

# SB Senior Beacon

Eldest & Locally-Owned Senior Newspaper in Southern Colorado  
DECEMBER 2018 Vol. 37:11 Established February 1982 443 Consecutive Months!

*Committed To Southern Colorado Seniors For 37 Years And Counting!!*

*Medicare Recipients Can Be Denied Supplemental Medigap Coverage Due to Pre-Existing Conditions*

## DENIED COVERAGE?

'Guaranteed Issue' Rules For Medigap Need To Be Strengthened, Says TheSenior Citizens League

*(Washington, DC) — Older adults who are considering dropping their Medicare Advantage plan to return to “traditional” Medicare and a supplemental Medigap policy are urged to get counseling before canceling their health plan, warns The Senior Citizens League.*

“There are no federal pre-existing condition protections for retirees who want to leave their Medicare Advantage plan, which allows individuals to buy a Medigap policy. This is also the case for people who already have a Medigap policy, and who just want to switch to a different one,” says Mary Johnson, a Medicare policy analyst for The Senior Citizens League.

“Older adults can be denied coverage by Medigap insurers due to pre-existing medical conditions, because of the lack of ‘guaranteed issue’ protections,” Johnson says.

Depending on the plans selected, Medigap policies cover some or all of Medicare-covered out-of-pocket costs.

These include deductibles, and co-insurance. Johnson notes that the guaranteed issue protections that Medicare recipients enjoy when they enroll in Medicare Advantage and free-standing Part D plans — which allow plan enrollees to shop and switch plans annually— don't apply to Medigap policies.

When guaranteed issue rights apply, the insurer must sell consumers a policy that covers all pre-existing conditions, and cannot charge more for the policy because of past or current health problems.

Older adults who want to purchase a Medigap policy, however, only have a one-time, 6-month initial enrollment period that begins when they first enroll in Medicare Part B.

“While there are a few exceptions for special circumstances, retirees who give up their Medigap supplement or retirees who want to try Medigap after being enrolled in Medicare Advantage for more than 12 months have missed the opportunity to get a supplement in the future,” Johnson says.

Only four states require either continuous or annual guaranteed issue protections for Medigap for all beneficiaries in the original Medicare (California, Connecticut, Maine, and New York). There are a few special exceptions, such as when a Medicare Advantage plan is leaving Medicare or moving out of the enroll-

*THERE'S ALSO AN EXCEPTION IF AN ENROLLEE FIRST JOINS A MEDICARE ADVANTAGE PLAN WHEN FIRST ELIGIBLE AT 65 AND THEN DECIDES TO SWITCH TO TRADITIONAL MEDICARE WITHIN THE FIRST YEAR OF JOINING.*

ee's coverage area.

There's also an exception if an enrollee first joins a Medicare Advantage Plan when first eligible at 65 and then decides to switch to traditional Medicare within the first year of joining.

The Medicare website, www.Medicare.gov, outlines the special circumstances under which beneficiaries may qualify for Medigap guaranteed issue rules.

The Senior Citizens League recommends that people shopping for a new health plan get free unbiased one-on-one assistance from a State Health Insurance Program (SHIP) counselor.

The programs vary in name depending on location, but many operate out of Agencies on Aging, local senior centers, and social services departments.

The Senior Citizens League believes guaranteed issue rules for all private Medicare insurance plans and supplements should be made consistent, to allow purchasers of Medigap supplements to compare policies and switch to better or lower-costing ones, in the same way that beneficiaries already can for Medicare Advantage and Part D plans.

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OPINION

# It Never Gets Old ....

.... TALKING ABOUT OIL It's arguably the most-needed and politically charged commodity we have. Petroleum was used in ancient Babylon four millennia ago then after in ancient China. How we get it and where we get has led to wars, conflicts, death and wealth.

Two humble elements, carbon and hydrogen, make up most of oil. From here we've extended the nature of oil into swimming pools, shag carpets,

dentures and lipstick. There are entire financial categories for oil investments, including exchange-traded funds, oil futures and stocks.

Around the world we still power about 90 percent of our cars with petroleum's famous by-product, gasoline. Visionary companies have created beautiful electric vehicles and consumers have done their part, too. We're slowly changing. Yet we still need oil. At the very least as a bridge to alternatives.

### FRACKING BILLIONAIRES AND GEOPOLITICS

The U.S. owes a whopping debt of gratitude to risk-taking wildcatters.

These men staked fortunes and reputations on unconventional oil areas that we're all familiar with now. Men like George Mitchell, Harold Hamm, Mark Papa and Aubrey McClendon all led the charge to Bakken and other shale.

If you're interested in reading a great book that tells this tale consider *The Frackers* by Gregory Zuckerman. The story of domestic oil discovery reads like a novel. Many of these dreamers rose then fell hard. They all contributed to monumental changes in the world.

Now the United States is the world's largest oil producer. That's not a misprint. We've reversed a 60-year trend of importing fuel to now exporting more fuels. We've pioneered techniques and helped other economies have a shot at energy independence. Again, hopefully as a bridge to solar and other sustainables.

### OIL PRICES IN DECLINE

Is the recent drop in prices permanent? Never say never when it comes to investment markets. Also never count out an ancient commodity. Both natural gas and coal were on the ropes recently. They've staged impressive comebacks in price.

Yet we do have a new production and consumption reality with fracking, horizontal and other advances. We have new major oil reserves around

the globe. Maybe this creates a new, lower floor on oil prices. We'll see.

### HOW TO BUY

If you do pull that investment trigger there are a lot of ways to play oil. Energy Select Sector SPDR (symbol: XLE) has a diverse group of stocks like Exxon, Chevron and Conoco. It holds thirty different positions so it's a concentrated fund. Year-to-date it's down over eleven percent, pays about 3 percent in dividends and is cheaply managed at only 0.13 percent internal fees. This would be the conservative way.

For purer plays on the price of oil think of United States Oil Fund (symbol: USO) or PowerShares DB Energy ETF (symbol: DBE). The first fund is about a quarter of the price of sweet crude oil. So four shares about equals the price of one barrel. The second fund tracks multiple commodities like heating oil, gas and natural gas. So this little basket of similar fuels gives an investor wider exposure and a bit of diversification.

*Ron Phillips is an Independent Financial Advisor and a Pueblo, Colorado native. He and his wife are currently raising their three sons in Pueblo. For a FREE copy of Ron's second book "Armchair Investor" visit [www.RetireIQ.com](http://www.RetireIQ.com) or leave a message on his pre-recorded voice-mail day or night at (719) 924-5070*

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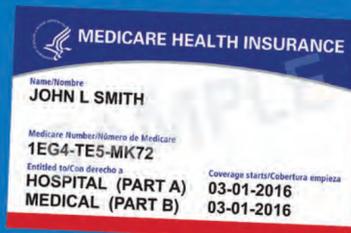
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NEWS

# Honoring Veterans at Black Forest Chapter

**THE CATERED MEAL** of turkey, ham, dressing, potatoes and gravy, complemented by exceptional salads, and many outstanding desserts, was enjoyed by 51 members and guests at the November 14 meeting of AARP Chapter 1100 in Black Forest.

The food was only the beginning as the day went on to include a program of recognition and prizes for veterans and widows of veterans, senior injury prevention information, and Salvation Army stockings for needy children for the Holiday season.

The honored guest at the meeting was Mr. Jeremiah Mora, AARP Colorado Associate Director - Communications Outreach who also participated in the Chapter Board meeting earlier that morning.

Shirley Karlstrum presented an impressive program honoring Veterans on this the 100th Anniversary of the end of WW I. Shirley made sure a separate honorary table was set for the many MIAs of past conflicts. She donated two quilted wall hangings she made herself, which were given to a veteran and a widow of a veteran. The winners of these exceptional masterpieces were drawn at random.

The lucky winner of the Veteran's prize was Stanley Beckner and the winner of the widows' prize was Lavonne Hidy.

Lori Morgan, Trauma Outreach and Injury Prevention Specialist with UC Health in Colorado Springs presented an interesting and informative program on the prevention of falls in and around the home. Lori stated that falls are the most common cause of trau-



**STOCKING STUFFERS.** Chapter members who donated filled stockings to the Salvation Army for local needy children are from left Herb Guild, Pat Guild, Rosemary O'Connell, Raji Verma, Ray Rozak, Chuck Karlstrum, Bev Schaab, Lori Belk, Sharon Fulton, Patricia Dix, Lavonne Hidy, and Waldo Pendleton.

matic brain injuries. As suspected, alcohol and medicine often result in falls, but other culprits can be vision problems as well as incorrect use of walkers, canes, loose rugs and various tripping hazards. Contact Lori at 719.365.2872 to get more information or schedule attendance at one of the numerous Fall Prevention Workshops.

As a community service project, chapter members filled over a dozen Holiday gift stockings for the Salvation Army. Each stocking was filled with special items for children of specific ages. These stockings will

be distributed by the Salvation Army to needy children in the Colorado Springs area during the Christmas Holidays.

Membership in the Black Forest AARP Chapter is open to all. There are no age restrictions. The chapter

prides itself in doing community service projects. Those interested in visiting or joining should contact Ray at 719.495.6767. For more information on Chapter 1100 visit the chapter web site at <https://aarpchapter1100blackforest.weebly.com/index.html>.

LUCILLE CHRISTMAS  
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Tea & Tour  
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- Dec 1 - Riblettes
- Dec 2 - Chicken Teriyaki
- Dec 3 - Broccoli Stuffed Chicken Breast -or- Salmon Olympia
- Dec 4 - Tuna Salad on Croissant -or- Meatball Sub Sandwich
- Dec 5 - Meatloaf w/ Gravy -or- Stuffed Turkey
- Dec 6 - Chicken Alfredo -or- Tamale Pie
- Dec 7 - Baked Ziti w/ Sausage -or- Stuffed Peppers
- Dec 8 - Chicken Chow Mein
- Dec 9 - Slow Roasted Beef
- Dec 10 - Manicotti w/ Marinara -or- Chicken Teriyaki
- Dec 11 - BLT -or- Egg Salad Sandwich
- Dec 12 - Beef Chili w/ Cheese -or- Shrimp Newberg
- Dec 13 - Chicken Cacciatore -or- Sausage Béchamel
- Dec 14 - Salmon in Ginger Sauce -or- Beef Bourguignon
- Dec 15 - Meatloaf w/ Gravy
- Dec 16 - Broccoli Stuffed Chicken Breast
- Dec 17 - Pork Carnitas -or- BBQ Beef Sandwich
- Dec 18 - Breaded Chicken Sandwich -or- Pork Schnitzel
- Dec 19 - BBQ Beef Sandwich -or- Chicken Salad Sandwich
- Dec 20 - Baked Ham -or- Roast Turkey
- Dec 21 - Baked Citrus Tilapia -or- Spaghetti w/ Meat Sauce
- Dec 22 - Chicken Cacciatore
- Dec 23 - Salmon in Sesame Ginger Sauce
- Dec 24 - Manicotti w/ Marinara
- Dec 25 - Baked Ham - Christmas Holiday
- Dec 26 - Chicken a la King -or- Pepper Steak
- Dec 27 - Pork Loin w/ Gravy -or- Catfish
- Dec 28 - Sloppy Joe -or- Breaded Chicken Sandwich
- Dec 29 - BBQ Beef Sandwich
- Dec 30 - Chicken Alfredo
- Dec 31 - Crab Cakes
- Jan 1, 2019 - Pork Loin w/ Gravy - New Year's Day Holiday

**Silver Key Connections Café**  
 LUNCH MENU DECEMBER 2018  
 For reservations call 719-884-2304 or visit [silverkey.org/connections-cafe](http://silverkey.org/connections-cafe)  
 (previously Golden Circle)

