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FIGHTING FRAUD

ElderWatch Program manager discusses 10 most common scams



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Fraud and ID Theft in Colorado were the subjects of the April Chapter 1100 meeting program. The program was presented by Mark Fetterhoff, AARP ElderWatch Program Manager, who discussed the 10 most common scams in Colorado in 2018.

He also fielded many questions from the membership about nefarious operators who attempt to prey on honest individuals.

Mark also described the recent changes within AARP which involved the Foundation and the publication of the Smart Tips and Scam Alerts by ElderWatch.

Currently Scam Alert bulletins and Smart Tips for consumers can be viewed on the Chapter 1100 web site, and on the AARP Fraud Watch Network.

ElderWatch, based in Denver, partners with Chapter 1100 to provide an annual FREE shredding event in Black Forest. This year the shredding will be on June 15 from 9AM to Noon at the Black Forest Lutheran Church, 12455 Black Forest Road.

This will be the eleventh year that this service has been made available to the public.

The shredding is an ongoing effort to reduce the exposure of citizens to possible scams or identification theft by providing a safe means of destroying sensitive personal documents.

The professional shredding service is provided free as a service to the community.

No reservations are needed to participate.

Simply bring your personal documents for shredding and afterwards pause for a free cup of coffee and a pastry.

A voluntary donation of cash or some non-perishable food items for charity would be appreciated. Fight Fraud – Shred Instead!

After the usual outstanding pot luck lunch President Rozak discussed several upcoming Chapter activities including the Black Forest Festival in August.

He also obtained membership approval to donate some specific future funds to Shield 616, a local non-profit (501(c)3) charity formed to get local police department personnel armor packages to protect them from rifle threats. The armor package includes a ballistic helmet, plate carrier vest, rifle rated armor, and a trauma kit.

Recently Chapter 1100 members participated in a community service outreach project by helping fabricate Easter baskets for underprivileged children locally and in the San Louis valley.

The Black Forest Chapter meets the second Wednesday of the month. Details can be found on the chapter web site, https://aarpchapter1100blackforest.weebly.com/index.html or by contacting Ray at 495.6767 or Stan at 596.6787.

Upcoming Chapter activities will include a May 3 Board meeting at a local IHOP. The usual Chapter membership meeting will be at noon on May 8, and the monthly Senior Social on May 22.

The Chapter meeting and Senior Social will both be at the Black Forest Lutheran Church.

Come and visit our meetings.

All are welcome.

Social Security Trust Fund Gains 1 Year

THE SOCIAL SECURITY

Board of Trustees today released its annual report on the long-term financial status of the Social Security Trust Funds.

The combined asset reserves of the Old-Age and Survivors Insurance and Disability Insurance (OASI and DI) Trust Funds are projected to become depleted in 2035, one year later than projected last year, with 80 percent of benefits payable at that time.

The OASI Trust Fund is projected to become depleted in 2034, the same as last year's estimate, with 77 percent of benefits payable at that time

The DI Trust Fund is estimated to become depleted in 2052, extended 20 years from last year's estimate of 2032, with 91 percent of benefits still payable.

In the 2019 Annual Report to Congress, the Trustees announced:

The asset reserves of the combined OASI and DI Trust Funds increased by \$3 billion in 2018 to a total of \$2.895 trillion.

EVEN WHEN OUR BELOVED MOTH-ER, OR GRANDMOTHER, OR WIFE, OR SISTER IS LIVING WITH ALZHEIMER'S DISEASE, THERE ARE MANY WAYS TO CELEBRATE AND HONOR OUR LOVED ONES ON MOTHER'S DAY IN A MANNER THAT THEY CAN APPRECIATE AND EN-JOY WHILE RECOGNIZING THE CHAL-LENGES THIS DISEASE PRESENTS

The total annual cost of the program is projected to exceed total annual income, for the first time since 1982, in 2020 and remain higher throughout the 75-year projection period.

As a result, asset reserves are expected to decline during 2020. Social Security's cost has exceeded its non-interest income since 2010.

The year when the combined trust fund reserves are projected to become depleted, if Congress does not act before then, is 2035 – gaining one year from last year's projection.

At that time, there would be sufficient income coming in to pay 80 percent of scheduled benefits.

"The Trustees recommend that lawmakers address the projected trust fund shortfalls in a timely way in order to phase in necessary changes gradually and give workers and beneficiaries time to adjust to them," said Nancy A. Berryhill, Acting Commissioner of Social Security.

"The large change in the reserve depletion date for the DI Fund is mainly due to continuing favorable

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trends in the disability program. Disability applications have been declining since 2010, and the number of disabled-worker beneficiaries receiving payments has been falling since 2014."

Other highlights of the Trustees Report include:

Total income, including interest, to the combined OASI and DI Trust Funds amounted to just over \$1 trillion in 2018. (\$885 billion from net payroll tax contributions, \$35 billion from taxation of benefits, and \$83 billion in interest)

Total expenditures from the combined OASI and DI Trust Funds amounted to \$1 trillion in 2018.

Social Security paid benefits of nearly \$989 billion in calendar year 2018. There were about 63 million beneficiaries at the end of the calendar year.

The projected actuarial deficit over the 75-year long-range period is 2.78 percent of taxable payroll – lower than the 2.84 percent projected in last year's report.

During 2018, an estimated 176 million people had earnings covered by Social Security and paid payroll taxes.

The cost of \$6.7 billion to administer the Social Security program in 2018 was a very low 0.7 percent of

total expenditures.

The combined Trust Fund asset reserves earned interest at an effective annual rate of 2.9 percent in 20

The Board of Trustees usually comprises six members. Four serve by virtue of their positions with the federal government: Steven T. Mnuchin, Secretary of the Treasury and Managing Trustee; Nancy A. Berryhill, **Acting Commissioner** of Social Security; Alex M. Azar II, Secretary of Health and Human Services; and R. Alexander Acosta, Secretary of Labor. The two public trustee positions are currently vacant.

View the 2019 Trustees Report at www.socialsecurity.gov/OACT/TR/2019/.



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Happy Mother's Day to 4 Million Women

WHEN WE GATHER on May 12 to celebrate Mother's Day, give a special prayer for the nearly 4 million women across the United States who are living with a unique challenge: Alzheimer's disease.

Roughly two-thirds of the nearly six million people in the U.S. living with Alzheimer's are women. Supporting and caring for these six million Americans are 16 million unpaid caregivers – family and friends – who volunteer their time and energy. Perhaps it comes as no surprise that nearly two-thirds of those caregivers are...you guessed it...women – sisters, daughters and, often, mothers themselves.

In Colorado alone, 73,000 people – about 48,000 of them women – are living with Alzheimer's disease, which is the last major disease without a prevention, treatment or cure.

"Even when our beloved mother, or grandmother, or wife, or sister is living with Alzheimer's disease, there are many ways to celebrate and honor our loved ones on Mother's Day in a manner that they can appreciate and enjoy while recognizing the challenges this disease presents," said Amelia Schafer,

executive director of the Colorado Chapter of the Alzheimer's Association.

The Alzheimer's Association has a number of tips that will help families celebrate Mother's Day with their loved one:

- Take a person-centered approach. Focus on what is enjoyable for the person with Alzheimer's, such as looking at family pictures or enjoying the person's favorite food. If they get overwhelmed in large groups, a small, quiet gathering may be preferable.
- Keep it simple. Consider a celebration over lunch or brunch at home or where the person is most comfortable. Ask family or friends to bring dishes for a potluck meal or have food delivered by a local restaurant or grocery store.
- Join in. If the person with Alzheimer's lives in a care facility, consider joining in any facility-planned activities.
- Don't overdue it. Sticking to the person's normal routine will help keep the day from becoming disruptive or confusing. Depending on the person's stamina, plan time for breaks so the person can rest in a quiet area away from noise and

CHECK OUT the golf tourney on page 6! An incredible bargain and a wonderful cause, too!

crowds.

- Adapt gift giving. Encourage safe and useful gifts for the person with Alzheimer's. If someone asks for gift ideas, suggest items the person with dementia needs or can easily enjoy. Ideas include: an identification bracelet, CDs of favorite music, comfortable clothing, favorite foods and photo albums of family and friends.
- Find support. Learn more about Alzheimer's in the Alzheimer's and Dementia Caregiver Center at www.alz.org/care. There you can also find more tips on supporting a family member with Alzheimer's, join the ALZConnected online community, and find more information about the programs and services offered through the Colorado Chapter of the Alzheimer's Association all at no charge to Colorado families.

Women and Alzheimer's disease

- Women are at the epicenter of the Alzheimer's crisis. About 13 million women in the U.S. are either living with Alzheimer's or caring for someone who has it.
- Women in their 60s are more than twice as likely to develop Alzheimer's over the course of their lifetime as they are to develop breast cancer.
- o The risk for women developing Alzheimer's is 1 in 5, versus 1 in 11 for breast cancer.
- Because of caregiving duties, women are likely to experience adverse consequences in the workplace.
- o Nearly 19 percent of women Alzheimer's caregivers had to quit work either to become a caregiver or because their caregiving duties became too burdensome.

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May 1 - Beef Chimichanga -or- Breaded Chicken Sandwich

May 2 - Chicken Carbonara -or- Stuffed Shells w/Marinara

May 3 - Pork Chow Mein -or- Chicken Pot Pie

May 4 - Chicken al a King

May 5 - Sloppy Joe

May 6 - Chicken Fajitas w/Pepper -or- Vegetarian Lasagna

May 7 - Ham Salad on Croissant -or- Chicken Chow Mein

May 8 - Pork Pot Roast -or- Rueben Sandwich

May 9 - Beef Teriyaki -or- Italian Sub Sandwich

May 10 - Baked Cod Olympia -or- Pork Chop

May 11 - Beef Chimichanga

May 12 - Chicken Carbonara

May 13 - Hamburger -or- Spaghetti w/Meat Sauce

May 14 - BBQ Turkey -or- Shrimp Creole

May 15 - Beef Burrito -or- Chicken Bacon Avocado Sandwich

May 16 - Riblettes -or- Hotdogs

May 17 - Lasagna Roll w/Marinara -or- Marian's Quiche

May 18 - Pork Chow Mein

May 19 - Beef Teriyaki

May 20 - Chicken cordon Bleu - or- Baked Salmon

May 21 - Turkey Salad Sandwich -or- French Dip Sandwich

May 22 - Pico Lime Cod -or- Pork & Bean Burrito

May 23 - Honey Curry Chicken -or- Mongolian Beef

May 24 - Meatball Sub -or- Chicken & Dumplings

May 25 - BBQ Turkey

May 26 - Lasagna Roll w/Marinara

May 27 - Hotdogs

May 28 - Breaded Chicken Sandwich -or- Salmon Burger

May 29 - Beef Tacos w/Lettuce -or- Turkey Wrap

May 30 - BBQ Chicken -or- Cobb Salad

May 30 - Baked Ziti w/Sausage -or- Garlic Tilapia

VISIT US ONLINE AT: SeniorBeacon.info

Connections Café

LUNCH MENU MAY 2019

For reservations call 719-884-2304 or visit silverkey.org/connections-cafe

May 1: Beef Chimichanga, Salsa, Spanish Rice (Brown Rice Recipe), Peas, Carrot Raisin Salad, Apple

May 2: Chicken Carbonara, Broccoli, Green Bean Salad, Spiced Peaches, Oatmeal Raisin Cookie

May 3: Pork Chaw Mein, Rice, Winter Blend Vegetables, Whole Wheat Roll, Pear, Sugar cookie

May 6: Chicken Fajitas w/ Pepper, Onion, Cheese, Sour Cream, Salsa, Tortillas, Spanish Rice, SW Black Beans, Peaches

May 7: Ham Salad on Croissant, Cream of Mushroom Soup, Spinach Mandarin Salad, Strawberries, High Fiber Cookie

May 8: Pork Pat Roast w/ Onion, Celery, Carrots, Potato Medley. Caesar Salad, Orange

May 9: Beef Teriyaki, Brown Rice, Peas, Asian Cabbage Slaw, Apple May 10: Baked Cod Olympia, Potato Medley, Italian Vegetables, Roll, Pear

