



SB Senior Beacon

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Committed To Southern Colorado Seniors For 39 Years And Counting!!

Pages 12-13: SPECIAL REPORT

Long-Term Care Should Be Top Concern

FOR MANY BOOMERS, retirement may involve taking vacations, taking up a new hobby, and spending more time with family, friends and the grandchildren.

In anticipation of these activities, Boomers work diligently to build up their next egg. But as Boomers age, and as healthcare costs rise, one item they must account for is care in retirement. Unfortunately, too many are failing to prepare.

According to the Center for Secure Retirement and Bankers Life, 79% of middle-income Boomers have no money

set aside specifically for their retirement care needs.

With this in mind, they should take the following steps to help protect their nest eggs:

1. Keep moving. Good physical health can lead to a more active life, improved mental and emotional health, and reduced medical expenses. By keeping yourself healthy and fit, you may be able to lower your premiums and potential future costs. Set time aside each day to stay active—your health and your bank account will thank you.

2. Save, save, save. It's never too early

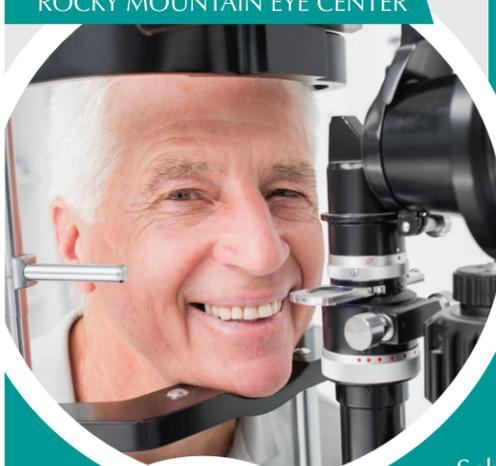
to start financially planning for retirement care. Recent data from the Center for a Secure Retirement and Bankers Life shows that more than half (54%) of working adults say their retirement planning has taken a hit amid the COVID-19 pandemic. Protect yourself from further unforeseen impact by taking advantage of tools and resources that can help you better prepare for the high costs of long-term care.

3. Talk to your children and family members. Although it can be difficult, it's important to have conversations about how you want to be cared for as

you age. You may want to stay in your home and receive care in-place, or you may expect loved ones to provide this care. It's helpful to include a financial planner in these conversations to provide an unbiased answer to your family's questions. Sharing preferences and developing a plan can help make the transition easier and give you and your loved ones peace of mind.

It's never too late—or too early—to seek help and to better understand your financial plan and current healthcare coverage to try to prepare for unforeseen situations in the future.

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Many Boomers have not properly planned for their retirement care needs—but it's not too late and help is available.

Take a look at **EVERGREEN BANK** on page 21

BUSINESS

Lockdown Costs:

Economic Prison for the Lifblood of Our Communities

KYLE GROVE OWNS and operates a unique entertainment business. It's full of fun, mystery, and suspense for the lucky participants. He runs the state's last brick-and-mortar magic shop and also provides magic-themed party entertainment. In fact, his store is the last one like it in a five-state area.

Mr. Grove is an honest guy trying to provide smiles and joy but has now been effectively closed for seven months. He has jumped through all of the safety hoops and still his creation suffers to survive. Has he quit? No. He's talked to or attempted to talk to Representative Valdez, Senators Gardner and Tipton, multiple Pueblo City Council members, and even Mayor Gradisar.

What did he gain? Absolutely nothing. He did the right things. He started a

business, ran it honestly, and reached out to people that are supposed to help. Mr.

Grove got nothing. Hundreds and thousands of business owners in Pueblo,

jump off to save that life? Then why are we asking the majority of our small business brethren to abandon their ships? To abandon their years of effort, hard work, and sacrifice?

At the risk of sounding like a telethon, please open your heart to the pain and plight our brothers and sisters, aunts and uncles, moms and dads are suffering. These small business owners are the lifblood of America. They employ millions, innovate improvements, create jobs, and help you when you need it.

SMALL BUSINESSES CONTRIBUTE

According to the Small Busi-



Belmont Senior Care



Sales

↓ **40%**

Employees

↓ **21%**

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719-544-3999
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Colorado Springs, and Canon City are getting nothing and struggling. Tens of thousands in Colorado are struggling. Millions in America are struggling to keep the doors open.