- Dec 3: Broccoli Stuffed Chicken Breast, Green Beans, Lemon Herb Rice, Orange, High Fiber Cookie
  - Dec 4: Tuna Salad on Croissant, Chickpea Soup, Sunflower Broccoli Salad, Apple
  - Dec 5: Meatloaf w/ Gravy, Mashed Potato, Peas and Carrots, Three Bean Salad, Tropical Fruit, Oatmeal Raisin Cookie
  - Dec 6: Chicken Alfredo, Penne Pasta, Peas, Tossed Salad, Strawberries
  - Dec 7: Baked Ziti w/ Sausage & Marinara, Cauliflower, Caesar Salad, Orange, Raisin Nut Cup
  - Dec 10: Manicotti w/ Marinara, Bahama Vegetables, Broccoli Sunflower Salad, Apple, Raisin Nut Cup
  - Dec 11: BLT, Black Bean Lentil Soup, Pasta Vegetable Salad, Spiced Peaches, Sugar Cookie
  - Dec 12: Beef Chili w/ Cheese, Baked Potato w/ Sour Cream, Tossed Salad, Grape Fruit Cup
  - Dec 13: Chicken Cacciatore, Pasta, Green Beans, Coconut Crunch Fruit Salad, Breadstick
  - Dec 14: Salmon in Sesame Ginger Sauce, Wild Brown Rice Mix, Steamed Fresh Broccoli, Pear, Oatmeal Raisin Cookie
  - Dec 17: Pork Carnitas w/ Pepper, Onion, Cheese, Sour Cream, Salsa, Tortillas, Mexican Corn, SW Black Beans, Strawberries
  - Dec 18: Breaded Chicken Sandwich w/ Lettuce & Tomato, California Blend Vegetables, Spinach Mandarin Salad, Orange
  - Dec 19: BBQ Beef Sandwich, Seasoned Pinto Beans, Coleslaw, Apple
  - Dec 20: Baked Ham, Sweet Potatoes Broccoli, Roll, Pear, Apple Pie
  - Dec 21: Baked Citrus Tilapia, Lemon, Herb Rice, Mixed Vegetables, Tropical Fruit, High Fiber Cookie, Roll
  - Dec 24: Christmas Holiday  
 \*\* Connections Café Closed \*\*
  - Dec 25: Christmas Holiday  
 \*\* Connections Café Closed \*\*
  - Dec 26: Chicken a la King, Jasmine Rice, Green Beans, Carrot Raisin Salad w/ Pineapple, Apple
  - Dec 27: Pork Loin w/ Gravy, Black Eyed Peas, Southern Style Spinach, Orange, High Fiber Cookie
  - Dec 28: Sloppy Joe, Carrots, Coleslaw, Pineapple, Sugar Cookie
  - Dec 31: Crab Cakes, Broccoli Cheddar Rice, Green Bean Almandine, Pickled Beef & Onion Salad, Orange, Raisin Nut Cup  
 Jan 1, 2019: New Year's Day Holiday  
 \*\* Connections Café Closed \*\*
- Milk is provided with every meal. Silver Key Connections Café meals are partially funded by the Pikes Peak Area Agency on Aging.

# SRDA DECEMBER 2018 CALENDAR

## Special information from Pueblo's SRDA (Plus)

**Senior Resource Development Agency**  
 230 N. Union Ave.  
 (719) 553-3445  
[www.srda.org](http://www.srda.org)

### Calendar of Events DECEMBER 2018

- Monday - Dec. 3  
 2-3 Sr. Self Defense  
 3-4 Tai Chi
- Tuesday - Dec. 4  
 8:45-9:45 Morning Tai Chi  
 9-2 Pinochle  
 10-11 Chair Yoga  
 11-12 Line Dancing
- Wednesday - Dec. 5  
 9-12 Mahjongg  
 12-3 Party Bridge  
 3-5 Volunteer Singers on Winter Break from Practice, Return Jan. 2, 2019  
 3-4 Tai Chi
- Thursday - Dec. 6  
 8:45-9:45 Morning Tai Chi  
 9-2 Pinochle  
 10-11 Chair Yoga  
 11-12 Line Dance Too
- Friday - Dec. 7  
 1-3 Genealogy  
 2-3:30 Co Op Drawing
- Monday - Dec. 10  
 2-3 Sr. Self Defense  
 3-4 Tai Chi
- Tuesday - Dec. 11  
 8:45-9:45 Morning Tai Chi
- Wednesday - Dec. 12  
 8:30-1:00 AARP Driver's Safety on 2nd floor  
 9-12 Mahjongg  
 12-3 Party Bridge  
 1-2 Zumba  
 3-4 Tai Chi
- Thursday - Dec. 13  
 8:45-9:45 Morning Tai Chi  
 9-12 Sewing Club  
 9-2 Pinochle  
 10-11 Chair Yoga
- Friday - Dec. 14  
 8:45-9:45 Morning Tai Chi  
 9-2 Pinochle  
 10-11 Chair Yoga  
 11-12 Line Dancing
- Monday - Dec. 17  
 2-3 Sr. Self Defense  
 3-4 Tai Chi
- Tuesday - Dec. 18  
 8:45-9:45 Morning Tai Chi  
 9-2 Pinochle  
 10-11 Chair Yoga  
 11-12 Line Dancing
- Wednesday - Dec. 19  
 9-12 Mahjongg
- Thursday - Dec. 20  
 8:45-9:45 Morning Tai Chi  
 9-2 Pinochle  
 10-11 Chair Yoga  
 11-12 Line Dance Too
- Friday - Dec. 21  
 1:30-3:00 Social, Music and Treats Provided  
 1-3 Genealogy No Class / On Christmas Break,  
 Back Friday, Jan. 4, 2019, same time.  
 2-3:30 Co Op Drawing
- Monday - Dec. 24  
 10-1 Flu Shots by Walgreen's  
 2-3 Sr. Self Defense  
 3-4 Tai Chi
- Tuesday - Dec. 25  
 Offices are CLOSED for CHRISTMAS DAY  
 Dining Room is CLOSED
- Wednesday - Dec. 26  
 9-12 Mahjongg  
 12-3 Party Bridge  
 1-2 Zumba  
 3-4 Tai Chi
- Thursday - Dec. 27  
 8:45-9:45 Morning Tai Chi  
 9-12 Sewing Club on Christmas Break  
 9-2 Pinochle  
 10-11 Chair Yoga  
 11-12 Line Dance Too
- Friday - Dec. 28  
 1-3 Genealogy, No Class.  
 2-3:30 Co Op Drawing



**HEALTH BENEFITS.** Tai Chi for seniors is offered at various times for balance and other benefits at the Senior Resource Development Agency.

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- 12-3 Party Bridge
- 1-2 Zumba
- 3-4 Tai Chi
- Thursday - Dec. 20  
 8:45-9:45 Morning Tai Chi  
 9-2 Pinochle  
 10-11 Chair Yoga  
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 11-12 Line Dance Too
- Friday - Dec. 28  
 1-3 Genealogy, No Class.  
 2-3:30 Co Op Drawing

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# 'LIGHT FOR THE JOURNEY'

**JAN MCLAUGHLIN**  
Director of Prayer for  
Prisoners International



## 'MEMORIES AMONG THE BRANCHES'

Unwrapping delicate Christmas ornaments provokes a kaleidoscope of memories. Memories of special trips and moments with friends or family, incredible mission trips or amazing alone times with Jesus. Nostalgia sweeps me into yesterday.

This angel, for instance,

is hand-made by a Hawaiian artist. She is intricately detailed with scallop shell wings and body wearing a colorful island dress and red lei. My thoughts turn to the gift shop, restaurant and gallery near the top of Waimea Canyon, Kauai, on a sunny Hawaiian day and fun time with our oldest son Kelly and his wife Jill.

A brown rustic angel holding a baby, possibly the Christ child, is made of palm leaves. The angel ornament is a special reminder of my first overseas mission trip, new friends and God encounters. She is a treasure from the Entebbe Craft Market in Uganda. Swept away I browse the amazing assortment of hand-crafted items displayed in the small roughly constructed stalls. Vendors display their handmade wares at each stall or booth encircling an open grassy lawn. Some items are similar, yet none are exactly alike because each is hand-crafted and unique.

Placing a tiny white fishing boat on a snowy branch I recall the massive buffet and gift shop near Apalachicola, Florida on our way to Franklin Correctional Facility to hold a worship service.

The stuffed miniature stick horse caught my eye some years back when my daughter and I were browsing through Dorothy's Ruffled Originals, a drapery shop in South Carolina where I plucked it off the Christmas tree display. My heart warms with the memory of an unforgettable trip with Tracie and her brother Ken to visit Kelly and Jill in Orlando and meet my baby granddaughter.

A broken ceramic ornament with a picture of Koblenz, Germany brought tears as I recalled stepping off the Eurail train with Rick and watched him fighting tears as he looked

around the city. His dad lived there as a child before migrating to America with his parents as a thirteen-year-old. Rick and I were in Europe for a vacation of a lifetime! After a castle cruise up the Rhine we spent the night at Mainz, the home of Johannes Gutenberg, inventor of the printing press where a massive city-wide party was going on. The town was celebrating Gutenberg's birthday. Vendors lined the streets. Bands played on every other corner.

The next morning, we boarded the train to Koblenz. Rick never dreamed that visiting his father's birthplace was possible. When he stepped off the train he was smitten with emotion and could barely hold back tears. The ornament sets off a plethora of memories.

A gold ornament has a replica of the Billy Graham Library from our visit to North Carolina and mission trip to Virginia and Tennessee. A tour of The Billy Graham Cove is a must if you are ever in that part of the country. A carved wooden bear ornament reminds me of spring flowers beginning to bloom along the highway in the Great Smoky Mountains.

Hand-crafted ornaments created by precious friends stir memories of fun times and places, intimate conversations, and laughter. Each has a special place on the tree just as each friend holds a special place in my heart. Beautiful doves of different sizes and materials remind me of my dear friend, Delores. Because she knows I like doves she has through the years contributed a dozen or more to my ornament treasure chest. She is so like the doves with her gentle quiet spirit and adoration of Jesus. I pray for a tender heart like hers.

Glittering wedding bands on a circle of gold remind me of our first Christmas as husband and wife. The date scrolled above the bands is 2004. Rick and I have traveled many miles and held hundreds of worship services in prisons around the country. What an amazing journey.

My favorite ornament doesn't hang on the Christmas tree and isn't put in storage after Christmas. It hangs over the fireplace all year. The story behind this delicate stained-glass angel tugs at my heart and humbles me. Rick and I were attending a Christmas prayer meeting in the home of Marlis, a dear German friend, and her husband. Her tree was decorated with real candles to show us how she experienced Christmas as a child in Germany. When all the candles were lit, we sang Silent Night and then Marlis began praying. As she prayed, she plucked off the angel and handed it to me. "Jan, you are like an angel to the prisoners. May God continue to bless your ministry to them."

Christmas ornaments are perfect souvenirs. Most are stored away until this special time of year when they come to help celebrate the birth of our Savior, Jesus Christ. Each ornament is unique and chosen specifically to remind me of the place and circumstances surrounding its purchase. Each Christmas I unwrap memories and slip into nostalgia where minutes or even hours of memories replay in my mind. Each ornament holds a unique story and the memories, more than the ornaments, are the treasures. However, the real treasure is the indescribable gift from God. Without Jesus, there would be no Christmas. Christmas always begins with CHRIST! "Thanks be to God for His indescribable gift" (2 Cor. 9:15).

© 2018 Jan McLaughlin - Jan is Director of Prayer For Prisoners International and can be reached by e-mail - [Jan@PrayerForPrisoners.org](mailto:Jan@PrayerForPrisoners.org), or by phone 719-275-6971



## RUSTLER'S CAFÉ

# SUNDAY BRUNCH

10AM - 2PM

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ARTS

# Beloved Holiday Classic In Its 19th Season

**THE SANGRE DE** Cristo Ballet proudly presents The Nutcracker Ballet for its 19th season, November 29 through December 2 in the Arts Center Theater under the artistic direction of Nanine Wainwright.

Again this year, costume designer is the award-winning Michelle Gray.