May 13: Hamburger w/ Lettuce, Tomato & Onion, Carrots, Coleslaw, Peaches, Chocolate Pudding May 14: Baked Ham, Sweet Potato Fries, Peas, Orange, Raisin Nut Cup May 15: Beef Burrito w/Green Enchilada Sauce, SW Black Beans, Mexican Rice, Pineapple Orange Compote, Raisin Nut Cup May 16: Riblettes, Baked Beans, Potato Salad, Applesauce, Roll

May 17: Lasagna Roll/ Marinara,

Green Beans, Breadstick, Tossed

Salad, Banana

May 20: Chicken Cordon Bleu, Wild & Brown Rice, Green Bean Almandine, Mandarin Orange Pineapple, Compate, High Fiber Cookie May 21: Turkey Salad Sandwich on Creissant, Minestropa Saus, Eninach

Croissant, Minestrone Soup, Spinach Mandarin Salad, Apple, Raisin Nut Cup

May 22: Pico Lime Cod, Baby Baker Potatoes, Carrots, Coconut Crunch Salad, High Fiber Cookie

May 23: Honey Curry Chicken, Wild & Brown Rice, Green Beans, Carrot Raisin Salad, Strawberries, Spice Cake

May 24: Meatball Sub, Vegetable Soup, Cauliflower, Orange

May 27: "Connections Café Closed" Happy Memorial Day

May 28: Breaded Chicken Sandwich w/Lettuce & Tomato, Spinach Mandarin Salad, Orange, Peanut Butter Cookie

May 29: Beef Tacos w/ Lettuce, Tomato, Cheese, Sour Cream & Salsa, Spiced Pinto Beans, Applesauce

May 30: BBQ Chicken, Loaded Potato Soup, Peas & Carrots, 3 Bean Salad, Apple

May 31: Baked Ziti w/ Sausage & Marinara, Green Beans, Caesar Salad, Spiced Peaches, Raisin Nut-Cup

Milk is provided with every meal. Silver Key Connections Café meals are partially funded by the Pikes Peak Area Agency on Aging.

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Silver Key has a new Connections Café meal site. Food, friendship and fun will be served Monday through Friday from 11:45 am -12:30 pm at Holiday Village at 3405 Sinton Rd. This centrally located meal site is open to anyone age 60-plus.

Space is also available on the eastern side of town at the Colorado Springs Senior Center at 1541 N. Hancock Ave. and on the southern part of town at Southview Plaza Apartments at 1462 E. Fountain Blvd.

Reservations are required at most locations by 2 p.m. at least one day prior to dining and can be made online at www.silverkey. org/connections-cafe or by calling 719-884-2304.

SRDA MAY 2019 CALENDAR

Special information from Pueblo's SRDA (Plus)

Senior Resource Development Agency 230 N. Union Ave. (719) 553-3445 www.srda.org

Calendar of Events

MAY 2019

□ Wednesday – May 1 9-12 Mahjongg 10-11:30 Diabetes Education with Jodie on the 2nd floor TBD Comp. Class Search for Instructor TBD Tablet Class " 12-3 Party Bridge 1-2 Zumba 3-4 Tai Chi 3-5 Volunteer Singers □ Thursday – May 2 8:45-9:45 Morning Tai Chi 9-2 Pinochle 10-11 Chair Yoga 11-12 Line Dancing TOO ☐ Friday –May 3 1:00 Genealogy ☐ Monday – May 6 10-12 Water Color Art Class 2-3 Sr. Self Defense 3-4 Tai Chi □ Tuesday – May 7 8:45-9:45 Morning Tai Chi 9-? Pinochle 10-11 Chair Yoga 11-12 Line Dancing 1-3 Knit & Chat 2-3:30 Co-Op Drawing □ Wednesday – May 8 9-12 Mahjongg 10-11:30 Diabetes Education with Jodie on the 2nd floor 12-3 Party Bridge



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

1-2 Zumba 3-4 Tai Chi 3-5 Volunteer Singers □ Thursday – May 9 8:45-9:45 Morning Tai Chi 9-2 Pinochle 9-12 Sewing Club 10-11 Chair Yoga 11-12 Line Dancing TOO □ Friday – May 10 1:00 Genealogy □ Saturday – May 11 8:30-1:00 AARP Driver's Safety on 1st floor in Dining Room □ Monday – May 13 10-12 Water Color Art Class

□ Tuesday – May 14 8:45-9:45 Morning Tai Chi 9-2 Pinochle 10-11 Chair Yoaa 11-12 Line Dancing 2-3:30 Co-Op Drawing □ Wednesday – May 15 9-12 Mahjongg 10-11:30 Diabetes Education with Jodie on the 2nd floor 12-3 Party Bridge 1-2 Zumba 3-4 Tai Chi 3-5 Volunteer Singers Thursday – May 16 8:45-9:45 Morning Tai Chi 9-2 Pinochle 10-11 Chair Yoga

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11-12 Line Dance Too ☐ Friday – May 17 1:00 Genealogy 1:30-3:00 Social, Music and Treats Provided ☐ Monday - May 20 10-12 Water Color Art Class 2-3 Sr. Self Defense 3-4 Tai Chi □ Tuesday – May 21 8:45-9:45 Morning Tai Chi 9-2 Pinochle 10-11 Chair Yoga 11-12 Line Dancing

1-3 Knit & Chat 2-3:30 Co-Op Drawing

□ Wednesday – May 22

9-12 Mahjongg 10-11:30 Diabetes Education with Jodie on the 2nd floor

12-3 Party Bridge 1-2 Zumba 3-4 Tai Chi

3-5 Volunteer Singers ☐ Thursday – May 23

8:45-9:45 Morning Tai Chi 9:30 – 4 Kaiser Foot Care call

719-577-4448 9-2 Pinochle 9-12 Sewing Club

10-11 Chair Yoga 11-12 Line Dance Too

☐ Friday – May 24 1:00 Genealogy

□ Monday – May 27

Closed for Memorial Day Dining Room Open

□ Tuesday –May 28 8:45-9:45 Morning Tai Chi

9-2 Pinochle 10-11 Chair Yoga

11-12 Line Dancing 2-3:30 Co-Op Drawing

□ Wednesday – May 29

9-12 Mahjongg 12-3 Party Bridge

1-2 Zumba

3-4 Tai Chi

3-5 Volunteer Singers □ Thursday - May 30

8:45-9:45 Morning Tai Chi 9-2 Pinochle 10-11 Chair Yoaa 11-12 Line Dance Too

☐ Friday – May 31 1:00 Genealogy

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2-3 Sr. Self Defense

3-4 Tai Chi



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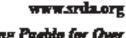
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Lake Pueblo Trail Management Plan Drafted

IN SUPORT OF our mission, Southern Colorado Trail Builders (SCTB) has been actively engaged with Colorado Parks and Wildlife (CPW) and the Bureau of Reclamation (BOR) on the future of the trails at Lake Pueblo State Park. SCTB agrees with the assessment that the trails at Lake Pueblo are currently social trails that need to be recognized through the Resource Management Plan (RMP) and Trail Management Plan (TMP) process. With official recognition by CPW and the land owner, BOR, the trails at Lake Pueblo will be more sustainable thanks to interagency support and resources.

SCTB is thankful for its hard-working partners - Colorado Parks and Wildlife and the Bureau of Reclamation. In the Lake Pueblo State Park Trail Management Plan draft, CPW has undertaken a comprehensive review of the trails within the park including their location, condition, maintenance needs, and conflicts with natural or cultural resources. The TMP is testament to innumerable hours of research, a vision for a thriving recreation culture, and healthy natural habitats in Pueblo County. SCTB will be providing comment from the perspective of the partner on the ground working most closely with trail users.

SCTB wants to acknowledge the

value of the 40+ miles of existing trail that are not impacted assuming no changes with the draft Trail Management Plan. Interagency support of these trails will be excellent for the system. Being able to publicly promote official, recognized trails will be a boon for the region. Recognized trails will also allow for community and sanctioned events in the future.

The trail system on the south shore of Lake Pueblo State Park does contain problem sections that need to be addressed, including trails that impact riparian or otherwise sensitive areas. This is a system that experiences heavy use from varied user groups who are both local and visiting from outside the region. Having a system that is monitored and managed by its partner agencies is a healthier system than a system that has trails closed "on paper" with unmonitored proliferation occurring in and around blockaded areas. SCTB believes that the best way to discourage use of unsustainable or dangerous trails is to build, maintain, and sign sustainable trails that engage and challenge the wide variety of trail users at Lake Pueblo State Park.

In reviewing the trail management plan draft, we recognize that some trails have been recommended for closure. Trail closure inherently requires revegetation, disguising of

existing tread, monitoring, public education, and enforcement. In short, it is a very resource heavy process that leans as much on management agencies as it does on users. SCTB will take this into account in its official position on certain aspects of the Trail Management Plan. Below is a summary of SCTB's concerns and comments regarding the draft TMP:

Trail Closure Recommendations:

 Rock Canyon Trail: Closing any of Rock Canyon trail's contiguous length from the Red Gate to South Shore Trail would be challenging at best, and disastrous at worst. Rock Canyon is an exceptionally popular trail for every user group of the trail system. This trail often serves as the backbone of a trail experience on the south shore. It is the most widely accessible canyon based on difficulty, and an important connector trail in the overall system. Closing Rock Canyon Trail would introduce a major user communication challenge because of its popularity, exacerbated by how hard it would likely be to reclaim the area given its composition and the park's resources.

 Arkansas Point Trail: Closing any contiguous portion of the Arkansas Point trail between the Red Gate and Arkansas Point will eliminate access to a main portion of the trail system. The proposed alternate route includes a technical descent/climb only suitable for advanced users. Furthermore, this trail offers a profound opportunity for users with limited mobility to experience the park and the powerful vista at its terminus. We feel this cannot be understated. Lastly, if the trail is closed, the flat contour and open nature of the area will inevitably lead to further trail proliferation causing unnecessary destruction to virgin resources.

• Technical Canyons: Short canyon trails such as Skull Canyon, Freeride, Hooters, and Water Tower diversify the user experience with

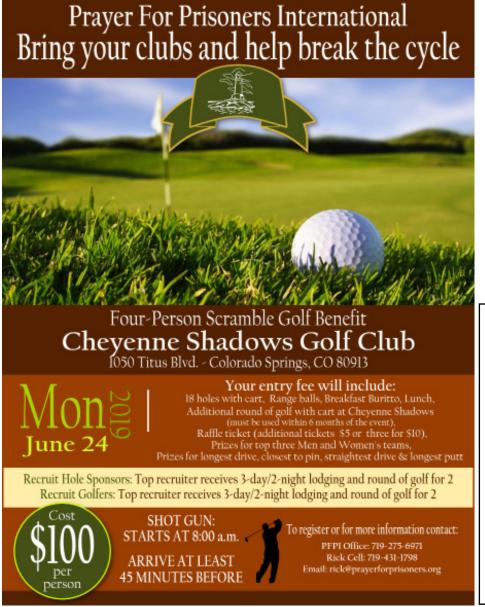
technical features. Mountain bike users take a particular affinity to these types of features and historically will construct them when system trails do not offer options. Closing these types of trails would prove extremely challenging, would rob the trail system of part of its rugged and diverse character, and would inevitably lead to trail proliferation and thus, additional destruction of virgin resources. Due to the difficulty in revegetating and closing these types of trails, we believe the best way to prevent undue damage is to maintain and improve the existing canyon trails.

Seasonal Closures:

Seasonal closures of major arteries of the trail system during high volume times will be unmanageable with current resources. Due to Pueblo's mild climate, the trail system attracts its largest number of visitors from November - March. Closing South Shore, Conduit, Pedro's Point Trail, Inner Limits and Arkansas Point Trail make the trail system noncontinuous and inaccessible to users. This is analogous to closing portions of major highway arteries in a city - the effects will be detrimental to other areas of the system. It is highly unlikely that users will adhere to these closures and that existing resources will be insufficient for monitoring and enforcement.

