center, Friday, November 17, 2:00 – 3:30 p.m. Watch theater artists tell stories with puppets, masks, music, movement and imagery.

Online Technology Class: Using Food Delivery Apps. Online, Thursday, November 30, 2:00 – 3:15 p.m. Learn how to access food delivery services online or through apps. To be eligible for this technology assistance, customers must be 60+ and have a city of Boulder address.

For more information about programs and services, visit www.boulderolderadultservices.com. Sign up for our weekly newsletter: https://bouldercolorado.gov/jets-age-well-newsletter.
Digital Inclusion Efforts Awarded $125,000

Friends of DHA is one of five Colorado agencies selected to receive national grant funding

DENVER – (October 2, 2023) The Federal Communications Commission (FCC) announced that it has selected Denver Community Ventures - dba Friends of DHA, as one of five agencies in Colorado to receive a grant in the amount of $125,000 grant pursuant to the Affordable Connectivity Program (ACP).

"ACP directly influences Denver Housing Authority (DHA) families in desperate need of digital access," said Joanna Hancock, Director of Resident and Community Connections said. "The provision of affordable internet through the ACP is the first step to help DHA residents remain in communication with friends and family, and work toward their goals."

These FCC Funds will be utilized to conduct digital inclusion campaigns, door-to-door canvassing, operate phone banks, distribute direct mail, and host ACP application enrollment and outreach events. This funding is a major opportunity to move forward Friends of DHA's digital inclusion plan.

The FCC targeted $66 million in outreach grants to partner organizations nationwide to serve as trusted community messengers for the ACP in historically underserved and Tribal communities. More than 350 grant applications were reviewed and ultimately 197 applicants were selected to represent 50 states and territories to pursue a broad range of outreach projects.

Created by the Bipartisan Infrastructure Law, the ACP provides a discount of up to $30 per month toward internet service for eligible households and up to $75 per month for households on qualifying Tribal lands. Eligible households may also receive a one-time discount of up to $100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than $10 and less than $50 towards the purchase price.

Celebrating 50 Years Of The Rehabilitation Act

This year, we celebrate the 50th anniversary of the Rehabilitation Act of 1973. This law prohibits disability-related discrimination in programs that are run by federal agencies or receive federal funding. It also protects federal employees and contractors from discrimination.

Section 503 of the Rehabilitation Act requires that federal contractors and subcontractors take affirmative action to recruit, hire, employ, promote, and retain qualified people with disabilities.

Section 503 and Social Security's Ticket to Work Program

Section 503 provides job opportunities for qualified people with disabilities. Our Ticket to Work (Ticket) Program can help connect you with jobs.

The Ticket Program supports career development for people ages 18 through 64 who receive Social Security disability benefits or Supplemental Security Income (SSI) and want to work. Through this free and voluntary program, participants can work with service providers to receive the supports and services they need to find and maintain employment. This helps them move toward financial independence through work.

Organizations that provide employment-related services, like State Vocational Rehabilitation (VR) agencies and American Job Centers (AJCs) can help you find federal contractors and subcontractors. If you’re eligible for the Ticket Program, an Employment Network (EN) may also help.

Many federal contractors and subcontractors look to State VR agencies, AJCs, and ENs to find qualified candidates with disabilities to fill open positions. To learn more about the Ticket Program, visit www.choosework.ssa.gov or call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY), Monday through Friday, 8 a.m. to 8 p.m. ET. Ask for a list of service providers or find providers on your own using the Ticket Program Find Help Tool found at www.choosework.ssa.gov/find-help.

You can also learn more by registering for a free online event at www.choosework.ssa.gov/wise or text TICKET to 474747 to receive Ticket Program texts. Standard messaging rates may apply, and you can opt out at any time.

Please share this information with your loved ones.

Overweight in Beverly Hills?

Overweight in Beverly Hills? That’s a misdemeanor. Overweight in show business? Ahh, that’s practically a felony. "Once Upon a Time in Beverly Hills," written by first-time author Elaine Franklin, is a blend of escapism and realism featuring three women in a fun romp through the glamour and pitfalls of society and show biz.

The story’s main character is Joanna Leighton, an interior designer on a local television show. She’s delighted to hear that the show is going national and devastated when told that she either lose a great deal of weight, quickly, or loses her job.

Joanna makes a wish to be thin on a ring she finds in an antique store; her wish comes true, her body shrinks quickly, the pounds vaporize like ice cream left out in the sun. At first it feels like champagne pouring through her heart.

Now sure her life will be wonderful, she’s shocked that her friends and family believe she has an eating disorder. Her marriage changes from happy to emotionally charged. Her marriage changes from happy to emotionally charged. The television hostess she works with wants her fired, and Joanna’s world-famous movie star client decides she’s not worthy of his extreme private attention.

A Good Reads review states, “This book was such a fun and delightful read. Loved all the characters. Their personalities jumped from the page. I think we all could find a friend in these women.”

You can find “Once Upon a Time in Beverly Hills” on amazon.com.

Could You Use a Little Extra Money Each Month?

You could earn an extra $200–$400 per month by sharing your time with children from ages 3-16. Tax-free stipend is only one of the many benefits our Foster Grandparent Classroom Volunteers receive. Paid time-off and holidays will seem like extras since your real pay is in the smiles and connections you create while tutoring and mentoring children and youth.

• Are you 55 years old or older?
• Are you able to volunteer 15 – 40 hours per week helping children learn and succeed?
• Is your income under $27,180 for an individual or under $36,620 for a two-person household?

If you answered YES to these questions call today to learn more about the Foster Grandparent Program and reserve a spot in late summer orientation sessions! 303-297-0408

11th November

Veterans Day

With Honor and Respect

In Memory and Our Heroes