Other designers and seamstresses include Dr. Carol Foust, Joslyn Rafferty, Carrie Archuleta, Rebecca Musso and Sydney Gettel.

The sets, costumes, and unique choreography of this joyous classic will leave audiences with cherished memories for years to come.

Choreography is by Nanine Wainwright, Nancy Tracey, Brittany Nunes-Losada, Sydney Gettel, Katie Farmer, Marissa Dilka, and Bob Doyle.

Adventure awaits as Clara and her Nutcracker Prince battle the Mouse King and embark on a journey through the Land of Sweets with the Sugar Plum Fairy.

A hallmark of each year's presentation by the Sangre de Cristo Ballet is the appearance of Mother Ginger portraying a gingerbread house from under whose skirts emerge dancing gingerbread children.

This character is annually portrayed in the Arts Center's production by a community member. Mother Gingers this year is Linda Aimee Tihonovich, on Dec 1 at 2 pm; Jeff Hood, on Dec 1 at 7:30 pm, and Julie Rodriguez, on Dec 2 at 2 pm.

A reception with the cast will fol-



low the Thursday evening performance.

Nanine Wainwright, Artistic Director, says that "While we remain committed to a traditional version of the Nutcracker, we have made some changes this year, including new roles to accommodate a larger cast, and revamped choreography to major sections of the ballet."

Principal dancers in this year's production include Fiona Milliken as Clara, Nick Parker as the Nutcracker Prince, Joe Kronwitter as Drosselmeyer, Chloe Foust as the Sugarplum Fairy, Connor Foust as Mr. Stahlbaum and Snow King, Nadia Jackson as the Snow Queen, and Anton Milliken as the Cavalier.

In addition, guest artists have come to join from Colorado Springs.

Tickets are available for \$15 and \$12 for Arts Center members at the Arts Center Box Office or by calling 719-295-7200. For complete information visit [www.sdc-arts.org](http://www.sdc-arts.org).

The Nutcracker Ballet is sponsored by Beverly Beauvais, The Lenore Chamberlain Foundation, Donald & Raelene Moore, and Austin Lee-Richerson.

Sangre de Cristo Ballet is a youth company comprised of students from the Sangre de Cristo School of Dance who make the commitment to study each form of dance recommended for the company and perform in community outreach projects and stage performances.

**TRADITIONS.** The Nutcracker comes to Art Center with more memories.



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ARTS

# ElectriCritters Expands With More Animals

A WINNER IN the "Best Christmas Tradition" category in Pueblo Chieftain's Best of Pueblo, ElectriCritters is presented by Black Hills Energy. ElectriCritters at the Pueblo Zoo is sure to brighten your 2018!

In addition to the more than 250,000 lights and over 150 sculptures, ElectriCritters now includes an additional building with some of your favorite exotic animals and FREE\* professional photos with Santa every Friday before Christmas! Santa will be inside Islands of Life for 2018 alongside lemurs, meerkats, and more!

Guests can enjoy holiday music and warming up in the Eco-Center with a cup of hot chocolate or Solar Roast Coffee at the Candy Cane Café, while watching the penguins swim and play. The Pueblo Zoo gift shop offers unique holiday gifts for animal lovers. New ElectriCritters were exclusively designed for the zoo by local artists, Richard Montano & Design Specialties, sculpted



**HISTORY LESSON.** Nidhe Israel Synagogue, rebuilt in 1833 to replace the synagogue of 1654, destroyed in a hurricane. ■ Photo by **DAVID G. MOLYNEAUX**

by the PCC SkillsUSA Welding Club, and installed by the "Critter Crew", Wagner Rents equipment, Lynne and Neil Wainwright, Joan & Pablo Ramirez and staff. Thanks to sponsors Black Hills Energy,

Pueblo Electrics, Colorado Lottery, Wagner Rents, Neil & Lynne Wainwright, Concentrix, Solar Roast Coffee, The Pueblo Chieftain, and KOAA 5.

The ElectriCritters runs

from 5:30 to 8:30 p.m. on event nights.

Event dates are Dec. 1-2, 7-9, 14-23 and 26-30.

Santas will be at the zoo and free professional photos will be available Dec. 7, 14 and 21.

Prices for Tickets (Purchased at the zoo before 4pm): Non-Member Adult \$8, Non-Member Child \$6, Member Adult \$6, Member Child \$4, and children under 3 years old are free.

All proceeds raised from the event go towards the care and feeding of the Zoo's over 500 animals. The event gives a boost to attendance which is crucial in helping the zoo make ends meet during the slower winter months.

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# NEWS OF THE WEIRD



SPECIAL TO THE SENIOR BEACON FROM THE EDITORS OF **ANDREWS MCMEEL**

## CRIME WITHOUT PUNISHMENT

**THE HISTORIC** Chattaway restaurant in St. Petersburg, Florida, is a welcoming place, but it was the scene of a lot of unexpected late-night activity in early November, according to the Tampa Bay Times. Surveillance video of a Nov. 6 break-in captured an intruder who “spent over an hour just milling around going room to room and eating and drinking,” said manager Amanda Kitto. In the process, he stole chicken wings and beer, along with computer equipment and cash tips. In the midst of their investigation, police were surprised to find yet another nocturnal visitor on tape from the night before: A man riding a bicycle cruised up to the restaurant and slipped in a back gate. After emptying a storage shed of all its

contents, he went into the restaurant bathroom and emerged completely naked. Next he can be seen at a restaurant picnic table, digging into the meal he brought with him: Maruchan Instant Lunch ramen noodles. But Kitto said he was so tidy staff wouldn’t have even known he was there had police not been investigating the later incident. “We still don’t know where his pants are,” said server Chad Pearson. Officers identified the man, who is homeless, but the restaurant declined to press charges because he caused no real harm. Police are still looking for the other man.

### Latest Religious Messages

Pastor John Lindell of the James River Church in Ozark, Missouri, took the opportunity presented by Halloween to compose a paranormal-themed sermon that warned

against fortune-telling, Wicca -- and yoga. According to the Springfield News-Leader, Lindell told parishioners on Oct. 28 that yoga positions were “created with demonic intent to open you up to demonic power because Hinduism is demonic.” He went on: “To say the positions of yoga are no more than exercise are (sic) tantamount to saying water baptism is just aqua aerobics.” Local yoga instructors were not amused, especially when fewer people started showing up to their classes. Instructor Amanda Davis said the pastor doesn’t have a thorough understanding of the practice. “Yoga doesn’t prescribe (sic) to any religion, and I don’t think people understand that, so they get false ideas about it,” she said. “It’s ignorant.”

### Girl Fight!

A lawsuit filed in federal court

in Dallas on Nov. 9 seeks up to \$1 million in damages and accuses American Airlines flight attendant Laura Powers, 56, of assault and battery on her co-worker Kathy Ida Wolfe during an in-flight brawl in June 2016. In her suit, Wolfe claims Powers “maliciously dug her fingernails into my arm, and slammed the door of a beverage cart on my arm,” and also “grabbed my scarf, choking me, and dragged me in the aisle and in front of the passengers.” The Dallas Morning News reported Wolfe also said she alerted the captain and other flight attendants about the behavior, but American took no action “to ensure my safety.” In response to the suit, originally filed in Tarrant County, the airline and Powers both said they are “not liable because (Wolfe) caused or contributed to cause the harm for which recovery of damages is sought.”

## SRDA MONTHLY MENU

Call SRDA at 545-8900 for congregate meal sites and Meals-on-Wheels info!

### DECEMBER LUNCH MENU

- Dec. 3 – Shepard’s Pie, Roasted Herb Cauliflower, Scandinavian Mixed Vegetables, Beef Barley Soup/Crackers, Banana.
- Dec. 4 – Tuna Noodle Casserole, Seasoned Corn, Harvard Beets, Italian Vegetable Toss, Oranges w/ Whipped Topping.
- Dec. 5 – Chili Con Carne, Spanish Rice, Seasoned Yellow Squash, Cornbread/Margarine Cup, Chilled Apricots.
- Dec. 6 – ham & Potato Casserole, Seasoned Asparagus, Carrot & Sweet Potato Soup/Crackers, Peach Crisp.
- Dec. 7 – Beef & Bean Burrito, Calabacitas, Green Chili, Cape Cod Mixed Vegetables, Beef & Noodle Soup/Crackers, Grape-Fruit Cup.
- Dec. 10 – Sweet & Sour Chicken, Fried Rice, Oregon Mixed Vegetables, Creamy Tomato Soup/Crackers, Confetti Cottage Cheese, Apple.
- Dec. 11 – Green Pepper Steak, Baked Sweet Potato, Cheesy Cauliflower, Chicken Varley Soup/Breadstick, Vanilla Pudding, Strawberries & Peaches.
- Dec. 12 – Roasted Pork Loin/Apple Chutney, Garlic Mashed Potatoes, Sugar Snap Peas, Kidney Bean Salad, Blueberry Fruit Cup, Roll w/ Margarine.
- Dec. 13 – Turkey Rice & Cheese

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- Dec. 14 – Sloppy Joe Sandwich/hamburger Bun, Seasoned Spinach, Prince Edward Vegetable Mix, Beef Vegetable Soup/Crackers, Mandarin Oranges,
- Dec. 17 – Chicken Noodle Casse-

role, Winter Mixed Vegetables, Italian Mixed Vegetables, Pea Salad, Peach Fruit Cup, Breadstick.

- Dec. 18 – Citrus Herb Fish, Vegetable Couscous, Harvard Beets, Washington Chowder, Apricots, Broccoli Salad, Dinner w/ Margarine.
- Dec. 19 – Roasted Turkey w/Tur-

key Gravy, Mashed Potatoes, Green Bean Almandine, Carrot & Sweet Potato Soup/Crackers, Cran Mandarin Fruit Compose, Pumpkin Pie.

- Dec. 20 – BBQ. Chicken, Seasoned Pinto Beans, Garden Vegetable Soup/Crackers, Hot Fruit Compote, Sweet & Sour Coleslaw, Hamburger Bun.
- Dec. 21 – Roast Beef w/Brown Gravy, Lyonnaise Potatoes, Peas & Mushrooms, Cream of Broccolis Soup, /Crackers, Strawberry Blueberry Crisp, Dinner Roll w/ Margarine.
- Dec. 24 – Cheesy Cauliflower, Cape Cod Mixed Vegetables, Cinnamon Applesauce, Butterscotch Pudding, Raisin Nut Cup.
- Tues. Dec. 25 – Chicken Cacciatore, Fettuccini, Creole Green Beans, Chicken Gumbo Soup/Crackers, Grapes.
- Dec. 26 – Beef Pot Pie, Zucchini & Tomatoes, California Normandy, Navy Bean Soup/Crackers, Grapes.
- Dec. 27 – Meatloaf, w/Mushroom Gravy, Seasoned Asparagus, Peas & Onions, Cream of Mushroom Soup, Apple.
- Dec. 28 – Fish w/Mango Basil Sauce, Fall Harvest Couscous, Broccoli Walnut Parmesan, Lentil Soup/Crackers, Diced Peaches.
- Dec. 31 – Pueblo Beef Stew, Cilantro Rice, Calabacitas, Lima Beans & Carrots, Banana.

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RELIGION

# Light of the World

**WHAT UNEXPECTED** twists my life has taken in the nursing home. Sometimes I've

**DARLENE FRANKLIN**



soared. Other times, it's quite dark, like the day I returned from the hospital after a pulmonary embolism and acute

respiratory distress.

I returned home, alive, but devoid of spirit.

If I had acted on my feelings, I would have quit.

Instead I sent up flyers of faith.

Things got worse. I forced myself to go to Bible study on Sunday in spite my fatigue.

But when a fellow resident responded poorly to one of my comments, I took it as a personal rejection.

Things got even worse on Monday.

Late that afternoon, I realized why I felt so dark.

I wasn't suddenly too ill to be of any use or too sinful to be a blessing.

The truth went far deeper and far simpler.