Infrastructure:

We fully support the proposed infrastructure construction including: added parking and access points, fee stations, trail signage, and interpretive signage across the trail network. Such a large network of trails requires more and improved access points than the current recognized trail heads. SCTB looks forward to participating in these infrastructure improvements with volunteer support and funding.



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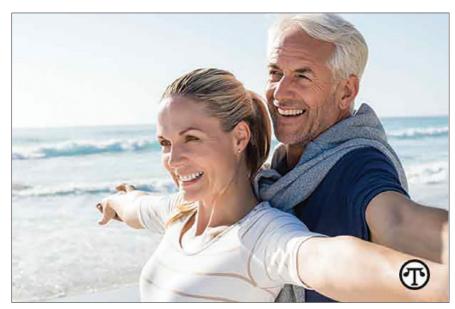
Keeping Mentally Sharp In Retirement

(NAPSI)—Many retirees share a fear of gradually losing their ability to think as clearly as they used to or remember simple information such as other people's names. And while everyone has the occasional "senior moment," medical research indicates that aging by itself is generally not a cause of cognitive decline.

"Studies have shown that you can help prevent cognitive decline and reduce the risk of dementia with some basic good health habits," according to Harvard Medical School's Healthbeat newsletter.

Here are four simple steps to keep your mind sharp at any age:

1. Exercise: It's important to stay physically active. Simple routines such as taking exercise classes at your health club or taking walks in your neighborhood every day can do wonders for your mental health. Just get moving. "The cognitive benefits of exercise have been understood for so long," notes the Center for Retirement Research at Boston College.



SENIOR MOMENTS. You can keep your brain sharp and supple, when you put your mind to it.

2. Serve: Research published by the American Psychological Association found that volunteering in later life "is associated with significant psychosocial, physical, cognitive and functional benefits for healthy older adults." Science is now confirming what many have learned by experience: People often feel better

after they have served others and enjoyed the time spent helping someone else.

3. Learn: Experts think that ongoing education and learning new things may help keep you mentally sharp simply by getting you in the habit of staying mentally active. Take a class from a senior center or community college, make

it a habit to visit the library and pick up a new book each week. "Challenging your brain with mental exercise is believed to activate processes that help maintain individual brain cells and stimulate communication among them," according to Harvard Medical School.

4. Finances: A study published by The Journals of Gerontology found that "financial strain was a strong and robust predictor of worsening mental health" among older adults, including anxiety and depression symptoms. Another way to help keep yourself mentally healthy in retirement is to make sure you have ample cash on hand to help pay off unexpected health care bills or fund any renovations that might need to be made to your home. Many seniors are surprised to learn that one potential asset for generating immediate cash is a life insurance policy.



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NEWS OF THE WEIRD



SPECIAL TO THE SENIOR BEACON FROM THE EDITORS OF ANDREWS MCMEEL

CREME DE LA WEIRD

IN ST. JOHN'S, Newfoundland, Canada, Lucas Dawe, 20, appeared in court on April 11 to face charges of possessing stolen skeletal remains. According to court documents reported by The Chronicle Herald, Dawe is suspected of stealing a skeleton, estimated to be more than 100 years old, from the All Saints Parish cemetery. The skeleton was found along a walking trail on April 6, and police were led to Dawe after an anonymous witness reported seeing him licking the bones. He was also charged with interfering with human remains, after he was accused of boiling the bones and drinking the water. [Chronicle Herald, 4/12/2019]

What's in a Name?

Residents of a particular neighborhood in the Denver suburb of Cherry Hills Village may not have ever known the name of their subdivision: It didn't appear on signs, but could be found in the fine print of real estate documents. Nonetheless, the Cherry Hills Village City Council voted unanimously on April 16 to change the neighbor-

hood's name from Swastika Acres to Old Cherry Hills. Councilman Dan Sheldon explained that the name came from the Denver Land Swastika Co., which divided the land into plots in the early 20th century, before the Nazis appropriated the symbol: "There was nothing wrong with (the name) at that time," Sheldon told KDVR-TV. Only one resident opposed the name change, Sheldon said. "She thought it was important to preserve that historical value of that symbol ... even though she herself lost family members in the Holocaust." [KDVR, 4/16/2019]

Florida.

Some days everything goes right. So it was for the Polk County Sheriff's officers who responded to a call on March 24 from Marta Diaz in Winter Haven, Florida. Diaz's car, a tan Jeep Patriot, had been stolen earlier in the day. As the officers took Diaz's statement, that same tan Jeep pulled up in front of the house, and Ronnie Dillon Willis, 25, emerged, telling deputies he was "looking for his cellular phone, which was pinging back to the residence," reported the Miami

Herald. Diaz told the officers she didn't know Willis but had seen him earlier on her street. Willis told the officers he woke up that morning at that location, inside a vehicle, but he wasn't sure if it was the Jeep or a minivan also parked there. He knocked on the door of the house, but when no one answered, he took the Jeep to look for his phone, which was missing. The deputies arrested Willis for grand theft of a motor vehicle; Willis also had a suspended license, for which he received a traffic citation. [Miami Herald, 4/5/2019]

Latest Religious Messages

Over Easter weekend, hundreds of people visited a gum tree in a suburb of Perth, Australia, after the tree appeared to start "weeping" on Good Friday, which the faithful took to be a divine sign. For three days, the tree continued to leak water from a branch stump, provoking people to drink the "holy" water and bathe in it. "What made it exciting yesterday, a man decided to take all his clothes off and have a shower," remarked neighbor Jacqui Bacich to 9News. The excitement died down after the Water Corpo-

ration discovered the tree's roots had wrapped around a cracked iron water pipe about a foot underground, and the leaking water had slowly filled up a hollow part of the trunk. [9News, 4/23/2019]

What Goes Up ...

Two years ago, 39-yearold Dion Callaway was attempting a high-speed landing after skydiving at

the Cloverdale Municipal Airport in Sonoma County, California, when he shattered his left heel and eventually having to have his leg amputated below the knee. On April 21, the Santa Rosa resident was back at it, skydiving, when he lost his leg again -- his \$15,000 prosthetic leg "just flew off," Callaway told the Press Democrat. "I've jumped with the prosthetic before, but a rush of air got inside this time. I tried to watch where it was falling, but ... I could not keep track." Early the next morning, workers at Redwood Empire lumberyard spotted something they first thought was a soda can. Yard production manager Micah Smith said his first reaction was, "Oh, that's not a soda can, that's a leg ... where's the rest?" The story ended happily after Smith called the sheriff's office, where Callaway picked up his leg later that day. "Skydiving is my everything," Callaway said. "I always seem to come back to it." [Press Democrat, 4/22/2019]

... Must Come Down

Members of England's Colchester United Football Club were confused by the cheeseburger they found on the pitch at their training ground in March. "When we discovered the burger ... we weren't quite sure what to think," media manager Matt Hudson told Sky News. But Tom Stanniland, who was tracking the burger, knew exactly what had happened and called the club to explain. "I sent a burger into space using a weather balloon," Stanniland said. "It had gone about 24 miles up and the weather balloon popped. It's ... traveled over 100 miles and landed." The burger

















NEWS OF THE WEIRD



SPECIAL TO THE SENIOR BEACON FROM THE EDITORS OF ANDREWS MCMEEL

was attached with a zip tie to a styrofoam box fitted with a GoPro camera and a tracking device. Stanniland took a bite out of the burger after retrieving it, but wasn't impressed: "That's not nice," he said. [Sky News, 3/29/2019]

Update

The news on Easter was full of videos of the man in a bunny costume involved in a brawl in Orlando, Florida, who claimed innocence by saying he was defending a woman who had been spit on. "I am the type of person who avoids fights by any means necessary, but in that situation, I would fight any day," 20-year-old Antoine McDonald told the media. But the Tampa Bay Times reports McDonald has a rap sheet that belies this chivalrous image. The Pasco County Sheriff's

Office said McDonald is wanted in New Jersey in connection with a vehicle burglary and was a person of interest in a carjacking and two armed robberies in Florida. Police in Dover, Delaware, report arresting McDonald for two armed robberies there in 2017. No arrests were made in the Orlando incident. [Tampa Bay Times, 4/23/2019]

News That Sounds Like a Joke In College Station, Texas, the Peach Creek Vineyard is trying out a new concept for its wine-tasting events: wine with alpacas. Teaming up with the Bluebonnet Hills Alpaca Ranch, the vineyard offers customers the chance to pet and take selfies with alpacas while sipping wine and shopping for yarn, wool or clothing. "In 24 hours, we were sold out," vineyard owner Kenneth

Stolpman told KTRK-TV. One event sold out so quickly Stolpman had to turn away more than 1,000 people. [KTRK, 4/22/2019]

Family Values

Police in Phoenix responding to a suspected child abuse call on April 19 arrived in time to see 27-year-old Rebecca Gonzales slap and punch her 7-year-old son in the parking lot of a Walmart store, reported ABC15-TV. The boy, according to court documents, had been at Walmart with his grandmother and was supposed to be Grandma's lookout while she shoplifted, but Gonzales wasn't happy with his performance. The boy, whose mouth was bleeding, told police his mother hit him because "he didn't watch out for his grandma good enough." Gonzales was arrested for aggravated assault.

[ABC15, 4/22/2019]

Police Report

At a Rotterdam, New York, Walmart, two men pulled off a well-choreographed scam on April 13 that cost the store \$2,000. The men purchased three laptops, for which they paid cash, according to The Daily Gazette. But after the cashier counted the money, one man asked for it back, saying he wanted to make sure he hadn't paid too much. The other man then started dancing around the checkout area as a distraction. The thief with the money gave some of it back to the cashier, but pocketed the rest, and the clerk did not recount the cash. Police are still looking for the suspects, who were captured on surveillance video. [Daily Gazette, 4/22/2019]

SRDA MONTHLY MENU

MAY LUNCH MENU

- May 1 Slopper w/Green Chili, Ranch Beans, Bermuda Mixed Vegetables, Creamy Coleslaw, Apple Fruit Cup/Garnish Hamburger Bun.
- May 2 Open Faced Hot Turkey W/ Gravy, Peas & Onions, Garden Vegetable Mix, Pasta Salad, 1-Sl Bread, Strawberries & Peaches.
- May 3 Potato Crusted Fish, Pasta Alfredo, Seasoned Asparagus, Tomato Cucumber Salas, Apple, Lemon Juice Pkt./Tartar Sauce.
- May 6 Chili Con Carne, Steamed Brown Rice, Cape Cod Mixed Vegetables, Fresh Banana.
- May 7 Spaghetti & Meat Sauce, Italian Mixed Vegetables, Seasoned Yellow Squash, Minestrone Soup/ Crackers, Strawberries & Peaches.
- May 8 Pulled Pork Sandwich, Hamburger Bun, Ranch Fiesta Vegetables, Claremont Salad, Yogurt w/ Granola, Apple Fruit Cup.
- May 9 Beef Soft Taco, Spanish Rice, Creamed Spinach, Black Bean Soup/Crackers, Lettuce Garnish/ Tortilla, Mandarin Oranges.
- May 10 BBQ Chicken W/ BBQ Sauce, Ranch Beans, Carrots, Tomato Cucumber Salad, Vanilla Pudding, Orange.
- May 13 Pueblo Beef Stew, Sweet Potatoes, Seasoned Mixed Vegetables, Zucchini & Tomatoes, Fresh Apples, Chocolate Ice Cream.
- May 14 Cheese Tortellini W/

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Sauce, Sugar Snap Peas, Lima Beans & Carrots, Turkey Rice Soup/Breadstick, Overnight Oats, Oatmeal.

- May 15 Dijon Chicken, Sweet & Red Potatoes, Italian Mixed Vegetables, Garden Vegetable Soup/Crackers, Peach Crisp, Raisin Nut Cup.
- May 16 Pork Diablo, Scalloped Potatoes, Broccoli & Cheese, Lentil

Soup, Waldorf Salad, Tortilla

- May 17 Beef Lasagna, Corn
 O'Brien, Creole Green Beans, Beef
 Barley Mushroom Soup/Crackers,
 Strawberries & Pineapple.
- May 20 Shepard's Pie, Cape Cod Mixed Vegetables, Harvard Beets, Beef Noodle Soup/Crackers, Fresh Bananas.