Is it selfish to make a living and put food on the table? Then we are all selfish. But we do it anyway. Is it selfish and harmful to put small businesses out of business, or nearly out of business, or to put them in a clawing fight for survival? It is very selfish and harmful to the economy, to mental and physical health, and to our future.

When someone gives the clarion call of "Man overboard" does the entire crew, all the passengers, and other workers



The Party People & Theatre



Pueblo, CO
719-582-1499
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Company:	2020 stock:	Revenues:
Amazon	+76%	+15% (+\$41 billion)
Costco	+28%	+13% (+\$20B)
Home Depot	+22%	+15% (+\$16B)
Kroger	+10%	+7% (+\$8B)
Wal-Mart	+21%	+5% (+\$25B)

Sources: Yahoo Finance, Morningstar

United States



30.7 million Small Businesses
99.9% of United States Businesses

59.9 million Small Business Employees
47.3% of United States Employees



EMPLOYMENT
1.8 million
net new jobs



DIVERSITY
8.7 million
minority-owned
business employees



TRADE
280,229
small business
exporters

ness Administration, small businesses account for 30.7 million companies, 59.9 million employees, and 47.3% of U.S. employees. They also provide opportunity to minorities, women, veterans, and ex-convicts. They provide a level playing field for many populations in our country.

The Sunset Inn Bar and Grill has been on a rollercoaster ride. Before this pandemic and lockdown they

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experienced robust revenues on a daily basis. Then the turmoil in the economy started. Their sales dropped by as much as ninety percent. Yet their expenses and obligations didn't drop at the same rate.

The family was lucky enough to be featured on a national spot on CNN.

That provided a temporary bump in daily sales, putting them close to normal

Yet Tonya, from the Sunset Inn, had the grace to say they are "so full of gratitude for the community." Despite every-

sources. Try to comfort a small business owner who has sweat, bled, and toiled for three decades and has now closed his business: "Well, at least Lowe's stock is down."

eCommerce sales, growing by 79 percent. At one point, the company was getting punished in the stock market for slow electronic growth. This pandemic has been a golden time for them.



Legal Edge Consulting



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Sales
↓ 35 %

Employees
↓ 50 %

one being "so stressed and not knowing." These are good people suffering.

Haven't they received government funds to make it through? Not all small companies have. If they did get money will 2 1/2 months of coverage last for more than nine months of business chaos?

BIG CORPORATIONS ARE PROFITING

If you have not read it yet, not everyone is suffering. Some major companies are doing very well. Take Wal-Mart for example. Their same store sales were up 6.4 percent in the third quarter of last year. In the world of retail, that is a truly

The world's largest retailer is not alone, either. Accompanying this article is a graphic of just a sampling of large companies that have mostly benefited, either from an appreciating stock price, rising revenue, or both. Some of that is organic growth but some is also from declining small businesses or otherwise benefitting from this affront to small business.

MAKE A STAND

Please take a moment to put yourself in these business owner's shoes: How long could you and your household survive on a drop of 80-100 percent of your income? On top of that, how would you

SMALL BUSINESSES PERSIST

They live next door and in your neighborhood. They might employ you or a family member or someone else you know. They now they need our support and concern. Many are not surviving or barely staying alive.

If small business is negatively affected then you or someone you know and love is also negatively impacted. Small business accounts for 99.9 percent of U.S. business, according to the SBA.

Of course, there are large, publicly traded companies that have lost revenues and staff but this is not a matter of survival for them. They have giant war chests and borrowing re-



Sunset Inn



Pueblo, CO
719-564-9841
Web: [FaceBook](https://www.facebook.com/sunsetinn), [Google](https://www.google.com/search?q=sunset+inn)

Sales
↓ 90 %

Employees
↓ 67 %

spectacular number. Usually the number is half of that or less. They experienced unusual growth. They did even better on their U.S.

pay your business costs, employee pay, and insurance? Open up Pueblo. Open up Colorado. Open up our Great Nation once more.

Party People
er of Mystery



Sales
↓ 80 %

Employees
↓ 95 %

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times. Here's the rollercoaster: More restrictions were placed and they are back to an eighty percent drop in revenues.

Jared M. Smith, DMD
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- * Retired doctor
- * "50-something" widow, working part-time
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- * Retired 3M employee
- * Local, non-profit scholarship group
- * "60-something" multiple business owner
- * "90-something" retired Air Force Colonel & former mayor of Woodland Park, CO
- * Dozens more

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