God's up to something good—something glow-in-the-dark bright, and darkness wants to stamp it out.

My heart was dark only if I let it be.

It had more to do with the darkness's persistent rejection of God's light, in the same way it has ever since He entered the world as a helpless baby.

God's light flooded my soul, and I laughed out loud.

I still have a blood clot, COPD and Congestive Heart Failure. I won't be ready to run a marathon anytime soon.

But I'm still feasting on the memory of that laugh.

Half a century ago, I learned that nothing I do can ever separate me from God's love.

Lately, God is pounding

another transformation truth into me.

He will use me, as imperfect and undependable as I am, It's never been about what I can do for God; it's always been about what God can do through me.

God will accomplish His purposes for me.

Period.

There's no risk at all to count on God. I don't have to be perfect to have God's favor rest on me.

Do I always see things that way?

No, but I am learning to believe it is so by practice the disciplines below.

1. Spend time with God, in His word, and with His people, and agreeing with what they say about me, not how I see myself.

2. Choose what I fill my mind with, like music, and coloring Scripture verses.

3. Refuse to accept things as they appear.

Know that God is still in charge given all evidence to the contrary.

4. Don't give up premature-

ly nor move ahead without God's green light.

5. Who I am is more important to God than what I do.

He doesn't need me, but He invites me to work by His side.

6. Testify often of who God is and what He has done.

The Light of the World called His listeners the light of the world (Matthew 5:14).

He has placed us on a hill, where we cannot be hidden.

My wish this Christmas season is that God's people will become a string of lights stretching from home to home across the nation and the world, the glory of God to our generation.

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## HONORING VETS

**MEALS ON WHEELS.** Members of the Pueblo City Police Department visited on Thursday, Nov. 8, with homebound Veterans on the Meals on Wheels Program. The police placed flags donated by the Pueblo West Safeway in the Veteran's yards, gave them cards donated by My Friend the Printer and saluted each Veteran to thank them for their service. . The department who visited are from left Corporal David Jacober, Sgt. Stephen Jesik, Ofc. Chad Albaugh, Corporal Rich Jones, Ofc. Andrew Stetler, Deputy Chief Chris Noeller, Ofc. Adam Quintana and Ofc. Ashley Robinson.

## St. Thomas More Hosts Coping with Grief Event

(CAÑON CITY, COLO.) St. Thomas More Hospital (STM) invites anyone who has experienced a loss and needs help moving on in their lives to attend the Coping with Grief During the Holidays event on Thursday, Dec. 6 from 11 a.m. to 1 p.m. at E-Free Church, located at 3000 E. Main St. in Cañon City. To RSVP for the free event, call 719-285-2061.

"Life is forever changed when a loved one dies or when you experience a loss," says Deacon Marco D. Vegas, manager of mission integration at STM. "You may feel you have been torn apart or like you are lost in the woods, trying to find the way out. You may have feelings of anger, guilt, fright or being overwhelmed. This event is designed to help you navigate through those feelings and cope with the grief you are enduring."

This grief event is held during the holiday season, a time of year that can be particularly difficult for those who have experienced a loss. Participants will learn strategies to cope with their loss.

There are many different types of loss in life, including death, divorce, ending a relationship, change in health status, change in work status and more. Deacon Vegas will define grief, discuss the different types of grief and reasons one grieves, address myths about grief and work towards transitioning to recovery and finding the path that moves you forward.

If you would like to develop tools to help you understand and cope with your grief this holiday season, please call to RSVP today. [www.stm.org](http://www.stm.org)

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**UNIVERSAL TRUTHS** are as important today as they were back in the 1800s.

That's why Louisa May Alcott's family-oriented novel "Little Women" has maintained its wide appeal for 150 years.

This endearing story has been filmed many times before.

But this new adaptation, directed by Claire Nieder-

pruem, is a modern retelling for a new generation.

Although I have enjoyed all the previous movie versions -- partially because the old-fashioned costumes and sets take me back in time -- I realize the most important element is the story of the March sisters.

Happily, Niederpruem has brought them into the 21st century, and I am pleased to report they are still as fascinating as ever.

*"Little Women" brings laughs and tears.*

*A tale of old that's switched its gears.*

*The time is now -- not in the past.*

*Four sisters modernized at last.*

*But Jo is still the forceful one. Writing's her life, not just for fun.*

*Meg, the beauty. Beth, the dreamer.*

*Youngest Amy, once a schemer.*

*And Marmee, a dear mom again.*

*The gang's all here. Another win.*

*No period costumes to see. But look for new technology.*

*Time means nothing for sisterhood.*

*No matter when, it's always good!*

*This movie helps us understand why sisterhood is something grand.*

Cast members give appealing performances here.

In the first movie version I saw, Katharine Hepburn played Jo, and Sarah Davenport projects some of that same energetic force.

Allie Jennings as Beth makes me tear up even thinking about her now, which is just what she's supposed to do.

Melanie Stone's Meg comes across as quite real to me.

Amy, played by young Elise Jones and older Taylor Murphy, charmed me completely, and Lea Thompson is the perfect warm and caring Marmee.

Lucas Grabeel and Ian Bohen also impressed me with their sensitive portrayals of Jo's close friend and patient editor, respectively.

And I must mention how much I loved hearing Grabeel sing "It's a Beautiful Day" in one of the wonderful holiday scenes.

Because creative flashbacks are used to advance the plot, I'm glad they're done effectively.

The movie starts with Jo going to New York where she plans to publish a novel.

Unfortunately, that's not easy to do.

She faces many rejections from her handsome editor, who finally persuades her to write about her own family.

But a tragedy requires all the sisters to come home.

In a heart-tugging scene, the ailing Beth asks Jo for one thing: a story. And that story turns out to be "Little Women," of course!

(Released by Pinnacle Peak Productions and rated PG-13. Available on DVD December 18.)



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# FOR A HEALTHIER YOU

## Caring for Caregivers Is A Special Gift

THE HOLIDAY SEASON is a hectic time for many people, due to the preparations and festivities that typically take place. Staying sane, not to mention enjoying this time of the

**LISA M. PETSCHÉ**  
Medical social worker  
and freelance writer



year, is even more of a challenge for those providing care to a chronically ill relative.

### LIGHTEN THE LOAD

The following are some suggestions for lightening the load of a caregiver in your life.

- Bake extra holiday treats to share with them.
- Let them know when you are heading out to the grocery store or on other errands, and ask if there's anything they need.
- Offer respite for an hour so they can get their hair done, or for a longer

stretch so they can go shopping or to a holiday event.

- Offer to decorate, wrap gifts or perform other seasonal tasks. If they enjoy some of these activities, occupy their relative so they can engage in them without interruption.

- Offer to address greeting cards and take them to the post office, or assist the person in preparing and sending a newsletter to update family members and friends.

- If they plan to entertain, offer to help with preparations and cleanup, or to attend to the care receiver during the event so the caregiver can concentrate on hosting duties and mingle with guests.

- If the person doesn't drive, offer transportation to the mall, a church event or somewhere else that they (and perhaps also their relative, if feasible) would like to go.

- Encourage the caregiver to practice self-care by eating nutritiously, exercising and getting sufficient rest. Do whatever you can to help make this happen. For example, bring over

a meal or offer to sit with their relative so they can take a walk.

- Surprise the person with a treat, such as a rented movie (perhaps a holiday classic) or a poinsettia plant or other seasonal decoration. If you're on limited income, sign out magazines, books, movies or music CDs for them from the public library.

- Ask, rather than guess, what kind of practical help the caregiver could use most; perhaps it's dusting and vacuuming or running errands. If they decline assistance, continue to express your desire to help. Meanwhile, take it upon yourself to deliver a casserole or baked goods and, if you're a neighbor, to sweep both walks or bring in both sets of garbage cans. Encourage the person to ask for help if they are trying to do it all alone.

Keep in mind that emotional support and your time are the two most valuable gifts you can give a caregiver.

### THOUGHTFUL GIFTS

- Booklet of IOUs for one or more

of the following: home-cooked meals, baked goods, respite care, household chores or repairs, yard work, chauffeuring, running errands.

- Answering machine or cordless phone.

- Wall calendar with plenty of space for noting appointments.

- Caregiving binder for keeping records and organizing paperwork.

- Membership in a caregivers' organization or non-profit organization associated with their relative's disease (for example, the Alzheimer's Association or Parkinson Foundation).

- Gift certificate for a home health-care agency, medical supply store or cleaning service.

- Book of tickets or gift voucher for accessible transportation, if the care receiver is unable to ride in a car, so they can go out together.

- Inspirational book. Choose a collection of verses or short stories if the caregiver doesn't have much time for reading.

- Subscription to a caregiving periodical, or a magazine that reflects an interest (such as nature) or favorite pastime (gardening, for example).

For higher-cost items, pool resources with family members or friends.

*Lisa M. Petsché is a social worker and a freelance writer specializing in boomer and senior health matters. She has personal experience with caregiving.*

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 Florence (719) 784-6493    Salida (719) 539-3351

## GOLDEN AGE CENTER

728 N. Main St.-Canon City Mon-Fri  
 719-345-3064

- Dec. 3: Turkey pot pie, broccoli, tossed salad with French, apricots, biscuits
- Dec. 4: Beef stew and sweet peppers, brown rice, orange spiced carrots, grapefruit half, ww bread
- Dec. 5: Hamburger on a bun, catsup, mustard, onion, sliced tomato, lettuce, baked beans, potato salad, orange
- Dec. 6: Kielbasa, parsley buttered new potatoes/mixed veggies, acorn squash, pineapple/mandarin orange compote
- Dec. 7: BBQ beef with chicken rice soup, creamy coleslaw, banana, ww crackers
- Dec. 10: Beef stew, cauliflower, pear slices, cornbread
- Dec. 11: Fish Veracruz, cilantro lime rice, Mexicali corn, tossed salad with ranch, cornbread, orange
- Dec. 12: Spinach cheese squares, tossed salad with pear, hubbard squash, citrus cup, ww bread
- Dec. 13: Chicken a la king, tossed salad with ranch, green peas, orange, raisin nut cup, biscuits

- Dec. 14: Roast beef, mashed potatoes with gravy, green bean amandine, apricot peach compote, ww roll
- Dec. 17: Enchilada pie, succotash, sliced yellow squash, mixed fruit, cornbread
- Dec. 18: Dijon chicken, brown rice with parsley, shredded green salad, broccoli, strawberries, ww bread
- Dec. 19: Ham and scalloped potatoes, spinach/mandarin orange salad, hard boiled egg, mixed veggies, sliced peaches, roll
- Dec. 20: Teriyaki beef, brown rice, Asian vegetables, cabbage salad, orange, fortune cookie
- Dec. 21: Roast turkey, mashed red potatoes and gravy, butternut squash, cream of spinach soup, orange, ww roll
- Dec. 24-26: Closed because of Christmas observance
- Dec. 27: Hungarian goulash, California veggie medley, chopped spinach with malt vinegar, banana, ww bread
- Dec. 28: Spinach cheese squares, tossed salad with pear, whipped hubbard squash, citrus cup, ww rolls
- Dec. 31: New Year's Eve – Closed

**MOST MEALS ARE SERVED WITH WHOLE WHEAT BREAD.**  
*Call ahead for info!*

## SALIDA/BUENA VISTA

719-539-3341  
 before 9:30am Tue/Th/Fri

- Dec. 4: Beef stew and sweet peppers, brown rice, orange spiced carrots, grapefruit half, ww bread
- Dec. 6: Kielbasa, parsley buttered new potatoes, mixed veggies, acorn squash, pineapple/mandarin orange compote
- Dec. 7: Hungarian goulash, California veggie medley, chopped spinach with malt vinegar, banana, ww bread
- Dec. 11: Fish Veracruz, cilantro lime rice, Mexicali corn, tossed salad with ranch, cornbread, orange
- Dec. 13: Chicken ala king, tossed salad with ranch, green peas, orange, raisin nut cup, biscuits
- Dec. 14: Stewed chicken with olives, greek spinach rice, greek mixed salad, parslied carrots, orange, raisin nut cup
- Dec. 18: Dijon chicken, brown rice with parsley, shredded green salad, broccoli, strawberries, ww bread
- Dec. 20: Teriyaki beef, brown rice, Asian vegetables, cabbage salad, orange, fortune cookie
- Dec. 21: Roast turkey, mashed red potatoes and gravy, butternut squash, cream of spinach soup, orange, ww roll
- Dec. 25: Christmas – closed
- Dec. 27: BBQ beef with chicken rice soup, creamy coleslaw, banana, ww crackers
- Dec. 28: Italian sausage, marina sauce, spaghetti, broccoli, tossed salad, pears, ww bread