• May 21 – Sukiyaki Chicken, Caribbean Vegetables, Asparagus,

Creamy Tomato Soup/Crackers,

Call SRDA at 545-8900 for congregate

meal sites and Meals-on-Wheels info!

- Carrot Raisin Salad, Apple.

 May 22 Slopper w/Green Chili,
 Hamburger Bun, Ranch Beans, Peas
 Mushrooms Sweet & Sour Coleslaw,
 Fruit Cocktail, Lettuce, TomatoGarnish.
- May 23 Beef Tips w/Mushroom Gravy, Penne Pasta, Succotash in Garlic Butte, Beef Vegetable Soup/ Breadstick, Mandarin Oranges.
- May 24 ham & Cheese Quiche, Brussel Sprouts, Minestrone Soup/ Crackers, Italian Vegetable Toss, Cranberry Apple Crumble.
- May 27 Chicken Fried Rice, Oriental Vegetables, Oriental Green Beans, Egg Drop Soup/Crackers, Fresh Oranges.
- May 28 Roasted Turkey w/ Gravy, Cornbread Dressing, Scandinavian Mixed Vegetables, Broccoli Salad, Strawberry/Blueberry Crisp.
- May 29 Pinto Beans & Ham, Sugar Snap Peas, Callabilities, Dinner Roll/Margarine, Italian Pasta Salad, Chilled Diced Pears.
- May 30 Roast Beef w/Beef Gravy, Lyonnaise Potatoes, Winter Mix Vegetables, Beef Mushroom Barley Soup/Crackers, Fresh Apple.
- May 31 Tuna Salad Sandwich
 2-Sl Bread, Seasoned Peas & Onions,
 Rancho Fiesta Vegetables, Ambrosia.

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Call them at (719) 545-1834 and wish them a HAPPY DAY!

I'm Turning Into My Mother

IN MY CHILDHOOD,

my mother knew everything. In my teens and early twenties, I knew everything and she knew

DARLENE FRANKLIN



nothing. In my thirties, Mom knew more than I thought and by my forties, she knew a whole lot more than I did, and she was usually

right. Now that I'm older, I wish I could just talk with her again.

(paraphrase of an anonymous saying about fathers)

This folk saying gets me every time. The older I get, the more I miss my mother's wisdom and forbearance.

Help. I'm now the matriarch of my family.

Although Mom and I tried to prepare for motherhood, we shared feelings of failures at that all-important job. My son is doing a good job of raising his family. That gives me hope that I did something right.

ALTHOUGH MOM AND I TRIED TO PREPARE FOR MOTHERHOOD, WE SHARED FEELINGS OF FAIL-URES AT THAT ALL-IMPORTANT JOB. MY SON IS DOING A GOOD JOB OF RAISING HIS FAMILY. THAT GIVES ME HOPE THAT I DID SOMETHING

RIGHT.

Did my mother recognize her influence in my ability to persevere in the midst of the trials I faced? Or did she blame herself?

I suspect many aging parents would agree to statement that mirrors the one I quoted earlier. It would read something like this:

When I became a mother (or father), I had to know everything to take care of this helpless human being.

Then my children became teenagers who misunderstood or dismissed what I had to say. With the passing years, whether they were ready or not, I had to respect their right to make their own decisions.

(True for too many) My child was

imprisoned/lost to drug addiction/ committed suicide, and I knew I had

failed

My son started a family and actually asked me for help. He called me just to talk. I wondered where this mature young man had come from.

Now my grandchildren think I know everything, and they want me to live forever.

My dear family, you don't need me. You need the Lord. But you already know that.

We all question our family's values and establish our own. God gave us free will.

Our children often pick up our bad habits. Here's the good news:

they do the same thing with our good qualities.

Take my family. We share a tendency to obesity. We sometimes lose ourselves in a dreamworld instead of staying grounded in reality. We procrastinate and inconvenience those around us. Sexual and physical abuse has plagued our family.

Shudder.

Some of our good traits? A faith that is a strong in my granddaughter as it was in my mother. We're smart, creative, and love to learn.

Now I sound like I'm bragging. Not really. Our strengths are our weaknesses turned inside out, and vice versa. Rejoice when our children reflect our strong points. Share with them what we've learned about our weaknesses. They'll treasure that wisdom later in life.

Daughter learns from mother. Daughter becomes a mother. Now daughter teaches her children.

What a beautiful cycle God designed for us. Although I use the words "mother" and "daughter" here, in honor of Mother's Day. The sentiment rings true across the family board, celebrate it.

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Wednesday Senior Day: Save 15%

Every Wednesday, seniors age 60+ receive a 15% discount (excluding items in the Home Medical Equipment Department).

The Pueblo Advisory Council on Aging is hosting "Saluting Pueblo Seniors Luncheon" from 11 a.m. to 2 p.m. May 31 at Pueblo Union Depot, 132 West B Street in Pueblo. The special event recognizes the Pueblo County Centenarians and Senior Citizen of the Year.

Lunch is \$13 per person. All meals must be prepaid. Debit and credit cards are not accepted. Seating is limited.

To reserve a spot by May 17, contact Shirley.davis@pueblocounty.us or 719-583-6120.

Checks made payable to Pueblo County, in care of Saluting Pueblo Seniors Event. Mail checks to Pueblo Area Agency on Aging, 320 W. 10th St., Ste 207, Pueblo, CO 81003.

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- * GAC Transit Program Call (719) 276-5200 for a ride
- * Bingo every Wednesday at 1:30pm
- * 2nd Friday Entertainment and 4th Friday Karaoke/Dance Party 7-9:00pm \$2/person



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Report Looks At Cost of Care, Care Giving

THE ALZHEIMER'S Association Facts and Figures report also provides a look at the latest national statistics and information on Alzheimer's prevalence, incidence, mortality and morbidity, costs of care and caregiving.

Prevalence, Incidence and Mortality

- An estimated 5.8 million Americans of all ages are living with Alzheimer's dementia in 2019, including 200,000 under the age of 65.
- 73,000 Coloradans are living with Alzheimer's disease.
- An estimated 47 million people globally are living with dementia (131 million projected by 2050). Someone new develops dementia every three seconds.
- By 2025 just six years from now the number of people age 65 and older with Alzheimer's dementia is estimated to reach 7.1 million an increase of 27 percent from the 5.6 million people age 65 and older affected in 2019.
- Barring the development of medical breakthroughs, the number of people age 65 and older with Alzheimer's dementia may nearly triple from 5.6 million to 13.8 million by 2050.
- The percentage of people with Alzheimer's dementia increases with age: 3 percent of people age 65-74, 17 percent of people age 75-84, and 32 percent of people age 85 and older.
- Two-thirds of Americans over age 65 with Alzheimer's dementia (3.5 million) are women.
- Alzheimer's is the sixth-leading cause of death in the U.S., and it is the fifth-leading cause of death for those age 65 and older.
- Between 2000 and 2017, the number of deaths from Alzheimer's disease in the U.S. – as recorded on death certificates – has



more than doubled, increasing 145 percent, while the number of deaths from the No. 1 cause of death (heart disease) decreased 9 percent.

Cost of Care

- Total national cost of caring for those with Alzheimer's and other dementias is estimated at \$290 billion (not including unpaid caregiving) in 2019, of which \$195 billion is the cost to Medicare and Medicaid; out-of-pocket costs represent \$63 billion of the total payments, while other costs total \$32 billion.
- Total payments for health care, long-term care and hospice care for people with Alzheimer's and other

dementias are projected to increase to more than \$1.1 trillion in 2050 (in 2019 dollars).

• In 2018, the lifetime cost of care was greater for those with dementia than those without (\$350,174 versus \$192,575, respectively).

Caregiving

- Nearly half of all caregivers (48 percent) who provide help to older adults do so for someone with Alzheimer's or another dementia.
- Approximately two-thirds of caregivers are women, and one-third of dementia caregivers are daughters.
- Approximately one-quarter of dementia caregivers are "sandwich

generation" caregivers, meaning they care not only for an aging parent, but also for children under age 18.

• In 2018, caregivers of people with Alzheimer's or other dementias provided an estimated 18.5 billion hours of unpaid assistance, valued at \$233.9 billion (based on a time value of \$12.64/hour).

This is equal to approximately 46 percent of the net value of Walmart's total revenue in 2018 (\$500.3 billion) and more than 10 times the total revenue of McDonald's in 2017 (\$22.8 billion).

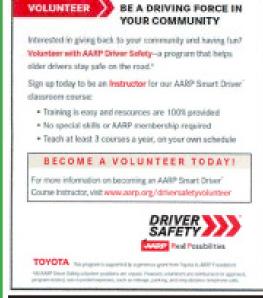






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ON THE HUNT. Actors Woody Harrelson and Kevin Costner star in 'The Highwaymen' on Netflix.

I ALWAYS LOOK forward to Kevin Costner movies. And I feel the same way about Woody Harrelson's work. These two men are on my list of favorite actors working today. They both perform drama and comedy equally well. And they usually draw me into whatever situation their characters face. No wonder I felt so excited about seeing "The Highwaymen" co-starring Costner and Harrelson.

Sadly, this movie about the men who finally caught Bonnie and Clyde disappointed me. But I have no complaints about the versatile co-stars. They fit into their roles as former Texas Rangers coming out of retirement at the request of Ma Ferguson (the always wonderful Kathy Bates), governor of Texas back in the early 1930s.

Costner plays Frank Hamer, who seems bored with his quiet retirement life. He's married to a wealthy woman (the reliable Kim Dickens) and wants for nothing -- except excitement. Harrelson portrays Maney Gault, who feels like he's a burden on his daughter. He welcomes the idea of working with Hamer again. Both of them are a bit rusty but dedicated to finding the outlaw couple, even though they are not up to par with newfangled police techniques. As for Bonnie and Clyde, we see very little of them. However, the film shows how a media frenzy surrounds the romantic lovers and turns them into celebrities like movie stars -- no matter how many people they kill. Hamer and Gault realize the decision they must make includes violent options. And, if you've seen "Bonnie and Clyde," starring Warren Beatty and Faye Dunaway, you know what that means.

Too bad "The Highwaymen" plods along with so many similar scenes one after another. Some amusing banter between the co-stars as they travel on their

dangerous road-trip mission helps things along but not enough to prevent the urge to nod off a bit. That's quite surprising because I've never felt that way in any Costner or Harrelson movie before.

On the bright side, production values are first-rate. Cinematography, sets, and costumes look appropriate for the era depicted.

The Bonnie and Clyde killing spree

became a part of history. Two Texas Rangers of renown

searched for this pair town after town.

Kevin and Woody do their best

as older guys put to the test. Period cars, guns -- and clothes too

send us back in time. They sure do!

But this film crawls at a snail's pace to tell the tale of a true case.

(Available on Netlix and rated "R" for some strong violence and bloody images.)



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FOR A HEALTHIER YOU

Housebound? 15 Survival Strategies

WHEN SOMEONE IS sidelined due to convalescence from an illness, recovery from surgery, or a major chronic illness or disability, their world shrinks considerably. It's all too

LISA M. PETSCHE Medical social worker and freelance writer



easy to become disconnected from others and life in general.

If you, or someone close to you, find yourself confined to home for a significant period of time, try not to despair. There

are many things you can do to remain actively engaged in life. Fifteen ideas are included below.

- 1. Make it a point to stay connected to important people in your life. Call friends up and invite them over regularly. It's worth the time and energy.
- 2. Cultivate relationships with people who listen attentively, demonstrate compassion, and provide

encouragement. Do be careful not to make your health problems, and any related frustrations, the focus of every conversation. Perpetual frustration or self-pity will only alienate others.