- Dec. 13: Baked Chicken, Baked Potatoes, Mixed Vegetables
- Dec. 18: Spaghetti and Meat Sauce, Salad, Bread
- Dec. 20: Christmas Dinner! Salisbury Steak, Mashed Potatoes, Green Beans
- Dec. 25: Christmas Day ... Center Closed
- Dec. 27: Manager's Special

NOTES:

## FLORENCE

100 Railroad St. - Florence Tues-Thur-Fri  
 Call us: 719-784-6493

- Dec. 4: Hungarian goulash, California veggie medley, chopped spinach with malt vinegar, banana, ww bread
- Dec. 6: Dijon chicken, brown rice with parsley, shredded green salad, broccoli, strawberries, ww bread
- Dec. 7: BBQ beef with chicken rice soup, creamy coleslaw, banana, ww crackers
- Dec. 11: Beef and sweet peppers, brown rice, orange spice carrots, grapefruit half, ww bread
- Dec. 13: Kielbasa, parsley buttered new potatoes, mixed veggies, acorn squash, pineapple/mandarin orange compote
- Dec. 14: Stewed chicken with olives, greek spinach rice, greek mixed salad, parslied carrots, orange, raisin nut cup
- Dec. 18: Fish Veracruz, cilantro lime rice, Mexicali corn, tossed salad with ranch, cornbread, orange
- Dec. 20: Chicken ala king, tossed salad with ranch, green peas, orange, raisin nut cup, biscuits
- Dec. 21: Roast turkey, mashed red potatoes and gravy, butternut squash, cream of potato soup, orange, ww bread
- Dec. 25: Christmas – Closed
- Dec. 27: Teriyaki beef, brown rice, Asian vegetables, cabbage salad, orange, fortune cookie
- Dec. 28: Meatloaf, brown grave, roasted sweet potatoes, broccoli, tossed vegetable salad, pineapple tidbits, ww bread

## PENROSE CENTER

405 Broadway-Penrose (Tues/Thur-Noon)  
 Call in advance, 719-372-3872.

- Dec. 4: Chicken and Noodle Dumplings, Mixed Vegetable, Salad
- Dec. 6: Tater Tot Casserole, Green Beans/Corn, Fruit
- Dec. 11: Beef Shepard Pie, Broccoli

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# SENIOR SAFETY

PUEBLO POLICE DEPARTMENT — 549-1200 | PUEBLO COUNTY SHERIFF'S OFFICE — 583-6125 | EL PASO COUNTY SHERIFF'S OFFICE — 520-7100 | COLORADO SPRINGS POLICE DEPT. — 444-7000 | FREMONT COUNTY SHERIFF'S DEPT. — 784-3411 | CANON CITY POLICE DEPT. — 276-5600

## Beware of Social Security Scammers

In the digital age, frauds and scams are an unfortunate part of doing business online.

During the holiday season, Social Security has traditionally seen a spike in phishing scams, and we want to protect you as best we can.

We urge you to always be cautious and to avoid providing sensitive information such as your Social Security Number (SSN) or bank account information to unknown individuals over the phone or internet.

If you receive a call and aren't expecting one, you must be extra careful.

You can always get the caller's information, hang up, and — if you do need more clarification — contact the official phone number of the business or agency that the caller claims to represent.

Never reveal personal data to a stranger who called you.

Please take note; there's a scam going around right now.

You might receive a call from someone claiming to be from Social Security or another agency.

**This Senior Safety Page is Proudly Sponsored by four of the finest Assisted Living facilities in the region; North Pointe Gardens, Trinity Life Gardens, Oakshire Garden Assisted Living and the beautiful newly expanded Pueblo West Gardens. Matt Coffman and all the employees of these fine facilities welcome you to call them for a tour. In Colorado Springs Visit Point of the Pines!**

Calls can even display the 1-800-772-1213, Social Security's national customer service number, as the incoming number on your caller ID.

In some cases, the caller states that Social Security does not have all of your personal information, such as your Social Security number (SSN), on file.

Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security will terminate your benefits if they do not confirm your information.

This appears to be a widespread issue, as reports have come from people across the country.

These calls are not from Social Security.

Callers sometimes state that your Social Security number is at risk of being deactivated or deleted.

The caller then asks you to provide a phone number to resolve the issue.

People should be aware the scheme's details may vary; however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Social Security employees occasionally contact people by telephone for customer-service purposes.

In only a few special situations, such as when you have business pending with us, a Social Security employee may request the person confirm personal information over the phone.

Social Security employees will never threaten you or promise a Social Security benefit approval or increase in exchange for information. In those cases, the call is fraudulent, and you should just hang up.

If you receive these calls, please report the information to the Office of the Inspector General at 1-800-269-0271 or online at [oig.ssa.gov/report](http://oig.ssa.gov/report).

Remember, only call official phone numbers and use secured websites of the agencies and businesses you know are correct.

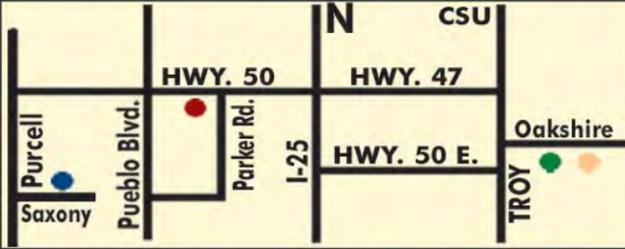
Protecting your information is an important part of Social Security's mission to secure today and tomorrow.

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The Canyon Winds Concert Band, under the direction of Maestro Doug Downey, will be presenting its 2018 "Holiday Festival" on Saturday, December 15, at the Coronado High School Auditorium, 1590 W. Fillmore. This musical extravaganza will feature a variety of seasonal favorites, including several selections inspired by the group Mannheim Steamroller. The Trombone, Brass, and Clarinet Ensembles will be performing at 2:45PM, followed by the full 87 member band at 3:00. As always, admission is free, and your generous contributions will be greatly appreciated. For more information, please visit the band's website at [www.canyonwinds-band.org](http://www.canyonwinds-band.org).

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## THE WELL-DRESSED GARDEN

# Foundation Plantings: You're Grounded

**PLANTINGS PUT YOUR** house in a natural and attractive context, defining and framing the scenery of your life. At their best, plants around your home complement the architecture, establish a mood and convey a certain style, without -- above all -- blocking the windows.

"When you say 'foundation plantings,' we all have a picture -- it's kind of Grandma's house," says Margie Grace, an award-winning landscape designer and owner of Grace Design Associates in Montecito, California. Straight lines of evergreens under the windows and upright shrubs or trees at the corners anchor a house solidly in the landscape; it's an old-fashioned style that harks back to a fading era.

Today's foundation plantings are less predictable, more graceful and distinctly, sometimes dramatically, multidimensional and complex,

**MARTY ROSS**  
Freelance garden  
journalist and gardening  
columnist for Universal Press



**GOOD COMPOSITION.** Foundation planting is more just 'Grandma's House,' but keeps an old-fashioned style of fading era.

"with depth and layering and play of light and color," Grace says.

When Grace designs foundation plantings for her clients, she considers the house as a backdrop, and the plantings as elements that, together, fit well against it.

"Think 'art gallery,'" she says,

like a curator striving to display works of art at their best. When you do, "suddenly you have opportunities to see form, texture, silhouette and shadow. You're always thinking in terms of good composition."

Grace's artistic approach to foundation planting doesn't mean she rips out every plant

in a client's garden and starts from scratch.

A front yard that is "messed up" by overgrown and ill-chosen plantings can be saved, she says, with imagination and careful editing.

"I always look physically at what is needed first," Grace says, so the existing trees, shrubs and other plants that are a problem can be removed at the beginning of a project. But instead of removing all the plants, she tries to identify the best specimens and keep them, if possible.

"A lot of times, what we do is the botanical equivalent of a comb-over," she says. A magnificent tree may need pruning to enhance its sculptural form. Taking out a few existing shrubs is likely to give those that remain a more prominent role, while opening up opportunities to add fresh color, form, texture or fragrance.



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# Taming the Blood Sugar Beast

WITH THANKSGIVING past and Christmas on its way I thought it appropriate to address the issue of indulging in too many sweet treats and confections. The occurrence of Type

**CHARLENE CAUSEY**  
Barre Fitness Studio,  
Brilliant Balance



2 Diabetes has rapidly risen for several decades, and is currently becoming more frequent among young adults and children.

Although there are many reasons for the increased incidence of diabetes, the solution to decreasing the frequency and severity of Type 2 Diabetes is not easy, but simple. Taming the beast is possible!

For clarification, Juvenile or Type 1 Diabetes is caused by

lack of sufficient insulin, produced by the pancreas, to meet the demand of the circulating blood sugar.

It is hereditary and requires specific medical treatment.

While the cause of Type 2 Diabetes is obviously too much sugar circulating in the bloodstream so that insulin production cannot keep up with the demand, the main solution is a focused effort at controlling intake of sugars. Type 2 Diabetes is preventable and manageable; that is great news for those diverting its attack or desiring to slay the beast.

When insulin is in high demand due to rapid rise in blood sugar, over time, a deficit develops which eventually leads to insulin resistance.

When this occurs, the

body cannot cope with the quantity of sugar it is presented with, and diabetes develops.

Whether good or bad, families tend to have similar habits and thus the misconception the Type 2 Diabetes is hereditary. Patterns are learned, and with today's widely available poor choices, unless you run interference to specifically avoid the disease, it is all too easy for it to rear its ugly head.

Without a doubt, poor diet and lifestyle choices are the main cause of Type 2 Diabetes.

However, education plays a vital role in understanding how to reduce the risks.

Overconsumption of processed, refined, low fiber, and high glycemic carbohydrates is just as damaging as recklessly ingesting random sweets and sugary treats. Additionally, avoiding high fructose corn syrup like the plague is essential.

Becoming a savvy label reader is one of the best offensive strategies to adopt.

Reading labels and identifying the culprits is half the battle. When you know your enemy, you can then discover how to conquer them.

Learn disguised names for sugar. Any word that ends in "ose", such as glucose, fructose, maltose, lactose, - you get the idea - means it is derived from sugar and is metabolized as sugar.

Learn to combine your food choices wisely.

When eating sugar, and who doesn't at least every now and then,

don't just eat high glycemic substances by themselves. Combine sugary treats or other carbs with protein or some fat to lower the rate at which the blood sugar rises, thus lowering the glycemic index of the food.

Portion control is an important strategy that can stop the enemy in its tracks. But, along with reading, choosing and controlling, the equally important element to long term success is physical activity or exercise! In fact, exercise alone can reduce the risk of developing Type 2 Diabetes.

Ideally, not developing Type 2 Diabetes in the first place should be the goal and when that battle is won, many other battles such as weight gain, heart disease, retinopathy, neuropathy and others may be won without the need to actually go to war.