- 3. Practice self-care by eating nutritiously, exercising (if appropriate), getting adequate rest, and avoiding unnecessary stress. Ensuring you're in the best possible health will help to maximize your quality of life.
- 4. Accept help. Be prepared when friends and neighbors ask if there's any kind of assistance they can offer. Perhaps it's dusting and vacuuming, doing laundry, running errands, or taking out the garbage. If necessary, ask for help rather than struggle alone. People who care will be happy to assist, once they know what you need.
- 5. Take advantage of businesses that offer home delivery, as well as personal concierge services. Also research mobile services in your area, such as hairstyling, nail care, dental cleaning, and dog grooming.
- 6. Purchase a treat by mail order now and then; you'll have something

to look forward to while it's en route. The gift to yourself might be a book, movie, music CD, or seasonal décor item, for example.

7. Make the effort to feel good about your appearance. Paint your nails, have a friend set your hair, or order a new accessory. Put together a pamper kit of items to give you a lift when you're feeling down – for example, a relaxation CD containing sounds of nature, scented candles, fragrant body lotion, and gourmet coffee or tea.

8. Cultivate some solitary pastimes – such as taking up word puzzles or jigsaw puzzles, writing, sketching, a handcraft, or a musical instrument – that bring pleasure or fulfillment and enable you to enjoy your own company.

9. Facilitate connections to the outside world by asking after family and friends and following current events.

10. Arrange a subscription to a newspaper or newsmagazine.

11. Get a computer and learn how to use it. Internet access can help you stay connected to loved ones, keep up with local and world news, shop, and gather health-related information, among other things. You can also take online education courses, play games like chess and bridge, and connect with others in a similar situation through Internet message boards and chat rooms.

12. Call the local volunteer office, or a non-profit organization that resonates with you, and find out if there's anything you can do from home to assist them in their work. For example, you might volunteer with a telephone reassurance program that serves isolated seniors.

13. If mobility issues prevent you from accessing the community, rent or purchase a walker, electric scooter, or wheelchair. Register with the local accessible transportation service if appropriate.

14. Get information about community resources, such as meal delivery, friendly visiting, and suitable leisure programs. Information can be obtained from the local office on aging.

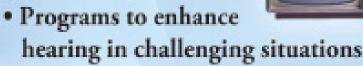
15. If design issues make it hard to leave your home, and your physical challenges will be ongoing, consider renovations if they're feasible, or move to a more accessible setting.

Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters.

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GOLDEN AGE CENTER

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- May 1: Chicken fajita, black beans with cilantro, tortilla, cheddar cheese, Mexicali corn, orange
- May 2: Stuffed peppers, chopped spinach with malt, vinegar, applesauce cake, ww bread
- May 3: Mac n cheese, tossed salad, asparagus, banana, ww bread
- May 6: French dip sandwich with au jus, oven browned potatoes, mixed vegetables, sliced strawberries
- May 7: Smothered pork chops, cream gravy, smashed red potatoes, collard greens, apple, bran muffin
- May 8: Porcupine meatballs, whipped potatoes with gravy, California vegetables, pears, ww bread
- May 9: Tuna salad on shredded romaine with tomato slice, pasta salad, orange, raisin nut cup, ww dinner roll
- May 10: Bratwurst on a bun with coleslaw, ww hot dog bun, creamy coleslaw, banana, sliced peaches
- May 13: Spinach cheese squares, tossed salad with pear, whipped hubbard squash
- May 14: Hamburger on a bun, lettuce, tomato, onion, ketchup, mustard, baked beans, potato salad, orange
- May 15: California veggie bake, spinach salad with egg and Italian dressing, pear,

citrus cup, oatmeal raisin cup

- May 16: Roast beef, mashed potatoes with gravy, green bean amandine, apricot peach compote, ww dinner roll
- May 17: Salmon patties with cream sauce, brown rice with parsley, mixed vegetables, tangerine, raisin nut cup
- May 20: Pot road with brown gravy, baby carrots and new potatoes, green beans, cantaloupe, raisin nut cup, ww bread
- May 21: Pasta primavera, spinach salad with egg and Italian dressing, apple pear salad with almonds, plum, garlic bread
- May 22: Combination burrito, salsa, lettuce, tomato, cilantro lime rice, refried beans, citrus cup
- May 23: Beef and broccoli stir fry, steamed brown rice, steamed carrots, pineapple tidbits, ww bread
- May 24: Stewed chicken with olives, green spinach rice, salata (greek mixed salad), parslied carrots, orange, raisin nut cup
- May 27: Honey bbq chicken, oven browned potatoes, broccoli and carrots, diced pears, carrifruit salad, ww bread
- May 28: Lentil soup, egg salad sandwich, shredded lettuce, tomato slices, banana
- May 29: Scalloped potatoes with ham, spinach salad with mandarin orange, hard boiled egg, mixed vegetables, sliced peaches

- May 30: Bake potato, broccoli with cheese sauce, tossed fruit salad with French, fruit cocktail, drop biscuit with butter
- May 31: Fish tacos, corn tortillas, cilantro lime rice, black beans, corn niblets, sour cream, salsa, sliced avocado

SALIDA/BUENA VISTA

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

- May 2: Mac n cheese, tossed salad, asparagus, banana, ww bread
- May 3: French dip sandwich with au jus, oven browned potatoes, mixed vegetables, sliced strawberries
- May 7: Chicken cacciatore, seasoned green beans, smashed red potatoes, banana, ww bread
- May 9: Salmon patties with cream sauce, brown rice with parsley, mixed vegetables, tangerine, raisin nut cup
- May 10: Porcupine meatballs, whipped potatoes with gravy, California vegetables, pears, ww bread
- May 14: Bratwurst on a bun, onions and cabbage, oven browned potatoes, peas and carrots, orange
- May 16: Hamburger on a bun, lettuce, tomato, ketchup, mustard, onion, baked beans, potato salad, orange
- May 17: Fish tacos, corn tortillas, cilantro lime rice, black beans, corn niblets, sour cream, salsa, sliced avocado
- May 21: Beef and broccoli stir fry, steamed brown rice, steamed carrots, pineapple tidbits, ww bread
- May 23: Honey bbq chicken, oven browned potatoes, broccoli and carrots, diced pears, carrifruit salad, ww bread
- May 24: Scalloped potatoes with ham, spinach salad with mandarin oranges, hard boiled egg, mixed vegetables, sliced peaches
- May 28: Spaghetti and meat sauce, tossed salad with lite Italian, seasoned green beans, orange, ww bread
- May 30: Tuna salad on shredded romaine with tomato slice, pasta salad, orange, raisin nut cup, ww dinner roll
- May 31: Bake potato, broccoli with cheese sauce, tossed salad with French, fruit cocktail, drop biscuit with butter

PENROSE CENTER

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

- May 2: Chicken Teriyaki, Rice, Steamed Vegetable
- May 7: Pork Chops, Stuffing, Vegetable
- May 9: Salisbury Steak, Mashed Potatoes, Green Beans
- May 14: Meatball Subs, Coleslaw, Chips
- May 16: Chicken Salad, Fresh Vegetables / Fruit
- May 21: Pot Roast, Potatoes, Carrots
- May 23: Sloppy Joes, Carrot Apple Salad, Chips
- May 28: Reuben Sandwich, Cucumber-Tomato-Onion Salad,

Peaches

- May 30: Potluck*
- Menu Subject to Change Suggested Donation \$3.00
- *Bring a dish for Potluck on the 26th and avoid the \$3.00 donation
- Save The Date: Saturday, May 18th ... Mexican Dinner 6:00 to 8:00

FLORENCE

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

- May 2: Mac n cheese, tossed salad, asparagus, banana, ww bread
- May 3: Swedish meatball, whipped potatoes with beef gravy, chopped spinach, orange, bran muffin
- May 7: French dip sandwich with au jus, oven browned potatoes, mixed veggies, sliced strawberries
- May 9: Tuna pasta salad, salad creamy cucumber, peach, orange juice, raisin nut cup, mitzie's ww
- May 10: Salmon patties with cream sauce, brown rice with parsley, mixed veggies, tangerine, raisin nut cup
- May 14: Porcupine meatballs, whipped potatoes with gravy, California veggies, pears, ww bread
- May 16: Hamburger on a bun, lettuce, tomato, ketchup, mustard, onion, baked beans, potato salad, orange
- May 17: hot turkey sandwich, whipped potatoes, asparagus amandine, pineapple mandarin compote, banana
- May 21: Fish tacos, corn tortillas, cilantro lime rice, black beans, corn niblets, sour cream, salsa, sliced avocado
- May 23: Turkey tetrazzini, Italian green beans, strawberry applesauce, chocolate chip cookie, ww bread
- May 24: Honey BBQ chicken, oven browned potatoes, broccoli and carrots, diced pears, carrifruit salad, ww bread
- May 28: Turkey submarine sandwich on ww hoagie roll, chunky vegetable soup, potato salad, orange, oatmeal raisin cookie
- May 30: Scalloped potatoes with ham, spinach salad with mandarin oranges, hard boiled egg, mixed vegetables, sliced peaches
- May 31: Tuna salad on shredded romaine with tomato slice, pasta salad, orange, raisin nut cup, ww dinner roll

ALL MEALS SERVED WITH MILK AND BREAD. Call ahead for info!



SENIOR SAFETY

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Tips To Keep Your Home Safe While On Vacation

(NAPSI)—Peace of mind is important to just about all homeowners, including when they're away on a hard-earned vacation.

When warm weather arrives, however, crime rates increase, according to a study published by the National Center for Biotechnology Information.

Fortunately, you may be able to reduce any vacation time stress by taking five steps to improve security—protect your windows, monitor your doors, secure your AC, make your house a difficult target and stay in the loop about what's happening at home.

How to make it look like someone is home, even when you're away

• Stop your mail. Nothing says "there's nobody home" like an overstuffed mailbox and a pile of newspapers on the front porch.

You can fill out a simple form with the United States Postal Service asking it to hold your mail.

Or, perhaps better yet, have a trusted neighbor stop by to pick it up.

• Leave dog toys in the front yard. Even if you don't own a dog, you can give a burglar pause by making him or her think that you do.

• Maintain a well-kept yard. Remove tree branches that give easy access to top floor windows and cut back tall shrubs that make it easy for burglars to hide behind.

• Add outdoor motion sensor lights to scare away those trying to walk into your yard and peek inside.

With smart lighting technology, you can program your lights to come on even when you aren't home.

This feature has an advantage over automated timers because you can turn the lights in your home on or off as you please from anywhere with your Internet-connected device, or set routines through your home automation service, such as ADT.

• Integrate your wireless doorbell with your lights for further security benefits.

Have the doorbell trigger an inside light to give the illusion that someone is home, since burglars prefer 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!



dark areas for stealth.

While you're away, home security can act as your house-sitting service and provide real protection. Choose a security company that has 24/7 monitored protection, such as ADT, which has over 19,000 employees who are always ready to help in case of an emergency.

If you do choose to hire a house sitter when you're away, provide him or her with a unique pin code to disarm your security system.

Not only will you be alerted when the system is disarmed, you can deactivate this code once you return.

With these steps, you'll have peace of mind on vacation.

HOME SAFETY. Having a security and monitoring system with ADT provides the Carrescia family of Greenwich, Conn. with peace of mind when they are at or away from home.



See the Difference at Mountain View Cemetery





Gerry & Dian Montgomery



Mausoleum



Columbarium



Marvin Steward

- At Mountain View Cemetery, we continue our commitment to Puebloans with the best selection of crypts and niches in Southern Colorado. More and more families are choosing the peaceful tranquility of Mountain View Cemetery to commemorate and celebrate a life that has been lived.
- Our stunning modern chapel mausoleum contains 2,244-square-feet, with inside and outside crypts. Additionally, for cremated remains, exterior granite front niches, as well as a limited number of glass-fronted niches surrounding a beautiful, inviting fireplace are still available.

We invite you to visit Mountain View Cemetery to see for yourself the various options available. We also offer a gazebo columbarium, cremation scattering garden and burial spaces. Our commitment to Southern Colorado families continues with service to all faiths and plenty of room to grow.

We'd be happy to talk with you at our Montgomery & Steward Funeral Directors home office, or the cemetery office about your pre-need plans.