*Charlene Causey is a former registered nurse. She has also been a model, nutrition and fitness instructor, and educational consultant. With over 40 years of experience in research and development, Charlene assists individuals in balancing their bodies in harmony with nature. Currently, she holds certifications in Natural Health, Personal Training and Ballet Body Barre. Her main focus is a natural approach to health and wellness. Recently, Charlene launched Pueblo's premier Barre Fitness and Wellness Studio, Brilliant Balance. You can reach Charlene at [www.facebook.com/brilliantbalance](http://www.facebook.com/brilliantbalance) or go to [www.brilliantbalance.org](http://www.brilliantbalance.org).*

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# SOCIAL SECURITY & YOU

JOSH WELLER, PUBLIC AFFAIRS SPECIALIST-SOCIAL SECURITY ADMINISTRATION - PUEBLO COUNTY, FREMONT COUNTY AND EL PASO COUNTY

## Changing Your Name on Social Security Card

**ARE YOU CHANGING** your name? If so, let Social Security know so we can update your information, send you a corrected card, and make sure you get the benefits you've earned.

To change your name on your card, you must show us documents proving your legal name change and identity. If you are a U.S. citizen, you also must show us a document proving your U.S. citizenship, if it is not already in our records. You must present original documents or copies certified by the agency that issued them. We can't accept photocopies or notarized copies.

To prove your legal name change, you must show one of the following documents:

- Marriage document;
- Divorce decree;
- Certificate of naturalization showing a new name; or
- Court order for a name change.

To prove your identity, you must show an unexpired document show-



**IT'S ALL IN A NAME.** In order to change your name on your Social Security card, you must provide documents proving your legal name and identity.

ing your name, identifying information, and photograph, such as one of the following:

- U.S. driver's license;
- State-issued non-driver's identifica-

tion card; or

- U.S. passport.

If you don't have one of those documents available, we may be able to

accept your:

- Employer identification card;
- School identification card;
- Health insurance card; or
- U.S. military identification card.

To prove your U.S. citizenship, you must show one of the following documents:

- U.S. birth certificate;
- U.S. Consular Report of Birth Abroad;
- U.S. passport (unexpired);
- Certificate of Naturalization; or
- Certificate of Citizenship.

Whatever your reason for your name change, Social Security is here to help you with the new... you! Fill out the form at [www.socialsecurity.gov/forms/ss-5.pdf](http://www.socialsecurity.gov/forms/ss-5.pdf) and follow the instructions to ensure your Social Security card is delivered in a timely manner. You can also locate your local field office at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator) so you can apply for your updated card and show your required documents in person.

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**SOCIAL SECURITY & YOU**

**Question:**

We adopted a baby girl overseas and brought her home with us to the United States. We need to get a Social Security number for her. What do we do?

**Answer:**

In general, to apply for a Social Security number for your child you must:

- Complete an Application For A Social Security Card (Form SS-5), which you can find online at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber);
- Show us documents proving your child's:
  - United States citizenship or immigration status;
  - Adoption;
  - Age; and
  - Identity.
- Show us a document proving your identity; and

- Show us evidence that establishes your relationship to the child if your name is not noted as the parent on the child's evidence of age. The adoption decree or the amended U.S. birth certificate will suffice.

In most cases, you can mail or take your application and original documents to your local Social Security office. Remember, all documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. You may not yet have proof of your child's citizenship, but we can assign a Social Security number based on documentation issued by the Department of Homeland Security upon the child's arrival in the United States. When you do receive documentation of your child's citizenship, you can bring it to us, and we will update your child's record. We will mail your

child's number and card as soon as we have verified your documents with the issuing offices.

**Question:**

Can I use the metal or plastic versions of Social Security cards that some companies make?

**Answer:**

We don't recommend it. There is no need to have a replica of your card. In most cases, the only time you may need to produce your Social Security card is when you apply for employment. At other times, we strongly recommend that you keep anything with your Social Security number on it with your other important papers. Do not carry your Social Security card with you. Also, we strongly advise against laminating your card. Your Social Security card has many security features which cannot be detected if it is laminat-

ed. Those features include latent images you can only see at an angle and color-shifting ink. You should question anyone else other than your employer who asks for your Social Security number or your card. Not everyone you do business with needs it. Learn more at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

**Question:**

Can I get a new Social Security number if someone has stolen my identity?

**Answer:**

We do not routinely assign a new number to someone whose identity has been stolen. Only as a last resort should you consider requesting a new Social Security number. Changing your number may adversely affect your ability to interact with Federal and State agencies, employers, and others. This is because your financial, medical, employment and other records will be under your former Social Security number. We cannot guarantee that a new number will solve your problem. To learn more about your Social Security card and number, read our online publication on the subject at [www.socialsecurity.gov/pubs/10002.html](http://www.socialsecurity.gov/pubs/10002.html).

**Question:**

What should I do if an employee gives me a Social Security number but cannot produce the card?

**Answer:**

Seeing the card is not as important as putting the correct information on the worker's Form W-2. You can verify employee Social Security numbers

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Au.D., CCC-A, F-AAA

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by using the Social Security Number Verification Service. Just go to [www.socialsecurity.gov/bso](http://www.socialsecurity.gov/bso). This online service allows registered employers to verify employee Social Security numbers against Social Security records for wage reporting purposes.

**Question:**

I received a notice from Social Security recently. It said my name and Social Security number do not match Social Security's records. What should I do?

**Answer:**

It's critical that your name and Social Security number, as shown on your Social Security card, match your employer's payroll records and your W-2 form. If they don't, here is what you need to do:

- Give your employer the correct information exactly as shown on your Social Security card or your corrected card; or
  - Contact your local Social Security office ([www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator)) or call 1-800-772-1213 (TTY 1-800-325-0778) if your Social Security card does not show your correct name or Social Security number.
- For more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Question:**

How do I report a lost Social Security card?

**Answer:**

You do not have to report a lost Social Security card. In fact, reporting a lost or stolen card to Social Security will not prevent misuse of your Social Security number. You should let us know if someone is using your number to work (call 1-800-772-1213; TTY 1-800-325-0778).

If you think someone is using your number, there are several other actions you should take:

- Contact the Federal Trade Commission online at [www.ftc.gov/bcdp/edu/microsites/idtheft](http://www.ftc.gov/bcdp/edu/microsites/idtheft) or call 1-877-ID-THEFT (1-877-438-4338);
- File an online complaint with the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov);
- Contact the IRS Identity Protection Specialized Unit by calling 1-800-908-4490, Monday – Friday, 8 a.m. – 8 p.m.; and
- Monitor your credit report.

**Question:**

Will my son be eligible to receive benefits on his retired father's record while going to college?

**Answer:**

No. At one time, Social Security did pay benefits to eligible college students. But the law changed in 1981. We now pay benefits only to students taking courses at grade 12 or below. Normally, benefits stop when children reach age 18 unless they are disabled. However, if children are still full-time students at a secondary (or elementary) school at age 18, benefits generally can continue until they graduate or until two months after they reach age 19, whichever is first.

**Question:**

When a person who has worked and paid Social Security taxes dies, are benefits payable on that person's record?

**Answer:**

Social Security survivors benefits can be paid to:

- A widow or widower — unreduced benefits at full retirement age, or reduced benefits as early as age 60;
  - A disabled widow or widower — as early as age 50;
  - A widow or widower at any age if he or she takes care of the deceased's child who is under age 16 or disabled, and receiving Social Security benefits;
  - Unmarried children under 18, or up to age 19 if they are attending high school full time. Under certain circumstances, benefits can be paid to stepchildren, grandchildren or adopted children;
  - Children at any age who were disabled before age 22 and remain disabled; and
  - Dependent parents age 62 or older.
- Even if you are divorced, you still may qualify for survivors benefits. For more information, go to [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Question:**

Is it true I must now receive my benefits through direct deposit?

**Answer:**

Anyone applying for benefits on or after May 1, 2011, will be required to receive their payments electronically. Paper checks will no longer be an option for most people. If you don't have a bank account, you can get your benefits through the Direct Express debit MasterCard. Switching from checks to electronic payments is fast, easy, and free at [www.godirect.org](http://www.godirect.org). You also can call the U.S. Treasury Processing Center's toll-free helpline at 1-800-333-1795 or speak with a bank or credit union representative or contact Social Security for help.

**Question:**

Recently, I was told I shouldn't be carrying my Social Security card around. Is that true?

**Answer:**

We encourage you to keep your Social Security card at home in a safe place. Do not carry it with you unless you are taking it to a job interview or to someone who requires it. Identity theft is one of the fastest growing crimes in America, and the best way to avoid becoming a victim is to safeguard your card and number. To learn more, visit our Social Security number and card page at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

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# COLORADO SPRING SENIOR CENTER

## DECEMBER 2018 CALENDAR

**COLORADO SPRINGS  
SENIOR CENTER**  
955-3400

Please stop by or go online to find the full listing of classes, trips and special events at [www.csseniorcenter.com](http://www.csseniorcenter.com). All classes require registration.

### SPECIAL EVENTS

- Song Spinners Dinner and Show F Dec.7th 6-7:45 \$10 Let's celebrate the holiday season with a fun performance by "The Song Spinners." The Song Spinners are a group that performs a lively variety show all around Colorado Springs. With their Theatrical Props and costumes, their performance is a crowd pleaser! Dinner is included with your ticket.
- Senior Choral-Holiday Concert T Dec.11th 1:30-2:30 and W Dec.12th 6:30-7:30 Free Be filled with the Christmas spirit while listening to the classics of the holiday! Refreshments will be served
- Holiday Krafts, Kookies and Kiddos W Dec.12th 1-3 \$Bring the grandkids or a special child in your life for an after-

## A SHOUT OUT

*The fine folks at Hotel Elegante are proud to sponsor The Colorado Springs Senior Center Calendar this month. Why not give Tracey Hampton a call and thank her for their support? (719) 576-5900*

noon of fun! We will decorate cookies, make a craft, take a photo at our booth and watch a Christmas movie! What a fun way to make a memory

- Gift Wrapping F Dec.14th 10-2 Donate Need help wrapping your Christmas gifts or can't find the time to get it all done? Let us wrap your gifts! We will set up shop in the lobby and all donations will benefit the Senior Center.
- Tunes on Tuesday- Pikes Peak Flute Choir Dec.18th T 1:30-2:30 Free Established in 1984, the Pikes Peak flute Choir is now more of a flute orchestra! From tiny piccolo to the very large sub-contrabass flute, our musi-

cians create a rich depth of sound. The 35-plus members range from 16-80!

### EXERCISE & DANCE

This is not a complete list, so please stop by or go online to find the full listing.

- Nia
- Yoga- Several classes to choose from including Vinyasa, Gentle and Chair yoga
- Drums Alive!®- This unique drumming class is different from every other exercise class you've tried. It captures the essence of movement and rhythm utilizing drum sticks and a stability ball. Super fun alert!
- Silver Sneakers Boom – SilverSneaker Classes have

now added more options to their class offerings. We are proud to offer SilverSneaker Boom Muscle which is a higher intensity strength focused class. This class incorporates athletic exercises that boost overall fitness. Move through muscle-conditioning blocks and activity-specific drills to improve strength and functional skill. If you are a SilverSneakers member this class is free for you to take.

- Feldenkrais- Awareness thru movement, develops awareness, flexibility, coordination and balance.
- Power Moves Power Moves provides community exercise, enrichment, education, and empowerment for everyone to get better and stay better. The Y has created a comprehensive, neuroplasticity-principled program that integrates the latest exercise and wellness research. This program provides a supportive exercise environment to optimize brain recovery and repair. We use exercise as medicine to increase quality of life so that you can get better and stay better.

### HEALTH EDUCATION

FREE, but please register. A donation of \$1 to the Senior Center is requested. This is NOT a complete list.