Also, visit our web site: www.montgomerysteward.com. We know you'll like what you see.

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- Burial Estates
- Monuments/ Memorials
- Cremation
 Scattering
 Garden
- Garden
 Columbarium



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Hostas: Rich Texture for Shade — or Sun

LUXURIOUS LEAFY hostas transform bare spots under trees into cool tableaus, add drama along a front walk and emphasize the transition to a garden gate. They are also striking and distinguished specimens in pots. They are the champions of shade gardens -- and they're surprisingly adaptable in sunny places, too.

"We are getting better hostas all the time," says Bob Olson, who grows about 200 different hostas in his garden near Minneapolis. Olson is a past president of the American Hosta Society and has been the editor of the AHS Journal for almost 20 years. Hostas with red stems (also called petioles) are one of the latest developments in the world of hostas, Olson says, but hybridizers are also introducing more giant hostas, which may grow 40 inches tall or more and up to 5 feet across, and there is great interest in tiny hostas no more than 6 inches tall, too.

Olson planted his first hostas as problem solvers, to dress up a garden bed around the base of a tree on his property. "Then I heard about a guy in another city -- he had 450 varieties of hosta for sale. I was stunned, and I was captivated," Olson says. He fell for a big hosta priced at \$40 but couldn't bring himself to make the investment. His wife talked him into it, and the hosta (H. montana Aureomarginata), remains one of his favorites.

There are about 8,000 different named hostas today, and some gardeners take that as a challenge. Most cost \$15 or less. At one time, Olson's hosta collection included close to 400 hostas. "But my garden looked like a row crop. My wife said it looked like a stamp collection," Olson says. That's when he made a decision. "I realized that the best gardens I had seen were where people displayed their hostas well." Every beautiful plant benefits by handsome companion plants, and every garden needs variety.

Olson now grows peonies, lilies and lots of annual flowers side by side with his hostas in a carefully designed garden that seems to embrace his backyard. "I had to put a lot of hostas out for adoption," he says, "but my garden was much better once I did that."

Interest in miniature hostas has skyrocketed in the past few years. It took off when a sweet little hosta with cupped leaves called Blue Mouse Ears came on the market. The 8-inch hosta launched a

MARTY ROSS

Freelance garden journalist and gardening columnist for Universal Press wave of hybridizing that has led to the introduction of dozens of different "mouse" hostas, including Frosted Mouse Ears, Mighty Mouse and Mouse Trap.

Mini hostas have correspondingly small root systems, and it's best to grow them in small pots for a year or so, Olson says. "Then you might put them in the ground," he suggests. Some gardeners grow their mini hostas in planters, to show them off together, like miniature gardens. One of the hottest new minis, Olson says, is Miniskirt, which has a ruffled-edged leaf.

Choosing among the great variety of hostas is part of the fun. When you're shopping -- hostas are widely available at garden shops, big-box stores, and through mail-order specialists -- look for something distinctive, Olson suggests. "A great hosta is one you can look at from across the garden and identify it. There are too many that nobody can tell apart."

Hostas are hardy perennial plants that live for years. It's important to allow them room to grow. Big specimens such as Great Expectations or Blue Hawaii are at their best after about three years. Some gardeners like to divide plants after that, but unless conditions change in your garden, you really don't need to go to all that trouble. You can just stand back and admire them.

GROWING HOSTAS

Hostas are terrific shade garden plants, but don't expect them to flourish in the very darkest corners of the garden. They tolerate shade well, but they flourish in morning light, dappled light or bright, indirect light. Many hostas look great in sunny spots, especially if they are planted in soil enhanced with compost and are watered consistently throughout the growing season.

- Plant hostas in well-drained soil, firm the soil around them and water well. Mulch around your plants with compost or leaf mold to help reduce evaporation from the soil. As your hostas grow, they will shade the soil, and weeds should not be a problem.
- Fertilize hostas with an all-purpose fertilizer once a year, in spring. Water well after fertilizing.
- Established hostas planted in light shade are surprisingly drought-tolerant, but regular watering will encourage growth. Large-leaf hostas, in particular, lose a lot of moisture through normal transpiration and need extra moisture. During dry spells, hostas may develop brown leaf

tips, but this does no harm.

- Hosta leaves will be killed back by frost at the end of the growing season. Many hosta growers allow the leaves to remain through the winter -- some never remove the leaves, which form a natural mulch for the plants. In the spring, new leaves emerge from the crown of the plant. Every year, you'll have more leaves than the year before.
- Hosta flowers rise from the base of the plants on tall stalks. The blooms are usually white, light pink or pale purple, and they attract hummingbirds. After the flowers fade, many hostas develop attractive seed pods.

• Every year, the American Hosta Society publishes a list of the most popular hostas. The top five hostas in the AHS 2018 poll are: June, Sagae, Liberty, Victory and Blue Angel. The top five miniature hostas are: Blue Mouse Ears, Pandora's Box, Frosted Mouse Ears, Cameo and Cracker Crumbs.

SOURCES

• American Hosta Society, americanhostasociety.org, lists many mail-order hosta specialists on its website, along with information about growing hostas, hosta display gardens and hosta clubs.

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10 Ways To Get A Dose Of Vitamin N(ature)

(NAPSI)—A growing body of scientific evidence proves getting outside (i.e., being an "outsider") is good for our health and well-being. Exploring and appreciating nature—in our own backyards, community parks and school yards—reduces stress, improves memory, boosts heart health, and offers a host of other benefits for our minds and bodies.

"Having a living landscape of grass, trees, shrubs and flowering plants is good. Using this outdoor space to reap the health benefits it offers is even better," said Kris Kiser, president and CEO of the Outdoor Power Equipment Institute (OPEI), whose Foundation created TurfMutt, an environmental education and stewardship program that teaches the value and benefits of the outdoors. "Getting outside, even for just 10 minutes, can do much to boost your mood, productivity, and quality of life."

On its 10th anniversary, Turf-Mutt shares 10 easy ways you can enjoy nature in under 10 minutes.

Take a walk. Lace up your athletic shoes and head out for a walk around the block or to your neighborhood park. While you're out, commit to turning off your cell phone and enjoying the natural setting around you (it's



EXPLORE. Getting outside is good for your mind and body.

just 10 minutes, after all!).

Get your kids moving. A rousing game of tag or hideand-seek in the family yard is a great way to counter computer and screen time.

Play with your dog. A dog's favorite "room" of the house is your family yard. Take inspiration from your pooch and spend a few minutes outside playing Frisbee or fetch.

Clean up your outdoor living room. Make simple work of yard chores by breaking them up into smaller chunks. Ten minutes is enough time to put a serious dent in weeding a flower bed, sweeping off the back patio, or picking up debris from your lawn.

Plant something. It is spring planting season, so take 10 minutes to dig a hole and introduce a new plant or get started on your vegetable garden or flower beds.

Dine alfresco. Taking a meal outside is one of the easiest—and most nourishing—ways to enjoy the outdoor space around you. Have breakfast with the backyard birds. Lunch at a park near your office. Enjoy your coffee break under a

shade tree.

Study or read a book. Take the "work" out of homework by moving study or reading sessions to your backyard or community green space.

Swap a (short) commute for walking or biking. Do you typically use your car to run down to the mailbox, to a nearby convenience store, or to run other nearby daily errands? If it's not too far, take a short walk or ride your bike instead.

Meet outside. Fresh air can be a catalyst for fresh ideas, so take your next brainstorming session for work outdoors. Need to have a heart-to-heart with your child? Scientists have discovered that communication between parents and children is more connected when conducted outside.

Sit back and relax. Sometimes, the best thing to do is absolutely nothing at all. Spend some time in a hammock, spread a blanket out on the grass, or take a meditation break outside to soak up the nature around you.

Learn More

For more information on the benefits of our living landscapes and how to be an outsider, visit www. SaveLivingLandscapes. com. For more about the TurfMutt program, go to www.TurfMutt.com.





Sometimes, the best thing to do is absolutely nothing at all. Spend some time in a hammock, spread a blanket out on the grass, or take a meditation break outside to soak up the nature around you.

SOCIAL SECURITY & YOU

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

Social Security Honors Military Service Members

EVERY YEAR, ON Memorial Day, the nation honors service members who have given their lives for our freedom. Social Security acknowledges the sacrifice of our military's service members, and we honor these heroes and their families who may need help through the benefits we provide.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at www. socialsecurity.gov/survivors.

It's also important to recognize those service members who have been wounded. Social Security offers benefits to protect veterans when an injury prevents them from returning to active duty or performing other work.

Wounded military service members can also receive expedited processing of their Social Security disability claims. For example, Social Security will



THANK YOU. Honoring military service members.

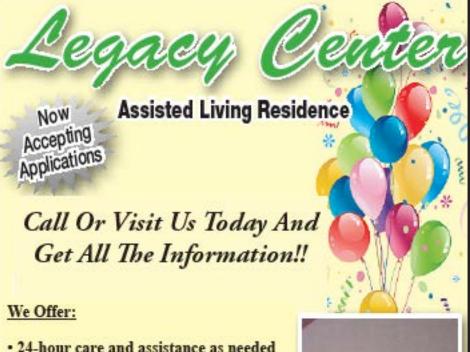
expedite disability claims filed by veterans who have a 100 percent Permanent & Total compensation rating from the U.S. Department of Veterans Affairs (VA). Both the VA and Social Security have disability programs. You may find

that you qualify for disability benefits through one program but not the other, or that you qualify for both. Depending on the situation, some family members of military personnel, including dependent children, and, in some cases, spouses, may be eligible to receive Social Security benefits. You can get answers to commonly asked questions

and find useful information about the application process at www.socialsecurity.gov/ woundedwarriors.

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit generally does not reduce your Social Security retirement benefit. Learn more about Social Security retirement benefits at www. socialsecurity.gov/retirement. You may also want to visit the Military Service page of our Retirement Planner, available at www.socialsecurity.gov/ planners/retire/veterans.html.

Please share this information with a military family who may not know about these benefits. In acknowledgment of those heroes who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.



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SOCIAL SECURITY & YOU

Question:

What type of information will I need to provide if I'd like to apply online for Social Security retirement benefits?

Answer:

Whether you apply for retirement benefits online, by phone, or in an office, we suggest that you have the following information at hand when you do it. This will make completing the application easier for you.

- Your birthdate, place of birth and Social Security number;
- Your bank account number and your bank's routing number, for direct deposit;
- The amount of money you earned last year and this year. If you are applying for benefits in the months of September through December, you may also need to provide an estimate of what you expect to earn next year if you plan to continue working;
- The name and address of your employer(s) for this year and last year;
- The beginning and ending dates of any active military service you had prior to 1968; and
- The name, Social Security number and date of birth of your current and any former spouses.

Depending on your situation, you may need to provide additional documentation with your application. We'll give you instructions on how to mail or bring it to us. To get started, visit our Retirement Planner at www.socialsecurity.gov/retire?

Question:

I've heard you can apply online for retirement benefits. But isn't it easier just to go into an office?

Answer:

Retiring online is the easier way to go. There's no need to fight traffic to travel to a local Social Security office and wait for an appointment with a Social Security representative. You can apply in as little as 15 minutes. Just visit www.socialsecurity.gov. Once you submit your electronic application, you're done. In most cases, there are no forms to sign or documents to mail. Join the millions of people who already retired online. Visit www.socialsecurity.gov.

Question:

How can I check the status of a pending application for retirement benefits?

Answer

If you applied for retirement or disability benefits online, you can check the status of your application at www.socialsecurity.gov by selecting "Benefits" and "Check Application Status" under "Apply." You will need to enter your Social Security number and the confirmation code you received when you filed online.

Your application status will show:

The date we received your application;

- Any requests for additional documents;
- The address of the office processing your application; and
 - If a decision has been made.

Ouestion:

Will my retirement benefits increase if I wait and retire after my full retirement age?

Answer:

Yes. You can increase your Social Security retirement benefit in two ways:

- You can increase your retirement benefit by a certain percentage if you delay receiving retirement benefits. We will automatically add these increases automatically from the time you reach full retirement age until you start receiving benefits or reach age 70; and
- If you work, each additional year you work adds another year of earnings to your Social Security record. Higher lifetime earnings may result in higher benefits when you do retire.

For more information, visit www.socialse-curity.gov/pubs to read, print, or listen to our publication, When to Start Receiving Retirement Benefits. You also can use our Retirement Estimator at www.socialsecurity.gov/estimator to determine your estimated future benefits.

Question:

I'm trying to decide when to retire. Can Social Security help?

Answer:

Deciding when to retire is a personal choice, and you should consider a number of factors, but we can certainly help. First, take a few minutes and open a my Social Security account at www.socialsecurity.gov/myaccount With a my Social Security account, you can access your Social Security Statement and estimate your retirement benefits at age 62, your full retirement age, and age 70.

Also, we have several online calculators that can help you decide when to retire. Our Retirement Estimator gives estimates based on your actual Social Security earnings record. You can use the Retirement Estimator if:

- You currently have enough Social Security credits to qualify for benefits; and
- You are not:
- o Currently receiving monthly benefits on your own Social Security record;
- o Age 62 or older and receiving monthly benefits on another Social Security record; or
 - o Eligible for a pension based on work not





SOCIAL SECURITY & YOU

covered by Social Security.

You can find our Retirement Estimator at www.socialsecurity.gov/estimator. Also available at www.socialsecurity.gov/planners/benefitcalculators.htm are several other calculators that will show your retirement benefits as well as estimates of your disability and survivor benefit if you become disabled or die. You may want to read or listen to our publication, When To Start Receiving Retirement Benefits, available at www.socialsecurity.gov/pubs.

Question:

I'm not sure when I'm going to retire so I want to estimate my retirement benefit at several different ages. What's the easiest way to do that?

Answer:

Using our Retirement Estimator is easy at www.socialsecurity.gov/estimator, and it's the best way for you to get a good idea of what your monthly benefit payment may be after you retire.

The Estimator gives estimates based on your actual Social Security earnings record. Keep in mind, these are estimates and we can't provide your actual benefit amount until you apply for benefits. You can use the Estimator if you have enough work to qualify for benefits and aren't currently receiving benefits.

If you are currently receiving only Medicare benefits, you can still get an estimate. You can learn about this subject by reading our publication, Retirement Information For Medicare Beneficiaries, available at www.socialsecurity.gov/pubs.

Question:

My spouse and I have been married for over 30 years and we are about to retire. Will there be any reduction in benefits because we are married?

Answer:

None at all. We calculate lifetime earnings independently to determine each spouse's Social Security benefit amount, and couples aren't penalized because they are married.

When both spouses meet all other eligibility requirements to receive Social Security retirement benefits, each spouse receives a monthly benefit amount based on his or her own earnings.

If one member of the couple earned low wages or failed to earn enough Social Security credits to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse.

Learn more about earning Social Security credits by reading our publication, How You Earn Credits, available at www.socialsecurity.gov/ pubs.

Question:

I plan to retire in spring. How

soon can I file for my Social Security benefits?

Answer:

You can file four months before you plan to receive benefits. Go ahead and apply now if you plan to retire when winter's frost finally lets up. To apply, go to www.socialsecurity.gov/applytoretire. Applying online has never been easier—you can do it from the comfort of your home. All you need is 15 minutes and Internet access.

Question:

I went back to work after retiring, but now the company I work for is downsizing. I'll be receiving unemployment benefits in a few weeks. Will this affect my retirement benefits?

Answer:

When it comes to retirement benefits, Social Security does not count unemployment as earnings, so your retirement benefits will not be affected. However, any income you receive from Social Security may reduce your unemployment benefits. Contact your state unemployment office for information on how your state applies the reduction to your unemployment compensation.

Question:

A few months after I started receiving my Social Security retirement benefit, my former employer offered to take me back. It's a great offer. Can I withdraw my retirement claim and reapply later to increase my benefit amount?

Answer:

Social Security understands that unexpected changes may occur after you begin receiving retirement benefits. If you change your mind, you may be able to withdraw your Social Security claim and re-apply at a future date.

This withdrawal must occur within 12 months of your original retirement, and you are limited to one withdrawal during your lifetime. Keep in mind, you must repay all of the benefits you received. You can learn more about the one-year period when you can postpone your benefits at www. socialsecurity.gov/retire2/withdrawal.htm

Question:

My neighbor said he applied for Social Security retirement benefits online. Can you really apply for retirement without traveling to an office?

Answer:

Yes, you can! And, what's more exciting, it's the easiest, fastest, and most convenient way to apply for retirement benefits. Our secure website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes. You can get started now at www. socialsecurity.gov/applyonline.

Question:

What is the earliest age I can begin receiving Social Security retirement benefits?

Answer:

The earliest age you can begin receiving Social Security retirement benefits is age 62. If you decide to receive benefits before your full retirement age, which for most people is age 66 or 67, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age. For more information, go to www.socialsecurity.gov/retire.

Question:

I have two minor children at home and I plan to retire this fall. Will my children be eligible for monthly Social Security benefits after I retire?

Answer:

Monthly Social Security payments may be made to your children if:

- They are unmarried and under age 18;
- Age 18 or 19 and still in high school; or
- Age 18 or older, became disabled before age 22, and continue to be disabled.

Children who may qualify include a biological child, adopted child, or dependent stepchild. (In some cases, your grandchild also could be eligible for benefits on your record if you are supporting them.) For more information, see our online publication, Benefits For Children, at www.socialsecurity. gov/pubs.



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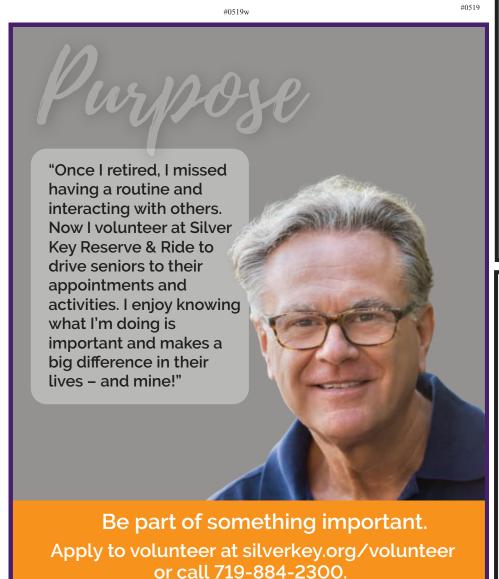
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SENIOR CLASSIFIED AD REQU

This classified ad section of the Senior Beacon carries advertising of all sorts. The cost is \$10.00 for the first 2 words or less and \$.25 for each word over twenty words.

TO PLACE AN AD either:

(1) Write your ad in the space provided below. I	Please	print	clearly.
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Phone: Your Name:

Then mail ad and check (send no cash) to:

Senior Beacon P.O. Box 8485 Pueblo, CO 81008

(2) Email your ad to BeaconNewsGroup@gmail.com or

(3) Visit SeniorBeacon.info and click the "advertise" page

Deadline is the 20th of the month (allow mailing time)



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SPECIAL EVENTS

Run/Walk/Stir Neighborhood

Walking Club: Wed, May1-July 31, 5:30pm, Meet at Shooks Run Trailhead near Stir Coffee & Cocktalls -2330 North Wahsatch Ave, 101st Army Winds Band: Wed, May 1, 1:30-3, Free Cinco de Mayo Fiesta: Frl, May 3, 1:30-3, Free Newcomers' Orientation: Tues, May 7, 10-11:30, Free Summit Glen Choir Concert: Wed, May 8, 1:30-2:30, Free Mother's Day Afternoon Tea & Cookies: Fri, May 10, 2-3;30, \$5 Musical Afternoon with Sinatra: Tues, May 14, 1:30-2:30, \$3 Tim Murphy's Variety Show: Wed, May15, 1:30-2:30, \$3 Song Spinners & Dinner: Thurs,

EXERCISE & DANCE

We offer several exercise and dance classes:

Yoga: beginning, gentle, flow and

Silver Sneakers: Open gym, Classic, Circuit, New-Stability Pilates

Drums Alive

May 23,6-8, \$10

TaijiFit: Combines traditional Tal Chi & modern Western fitness,

Jazz Dance Fitness Dance Classes: Line Dancing, Waltz, West Coast Swing

Many more classes! Call for more Information on days, times and cost,

DAY TRIPS

Denver Mint Tour: Wed, May 15, 8:30-5, \$40 Adams Mystery Play House -"Murder on a Harley": Fri, May 17, Celestial Tea Tour: Thurs, May 23, 9-3;30, \$40

ART CLASSES

Mosaic with Community: Learn the art of mosaic, Fridays, May 3-Jun 14, 10-11:30, Free Cartooning: Thursdays, May 2-June 6, \$53 Chair Caning: Tuesdays, May 7-June 18, 8;30-12, \$48 Painting: Watercolor, Olls, Acrylics Needlework: Knitting, Crocheting, Weaving: Beginning & Intermediate, Mondays, April 29-July 15, 12:30-3:30, \$147

> Call for information on days, times and cost,

TECHNOLOGY CLASSES

Computer Basics: Thurs, May 16,10-11,\$10 Android Phones & Tablets: Wed, 9, 11:30, \$20 Technology Hour: Individual computer help, FrI, May 17,1-2, \$10 Shopping On Amazon: Thurs, May 23, 1-2:30, \$15

HEALTH EDUCATION

Medicare Made Clear: Thurs, May 2, 9:30-11 Hospice 101: Frt, May 3, 10-11 Why Sunscreen is Not Enough: Mon, May 6, 10:30-11:30 Diabetes Self-Management Program: Thurs, May 9-June13, 9:30-

Breathe & Be: Thurs, May 9, 9:30-

Where Did I Put My Glasses? And other Questions About Memory: Fri, May 10,10-11 Fall Prevention: Thurs, May 14,1-

10 Warning Signs of Alzheimer's: Wed, May15,10-11:30 Skin Tear Prevention & Care: Thurs, May 2, 1-2 Chinese Nutrition & Diet: Wed, May 29, 10-11;30

We appreciate your \$1,00 donation, Every dollar helps offset the cost of these classes,

ONGOING ACTIVITIES

Thursday Dances: 1:30-3 Ping Pong Fridays: 1:30-2:30 Movie Fridays: 1-3 AARP Driver Safety Class: Wed, May 15, 1-5 Newcomers' Orientation: Tues, May 7, 10-11;30 Private Music Lessons: Tuesdays, by appointment only Silver Key Connections Café: Lunch Mon-Fri, 11:30-12:15 No reservation necessary

LIFELONG LEARNING

Transportation: How Do We Get Ourselves & Our Things Around?: Mon, Apr 29-May 20, 1-3, \$25 Songs On The Ukulele: Tues, Apr30-May 21,10-11,\$35 Maximize the Value of Your Home When Selling: Wed, May 1, 9:30 -11, Free Protect Yourself Against Scams: Thurs, May 2, 1-2, Free Cuba Travelogue: Mon, May 6, 9:30-11, \$3 A Gift To Your Loved Ones: Tues, May 7, 1-2, Free What Matters As We Age: Wed, May 8, 9:30-11, Free Make Your Own Bath Teas: Thurs, May 9, 10-11, \$5 CarFit: Thurs, May 9, 1-3, Free Truth About Transitions for Seniors: Tues, May 14, 9:45-10:45, Hike for Life, Black Forest Section: Wed, May 15, 12-2, \$15 Aging Mastery Program: Fri, May 17-July 19, 2-3:30, \$25 Old Fashioned Superstitions: Tues, May 21-May 28, 10-11:30, Downsizing: Wed, May 22, 1-2, Cooking for One or Two: Wed, May 22, 9:30-10:30, \$5

Annuities: Making the Right Choice: Wed, May 22, 10-11:30,

Cooking Demonstration:-Fancy Breakfast Pastries: Tues, May 28, 1:30-2:30, \$10 I Am The Executor, Now What?