Feed Your Brain Dec. 3rd M 10:30-11:30

Hands on Health Dec.7th F 10-11

Legal and Financial Planning for Alzheimer's T Dec. 11th 10-11:30

Eye Health Dec.11th T 1-2

Nurse Chats: Is it Influenza or a Common Cold? Dec.12th W 10-11

Stretch Your Grocery Dollar Dec. 13th Th 11:15-12:15

Breathe and Be Dec.13th Th 10-11

### ART CLASSES

You do not have to be an artist to take an art class! Find your creativity and let it flourish through the variety that we offer. Some classes have additional supply costs. So many to choose from including Drawing, Painting, Mixed media chair caning and other unique offerings, Call for more info! 955-3400

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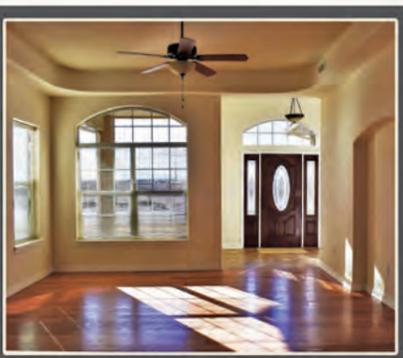
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HOME TOUCH

# Island Living: Sink Becomes Workstation

**THE SINK IS** the newest implement making a splash in the kitchen.

The kitchen sink is evolving into a workstation with more than just washing options, and homeowners should think outside the basin, especially when it's installed on the kitchen island, says Elle H-Millard, spokesperson for the National Kitchen and Bath Association (NKBA), based in Hackettstown, New Jersey.

"It used to be that designers would think in terms of a triangle when configuring where the cooktop, refrigeration and water source were located within the kitchen for maximum efficiency," she says.

"Now, modular workstations set over a large sink are getting people to think linearly when it comes to kitchen design, both horizontally and vertically."

**MARY G. PEPITON**

Marketing and events manager with the Sangre de Cristo Arts & Conference Center



**EXERCISE INFUSION.** Steampunk brings passions together.

Featuring everything and the kitchen sink, The Galley -- based in Tulsa, Oklahoma, with 300 dealers worldwide -- was one of the first companies to create a comprehensive workstation system featuring a series of sliding and drop-in accessories that rest on the ledges of a stainless steel

troughlike sink.

In standard sink sizes measuring from 18 inches to 7 feet, workstations like The Galley are long on design and ease of use.

Other basin-based companies -- such as Kohler, Blanco and Elkay -- also have sink accessories, with varying

degrees of interchangeability.

"The idea is that prep work, serving, entertaining and cleanup can all be performed over the sink using special racks, cutting boards and culinary utensils," says Gabby Vonigas, spokesperson for The Galley.

"Home cooks use The Galley workstation by sliding boards, serving bowls, colanders or drying racks across the sink's rim for seamless usage."

*Line Cooks*

With a workstation that looks like it belongs in a commercial kitchen and is most often installed on an island, The Galley really gets cooking at home.

As a design concept, interactive cooking on the kitchen island isn't eroding; it's only becoming bigger and better, Vonigas says.

"Entertaining at home is a more interactive experience, involving family and friends in the meal's preparation," she says.

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# MEDICARE AND YOU

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## MEDICARE VS. MEDICAID

### LEARN THE BASICS OF THE GOVERNMENT HEALTH PROGRAMS

Health insurance is mandatory under the Affordable Care Act, but not everyone has a job that offers health care benefits. Those who are not eligible for employer-based insurance or who don't earn enough to buy an individual policy may be able to find coverage through one of two government programs: Medicare and Medicaid.

Each program targets different populations and offers unique perks for beneficiaries. While there are many differences between Medicare and Medicaid, what the programs do share is a reputation for being complex.

"I understand why people get confused," says Fran Soistman, executive vice president and head of government services for the health insurer Aetna. The programs have been expanded and enhanced throughout the years and while those changes were all made with good intentions, they have created a long list of regulations that can be difficult for consumers to understand, Soistman says.

With that in mind, here's a primer on the key differences between Medicare and Medicaid and a rundown of how each health insurance program works. Medicare Basics

#### Who is eligible?

Medicare beneficiaries are primarily seniors. Everyone who has paid into the Medicare system becomes eligible for Medicare coverage at age 65. "It's not dependent on income," says Elizabeth Kelly, senior vice president of operations for online advisory firm United Income. Those who have received Social Security disability benefits for two years or who have certain conditions, such as ALS, are also eligible. Medicare is run by the federal government, and costs are paid from Medicare trust funds.

#### What is covered?

Original Medicare includes Part A and Part B. Part A pays for expenses related to hospitalizations, while Part B covers outpatient care. Beneficiaries can also purchase a separate Part D plan for prescription drugs. There can be deductible and copayment costs associated with these plans.

Beneficiaries who would rather receive benefits from a private insurer than directly from the government can opt for what is known as a Medicare Advantage, or Part C, plan. These plans are required to cover everything provided by Medicare Parts A and B, and many also provide Part D coverage along with other benefits such as dental or vision care. Medicare Advantage plans vary in their deductibles and out-of-pocket costs.

"With original Medicare, a lot of times you have more choice in hospitals and physicians," says Jennifer L. FitzPatrick, author of "Cruising Through Caregiving: Reducing The Stress of Caring For Your Loved One." Medicare Advantage plans, on the other hand, may limit participants

to using a network of approved providers. Along with costs, network considerations should be part of selecting the right Medicare coverage.

#### Medicaid Basics Who is eligible?

Medicaid is the government health insurance program for people in low to moderate income households. People can also qualify if they have physical, intellectual or behavioral disabilities. "It's for people with very limited income and resources," says John Hill, president of independent insurance agency Gateway Retirement Inc. in Rock Hill, South Carolina. Income and asset limits can vary significantly by state, but 138 percent of the federal poverty limit is the median eligibility requirement for adults. Applicants can typically have no more than \$2,000 to \$3,000 in liquid assets. States run the Medicaid program, but they have to work within certain parameters to get federal funding. For example, states must provide dental coverage for children, says Jenn Stoll, chief commercial officer at DentalPlans.com. However, states can choose

whether to extend that coverage to adults as well.

#### What is covered?

Medicaid coverage includes hospitalizations, outpatient care and prescription drugs. Some states also cover additional services such as adult dental and hearing care. Long-term care is also a benefit of Medicaid. And for many enrollees, there are little or no out-of-pocket costs for Medicaid coverage.

Many states contract with private insurers to provide coverage to Medicaid recipients. When more than one company provides services in a geographic region, people may be able to choose their insurer. "If they don't make a choice, there is an auto-assignment," Soistman says.

As with Medicare Advantage, Medicaid plans may have a network of participating providers. In some areas, this network can be limited. Since Medicaid reimbursement to physicians and health care facilities can be lower than the payments made by commercial or Medicare health insurance plans, many providers don't accept Medicaid patients.

A Plan For Today



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CONSIDERING HIS PAST, MAYBE IT WAS A DIRECT RESULT OF HIS PAST ESCAPADES DURING THE BOMBING. I JUST DID NOT KNOW.

**D**uring her binges, another model stepped in - Marie Antoinette Birtwhistle. This woman was the most eclectic of all. Trying to justify her life style, this tall, shy, buxom woman with long black hair often spoke of her aristocratic

connections, bragging of ancestors, including Henry VIII. In actuality, we sensed she was not credible, as her IQ level was well below average. Professor Smith was another eccentric individual; a short man with a sadistic temper. Often he would leap across tables and chairs in order to establish a point. A stubborn and articulate teacher, his swishing beige work coat, complemented by a gigantic bow tie, announced his appearance to the class. Often demonstrating perspective, with pencils between his teeth, he would fly across the room. Once during life class and oblivious of his presence behind us, my friend Ailsa and I began our drawings. Wretchedly, our life model Josie, having consumed a pint of pure alcohol ten minutes earlier, was quite incapacitated, and unable to stand. Maybe her inability to pose triggered his violence, but without provocation, Mr. Smith's clenched fist smashed into Ailsa's drawing board, severely bruising her nose. Ailsa issued a gurgling cry, while scarlet rivers of blood gushed down her blouse. She quickly hurried from the room and I was right behind her. Sickened, and daring the bastard to replicate another psychopathic episode with me, I joined my

friend in the restroom. "Are you alright, Ailsa?" I asked nervously, dabbing her face with a towel. "I didn't do anything, Glen. He's completely out of his mind." Ailsa trembled, while absorbing the bloody mess with a towel. I returned to collect my art supplies, and seeing this man apathetically saunter around the classroom, I was completely convinced he was certifiably nuts. Considering his past, maybe it was a direct result of his past escapades during the bombing. I just did not know. Only fifteen years earlier, this talented WWII artist sat among the charred remains of our beloved Coventry cathedral. Heedless of sirens and German weaponry overhead, he would fussily finish his artwork. His mission was to provide a lasting testimony to the brutal annihilation of Britain's palaces, manor houses, and majestic churches. Covering every available space on the art school walls were his brilliant watercolors. 'WWII Artistic Studies by Dr. Philip Smith' and not one painting would be for sale. This character's poignancy and zealous renditions of realism, propagated by the ruin of war torn Britain, was a badge he wore with satisfaction and pride. Receptive young students crowded to admire his prolific exhibits, while

SEE VOLLMECKE, PAGE 27

FROM VOLLMECKE, PAGE 26

Dr. Smith luxuriated in the steady stream of praise. Enthusiastically, he presented detailed visual interpretation when prompted. Despite his unhinged reputation, this teacher was worthy of respect. He had patiently encountered, yet conquered, fear, while generating his pieces de resistance under excessive radical conditions. Always individualistic, and except for architecture classes, my art continued to improve, with little or no influence from the curriculum. Regretfully, art school retained one customary and conventional practice, which involved several senior students and perhaps my new friends, Dag, Paddy, and Haddie. One afternoon, I entered a warm, inviting common room for tea and noticed the dispersal of a small note. Each recipient flinched slightly and paled at its touch, as the minuscule graphite black dot leapt from the paper. The person selected would endure an unmerciful ragging at an unspecified time and place. Often initiated to terrorize an over confident student, it nonetheless scared the crap out of Diane and me. Gratefully, due to my friendship with the senior students, I was not one of their targets. Sadly, Susanna, another first year student, was not so lucky. Ashen faced, she gripped the paper in her hand and undeniably realized her fate. She was a large-boned girl, with jet-black silky hair cascading to her

shoulders. Unfortunately, she would incite and quarrel incessantly. Soon, Susanna was an unwilling participant in their games. Evidently, no one reported these unspoken atrocities, and liberal Dean Mansfield disregarded these practices as adolescent student pranks, thus not worth consideration. A week later, winter dusk came early. Susanna's architecture class ended. Collecting her leather shoulder bag and materials, she descended a dimly lit stretch of winding stairs. Without warning, from out of the shadows, six male students grabbed her arms. Disregarding her art supplies tumbling from her satchel, they forced her outside. Petrified, Susanna frantically fought her captors, but to no avail...

This excerpt is from Glenn Vollmecke's newly published book: "Intermission: A Place in Time." Her memoirs describe life in war-torn Great Britain. Typical British humor is evident, offering a mixture of Wallace & Gromit and Angela's Ashes. Her book's cover is an original Beatles ticket, introducing Liverpool's "Mersey Beat" era. Enjoy reading "Intermission" monthly. Contact [alpacastrus@q.com](mailto:alpacastrus@q.com) Availability: Amazon/Barnes & Noble. An autographed copy is available from [www.alpacastrus.net](http://www.alpacastrus.net). Here's a direct link to her book: <https://www.etsy.com/shop/CedarCanyonArtistry/>

I RETURNED TO COLLECT MY ART SUPPLIES, AND SEEING THIS MAN APATHETICALLY SAUNTER AROUND THE CLASSROOM, I WAS COMPLETELY CONVINCED HE WAS CERTIFIABLY NUTS.

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# OPINION-EDITORIAL

**ANN COULTER**  
Political columnist  
and commentator



**JARED: THE  
BIRDBRAIN  
OF ALCATRAZ**

IN THE SYSTEMATIC dismantling of common sense in America, Jared Kushner's "sentencing reform" bill is the coup de grace -- a Mack Truck hurtling down the highway about to take out thousands of Americans.

The Idiot Army is already in place to fight and win this battle.

Jared and the hip-hop artists currently advising him have decided that too many people are in prison.

If you think you've heard this before, you have: Genius insights of this sort have preceded nearly every major crime wave this country has experienced, from Philadelphia to California to a bloody period known as "the Warren Court."

As anyone with an amoeba's understanding of recent history knows, beginning in the early '60s, assorted heads-up-their-asses liberals jettisoned logic, common sense and a basic understanding of human nature by releasing criminals from the prisons where they belonged.

Instead of punishing criminals, we would give them social services, education and job training -- with the implied understanding that they wouldn't move next door to any of the reformers.

The experts assured a disbelieving public that these policies would reduce crime.

As Thomas Sowell writes in "The Vision of the Anointed: Self-Congrat-

ulation as a Basis for Social Policy," the stage was set. Liberal criminologists' soft-on-crime policies were in place. We only needed empirical evidence.

"THE RESULTS: Crime rates skyrocketed. Murder rates suddenly shot up until the murder rate in 1974 was more than twice as high as in 1961. Between 1960 and 1976, a citizen's chances of becoming a victim of a major violent crime tripled."

Prior to this period, crime had been declining for three decades.

Thousands of Americans were murdered, raped, assaulted, disfigured and robbed as a direct result of the exact same policies that Jared and his assistant, Donald Trump, are trying to foist on the country right now.

Then-Princeton professor John DiIulio Jr. looked at the consequences of a single order by a Carter-appointed judge, Norma Shapiro, that put a population cap on Philadelphia prisons in the 1990s.

In an 18-month period between 1993 and 1994, 9,732 prisoners released as a result of Judge Shapiro's order were re-arrested for committing 79 murders, 90 rapes, 701 burglaries, 959 robberies, 1,113 assaults, 2,215 drug offenses and 2,748 thefts.

It took more than a decade of Reagan and Bush judges, Republican mayors and governors, and the endless complaints of ordinary people to produce the low crime rates we have today.

Their formula was: Do the precise opposite of whatever the ACLU, the Brennan Center for Justice and The New York Times recommend. In New York City alone, at least 10,000 people -- mostly minorities -- are not dead because Rudy Giuliani revived the idea of punishment for criminals, in lieu of understanding them.

Progressive young hipsters living in Brooklyn today have no concept that their trendy neighborhoods would be uninhabitable war zones but for Mayor Giuliani.

If you don't have order and safety in big cities, you can't have anything else.

In 1991 the U.S. murder rate was well over twice what it is today.

Normal person: Thank God we started putting criminals in prison again!

Jared: LET'S RELEASE THEM.

A 2014 study by the Bureau of Justice Statistics found that, within five years of release, 82 percent of property offenders, 77 percent of drug offenders and 71 percent of violent offenders were arrested for a new crime -- after not getting caught committing God knows how many others.

This is not rocket science. Lock up criminals and they can't commit any more crimes. As a New York Times headline put it in 2004 with characteristic cluelessness: "Despite Drop in Crime, an Increase in Inmates."

# THERE'S NOTHING LIKE A HOLIDAY

## Exploring Southampton, England's Cruise Port

SOUTHAMPTON,  
ENGLAND

Stand atop the city walls of Southampton today, and you may imagine the Pilgrims of 1620 boarding the Mayflower for their historic voyage to America.

Medieval stone walls, built in the 1360s to protect the town from the French, enclosed Southampton for more than 300 years. About half of those walls survive, including defensive towers and six of the eight city gates. A sign at the Westgate says, "The Pilgrim Fathers embarked here from the West Quay on the Mayflower August 15, 1620." No doubt, Pilgrim Mothers did so, as well.

Nearly 400 years later, in the summer of 2018, I walked the stone walls and passed through Southampton's Westgate toward the docks where the Pilgrims boarded



**PILGRIM FATHERS.** Blue Anchor Lane ends at St Michael's Square, which was the market for Southampton. ■ Photo by **DAVID G. MOLYNEAUX**

two ships, losing one ship to leaks before 102 of them finally re-sailed on the Mayflower out of the port of Plymouth, farther to the west. The brave passen-

gers left their homes to cross the Atlantic Ocean because their (Protestant) religious views were not acceptable to the Church of England and government leaders.

Exploring the ruins and contemplating the circumstances of 1620 are a bonus for North American travelers, most of whom arrive in Southampton to begin a cruise to New York, the Norwegian Fjords, the Baltic Sea, the Canary Islands, or the Mediterranean Sea on such ships as Cunard's Queen Mary 2, Queen Elizabeth, and Queen Victoria, and those from the cruise lines of Royal Caribbean, Celebrity, MSC, Norwegian, Princess, Azamara, and Oceania.

For an easy walking tour near the docks, use Southampton's descriptive tour pamphlet -- free if you download "Southampton old town walk" -- to guide you. Start at the Bargate, built about 1180 at the northern entrance to the old town. Stop at the guard

towers; Blue Anchor lane that led into the town market in St. Michael's Square; God's House Tower, where the town gunner lived with an armory of weapons, powder and shot; and the Westgate, built after a French raid in 1338 and through which the Pilgrims exited in 1620.

A year later in the fall of 1621, in what now is Massachusetts, 90 Native Americans and 53 Pilgrims attended a three-day celebratory feast, organized as a spiritual thanks for the summer harvest that followed a devastating winter when about half of the Pilgrims died. That feast is called the First Thanksgiving, though it was not the first harvest meal of gratitude in the Americas, nor anywhere else, as such celebrations at the end of fall harvest were, and remain, typical in cultures around the world. The Pilgrim thanksgiving, however, gets the ink that led eventually to a national holiday in the United States.

**DAVID G. MOLYNEAUX**  
Writes travel pieces and is the editor of [TheTravelMavens.com](http://TheTravelMavens.com)

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# OPINION-EDITORIAL

**GEORGIE ANN GEYER**  
Columnist, writer for the  
Universal Press Syndicate



*And now, as the "caravans" of thousands of those same Central Americans push north, we must ask again whether there is any real hope for change in American policy that could develop these countries and keep their people at home.*

**REASON IS  
OUTSHOUTED  
AT THE BORDER**

MORE THAN 30 years ago, I began going down to the U.S.-Mexican border on a regular basis. I was a correspondent covering Latin America, and I knew, appreciated and loved the unique beauty of its undulating rivers and mountains, and of its peoples, who then seemed to have created along the now-traumatized border a kind of naturally ordered little state of their own.

There, Mexicans and Americans mixed with a pleasant congeniality, in great part because emigration from "El Sur" to "El Norte" was small, unthreatening and manageable. But even then, there were warnings.

The populations of tiny Central American states would soon burst, without rational leadership.

Speaking with El Salvador's anti-birth control Archbishop Fernando Saenz Lacalle in San Salvador, I asked about how the country's uncontrolled birth rate was feeding the bitter wars of the 1980s.

He simply smiled and told me smugly, "Belgium is smaller than Salvador, and it has far more people."

Salvadorans, as Belgians?

Thus, when I spoke in 1983 at the California Seminar on International Security and Foreign Policy in Los Angeles, I found myself predicting that "the threat present in Central America, which was not present in Vietnam, is the threat to the territorial

integrity of the United States. ... It could cause a flow of immigrants to the United States and further fragmentation in the American society."

And now, as the "caravans" of thousands of those same Central Americans push north, we must ask again whether there is any real hope for change in American policy that could develop these countries and keep their people at home.

Why is it not possible, at the same time, to hammer out the long-awaited comprehensive immigration policy that would replace all the ranting and raving with reason and moderation?

First, we have the ongoing domination of Trumpian "policies": sending in excess of 5,000 troops to control the border, effectively illegally employing the military for partisan purposes; dividing parents and children in scenes that shocked the world; lying about the true nature of the "caravans" and the entire immigration picture itself.

From these complaints, you may well ascertain that I embrace the policies diametrically opposed to the president's, but you would be wrong.

The other extreme -- the "open borders" of the far left and many Democrats -- is just as irrational and just as demagogically dangerous as the cruel Trumpian.

This left knows only one word: "racist."

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# OPINION-EDITORIAL

**DAVID SHRIBMAN**  
Executive editor of  
the Post-Gazette



**IS THIS A 1972 MOMENT  
FOR DEMOCRATS?**

**THE MOST IMPORTANT** political tweet of the past week came on Veterans Day. And no, it wasn't from whom you think.

It went like this: *Grateful to all who have served. More than ever, today you are in our thoughts as we celebrate your sacrifice and service. Let's spare no expense as a country to ensure that you receive the care and services you've earned.*

The sender? Beto O'Rourke, the Democratic congressman who earlier this month lost a bitter and brutal Texas Senate race to Ted Cruz.

And the broad political meaning of this tweet? O'Rourke is still in the game, conducting himself as if he won that contest rather than lost it, offering a comment that was remarkable because it was thoroughly unremarkable, sharing thoughts completely in keeping with expectations at a time when all political expectations are being shattered.

No one knows right now what O'Rourke's plans and destiny are once his congressional term ends in the first week of January.

But he is not the ordinary defeated Senate candidate.

His campaign produced ripples far outside the borders of Texas, and his

message resonated with Democrats nationwide.

There are two potential meanings to O'Rourke's profile.

One is that he might have won while losing.

That, to be sure, is an unusual viewpoint, given that America doesn't ordinarily fall in love with losers, except of course when they are the Brooklyn Dodgers or, until they ruined everything by becoming diamond powerhouses, the Boston Red Sox and the Chicago Cubs.

For O'Rourke, the precedent is Abraham Lincoln.

A stretch, perhaps, and an example from the Republican Party, but Lincoln lost the 1858 Illinois Senate race to Stephen A. Douglas only to win the GOP presidential nomination two years later and to enter the White House in 1861.

O'Rourke is no less attractive to Democrats now than he might have been had he won that Senate race -- and he surely has more time to campaign than he would have had if he were required to attend Senate committee meetings.

He also will not be saddled by recorded Senate votes the way some of his putative 2020 rivals surely will be. But there is a deeper significance here, and it redounds to the stereo struggles that the two major parties are undergoing:

How far to their relative extremes do they go -- the Democrats to the left as they begin to consider the massive group at the starting line of the 2020 marathon, and the Republicans to the right as they contemplate how much they want their party to reflect the values, policies and impulses of Donald Trump and how much they want, in the post-Trump era, to return to their traditional values

and positions on issues ranging from the deficit to trade to international engagement?

In short, are the Democrats in a 1972 moment, when they had to decide how much to embrace the George McGovern notions of a come-home-America foreign policy (accompanied by a reduction of about a third in military spending) and a "democrat" domestic policy (that would have handed every American about \$1,000 in tax credits to produce a national income floor)?

Meanwhile, are the Republicans in an 1841 moment, when they were in the position of the Whigs when forced to confront the uncomfortable fact that they had four years of John Tyler to contend with after the sudden death of William Henry Harrison?

"We have made some sacrifices, may make more, to retain him," Henry Clay said of Tyler, a onetime Democrat congenial to states' rights nostrums the Whigs abhorred, adding, "but the seeds of mutual distrust are, I fear, so extensively sown that it will be difficult to reunite and harmonize us all again."

In the campaign leading to this month's midterm elections, the Republicans embraced the president because they recognized he had a constituency that was passionate and, moreover, that his base was roiled into action by the Democrats' response to the nomination of Judge Brett Kavanaugh to the Supreme Court.

None of these Republican candidates ran away from Trump, though former Gov. Mitt Romney of Massachusetts, running for (and winning) a Senate seat from Utah, kept his distance.

But beneath the GOP surface

there remains deep unease about the president, potent as he is as a political pugilist.

And just as significant, beneath the Democratic surface there remains deep unease about the party's future, with virulent anti-Trump Democrats leaning left and with others following the more soothing O'Rourke model -- pioneered by Rep. Seth Moulton of Massachusetts and replicated by Rep. Conor Lamb of Pennsylvania, who has won two contests in seven months, the most recent against an incumbent who had glided to victory with 62 percent of the vote two years earlier in a different district.

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