Wed, May29, 1-2, \$5

Please stop by or go online to find the full listing of classes, trips and special events at csseniorcenter.com. All classes require registration

Colorado Springs Senior Center • 1514 North Hancock Avenue • csseniorcenter.com • 719.955.3400

Helping Heroes Since The Early 1900s

(NAPSI)—The Department of Defense reports that 1.3 million Americans serve in the military.

If you or someone you care about is ever among them and sent overseas, you may be glad to learn about an organization that's been assisting members of the U.S. armed forces, veterans and their families since the early 1900s: the

American Red Cross.

It provides emergency communication services, resiliency programs and morale activities.

"We are committed to delivering

critical services with a caring touch wherever and whenever they're needed—24 hours a day, seven days a week, 365 days a year—for military members and their families at home and around the world," said Koby Langley, senior vice president for Service to the Armed Forces at the Red Cross.

Now, the organization is expanding support for U.S. military personnel in Eastern Europe with a new office in Romania.

In addition to aiding military members and their families, the American Red Cross shelters, feeds and provides emotional support to disaster victims; supplies about 40 percent of the nation's blood; teaches lifesaving skills; and provides humanitarian aid. A not-forprofit organization, it depends on volunteers and the generosity of the American public.



In'tree'guing Design

SOME HOMEOWNERS

have lofty dreams for a leafy escape in a deciduously designed treehouse.

Being up in a treehouse is timeless for Dan Wright, founder of Tree Top Builders Inc., located outside of Philadelphia. "Trees are a connection to nature, and I like to build treehouses that get people up into them,"

"A treehouse isn't at the top of the list of practical outdoor structures -- like a deck attached to your home -- but having a treehouse encourages creativity and imagination in people of all ages."

An International Society of

MARY G. PEPITON

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



LOFTY DREAMS. Treehouses are imagination of the people of all ages, and encompasses a love of nature and connection.

neighbors and code officials in writing, if warrant-

"You don't want to find yourself out on a limb when dealing with local municipal or homeowners' association building codes," Wright says. "Before investing time and money into treehouse plans, make sure the structure is allowable in the area you want to build."

Before dreaming of a modern-day Swiss Family Robinson treehouse, it's important to choose the exact site of the treehouse carefully, Wright says. "Use an arborist or forester to help assess a suitable site with healthy trees on which to build your treehouse," he says. "Ideally, you're looking for middle-aged trees, that are at least 1 foot in diameter for the treehouse, and often the design can be dictated by the landscape." Also, Wright says, involve those who will be using the treehouse to make suggestions for their leafy retreat. Amenities can include a trap door, bridge kits, zip lines, a deck, railing, rope swings, ladders and slides.

Arboriculture's Certified Arborist by trade, Wright first experienced a treetop escape as a young boy growing up

A love of nature and construction helped Wright to organically grow a treehouse empire.

in New Hampshire.

He not only builds custom treehouses for clients across the United States, Wright sells do-it-yourself treehouse designs and supplies, and manages his 14-acre Treehouse World, an adventure park in West Chester, Pennsylvania. Demand for custom treehouses seems to be on the rise, especially for those desiring an atypical short-term rental through websites such as Airbnb, HomeAway and VRBO.

If homeowners desire their own backyard treetop retreat, Wright says there are many steps to take before beginning construction.

Making Plans

While the notion of a treehouse can sound heavenly, a child's getaway is much different than building a habitable structure with electricity. Make sure you share the intention for treehouse usage and get all approvals with

Under Construction

The ageless appeal of an airy abode is the inherent adventure of climbing into a treehouse and walking among the leaves, Wright says. Whether you're building as a DIY project or employing a treehouse contractor, it's important to use quality lumber and lag bolts for safety and security.

"In a treehouse, you can feel the trees sway, so construction needs to be sturdy, but not rigid, using special brackets and bolts," Wright says. "If you build a treehouse with construction that doesn't respect the tree, either the structure will fall down or cause injury to the tree."

Avoid nailing into and tying ropes onto a tree. Nails repeatedly puncture without holding and ropes rub a tree, which can cause damage and internal rot.



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1-800-MEDICARE | 1-800-MEDICARE | General Medicare information, ordering Medicare booklets, and information about health plans | Toll free: 800-633-4227 | Medicare.gov

APPLY ONLINE FOR MEDICARE

EVEN IF YOU ARE NOT READY TO RETIRE

WHAT IS MEDICARE?

Medicare is a federal health insurance plan for people who are age 65 or older.

People who are disabled or have permanent kidney failure can get Medicare at any age.

Medicare has four parts—A, B, C, and D. Part A (hospital insurance) is free for insured people and helps pay for inpatient hospital care and certain follow-up services.

If you're eligible, you should apply for Part A in the three months before you turn age 65, even if you're covered by other health insurance.

The other three parts of Medicare require premium payments, and if you don't enroll when you're first eligible, you may have to pay a late enrollment penalty for as long as you have coverage.

Also, you may have to wait to enroll, which will delay coverage:

• Part B (medical insurance) helps pay for doctors' services, outpatient hospital care, and other medical services;

JOLYNN ALLEN

Owner of Allen Insurance in Pueblo. She specializes in life, health, annuities and Medicare • Part C (Medicare Advantage plans) are available in many areas. People with Parts A and B can choose to receive all of their health care services through a private insurance company approved by Medicare; and

• Part D (Prescription drug coverage) is available to everyone with Medicare.

Private companies provide this coverage and you choose the Medicare drug plan.

For more information, ask for Medicare (Publication No. 05-10043), or go online to www. socialsecurity.gov/pubs/EN-05-10043.pdf.

Who should use the online Medicare application?

You should, if you:

- Are within three months of turning age 65 or older;
- Want Medicare benefits and don't have Medicare coverage;
- Don't want to apply for monthly Social Security retirement benefits now; and
- Reside in the United States or one of its territories or commonwealths.

NOTE: We automatically enroll people who already get Social Secu-

rity retirement or disability benefits in Parts A and B; they don't need to complete an application. Residents of Puerto Rico and foreign countries will not receive Part B automatically.

They must elect this benefit.

Why should I apply online for Medicare benefits?

Applying online for Medicare benefits offers several advantages:

- You can start your application immediately you do not have to wait for an appointment;
- You can apply from the comfort of your home, or from any computer;
- You can avoid a trip to a Social Security office, saving you time and money; and
- You do not have to complete the application in one sitting. If you need a break, you can stop working on the application and restart it without losing any of the information you entered.

How secure is my personal information?

We use the most secure technology to keep your information private online.

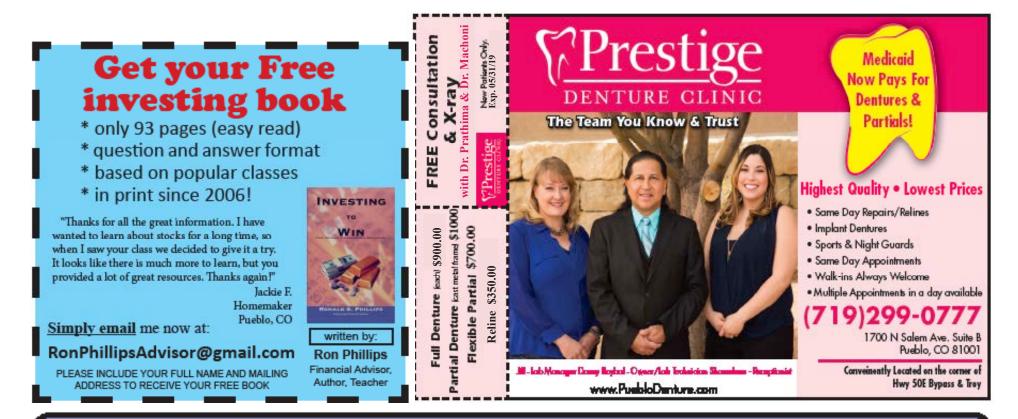
What do I have to do?

Follow these simple steps:

- Select "Apply for Medicare Only" at www.socialsecurity.gov/benefits/medicare;
- Before applying, you can visit the "Getting Ready" section to prepare;
- Use the "More Information" links if you need more information;
- Apply and complete the application, which normally takes 10 to 30 minutes; and
- Select "Submit Now" to send your application electronically to Social Security.

What happens next?

- You'll see a receipt on the screen that you can print and keep for your records;
- You'll also get an application number you can use to check the status of your application;
- We'll review your application and contact you if we need clarification or if we need to see any documents; and
- We'll process your application and mail you a letter with our decision.



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'INTERMISSION — A PLACE IN TIME'

GLEN VOLLMECKE

THIS IS THE NEXT EXCERT IN A SERIES FROM GLEN VOLLMECKE



ur driver slowed as we intermittently leaped from our flatbed truck while shaking our tin cans for donations, in hopes of helping worthy charities.

Amber lights of the Mersey tunnel glowed in the distance and we readied for our excursion into the big city,

but soon an abrupt shudder originated from our faux blue whale, whose fin became jammed in the tunnel's ceiling.

The staunchly constructed whale was seventeen feet in height, but its fin was in impending danger of decapitation.

Dag's fist pounded our driver's window and, recklessly ignoring the congested traffic, Paddy climbed up onto Dag's shoulders and after an initial struggle, he dislodged the whale's broad fin.

Once reaching the other side, they reattached it, and we chugged along the uneven streets to unite with our colleagues.

Cheers erupted from hundreds of applauding people who lined the archaic and narrow streets of Liverpool.

Many ingeniously themed floats sponsored by numerous colleges and universities coasted down the main roads in single file.

Abandoning their customers, shopkeepers pushed into the street for a better view.

Studying at our sister school, which was Liverpool College of Art, John Winston Lennon, while in deep conversation with a friend, walked casually behind an ornate Italian float.

I shouted his name, and smiling he waved briefly in recognition. Following John Lennon were a dozen fellow students from his art college and all wore their own familiar Liverpool soccer uniforms. ► SEE **VOLLMECKE**, PAGE 27

Attached to their waists were outrageous, yet delicate ballerina tutus, but each lad was completely comfortable with his masculinity.

"Get that girl over there!" I heard the commands, but I did not expect a physical abduction from the Italian gondola group.

Dressed in costume and reeking of beer, several huge lads threw me, writhing and screaming, onto a gondola, festooned with multi colored silk pillows.

All of which covered an ornately decorated bed.

Fighting for my honor, afraid and confused and disregarding the fun and games, I grabbed a huge wooden display oar.

Thrashing and kicking, I cracked a couple of skulls before they repentantly freed me unscathed.

By two 'o clock in the afternoon our charity cans were full; so, satisfied with our success and to avoid the horrendous crowds, we detoured through an alleyway.

Unexpectedly Diane screamed, "Grab him; he's got my charity can!"

Roughly shoving past her, half a dozen Liverpool teens had snatched her money, and our boys gave chase, but like putrid vermin, the scruffy figures darted over familiar brick walls and soon vanished into familiar decaying tenements.



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Musical Impersonations Hits The Stage

THE SANGRE DE Cristo Arts Center and Buell Children's Museum, 210 N. Santa Fe Ave. in downtown Pueblo features seven galleries. There's always find something of interest regardless of your artistic taste.

May marks the time of year when many of our winter exhibits are closing. The Pikes Peak Pastel Society's The Color of Light ends May 5, as does Chris May's Icons of the Plains, and Ron Johnson's Once Upon A Time Out West. Gene Kloss: Southwest Immersions closes May12. Representing the West: A New Frontier closes May 26, along with Tony Ortega's Doble Sentido.

However, new shows are opening as well in May. The Pueblo Middle School Art Show runs May 15 to 20 in the Hoag Gallery. Representing the West People's Choice Award Winner Amy Winter will be showing in the Regional Gallery, May18 to August 18. And, as part of our summer exhibition on transportation, All Aboard: The Art & Craft of Model Railroading will be in the

BOB CAMPBELL

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

King Gallery May 26 – September

For your entertainment, Sonny G's American Music Icons hits the Arts Center stage Friday, May 3 at 7:30 with many of your favorites expertly impersonated. Tickets are \$20 and \$16 for Arts Center Members and are available at the Box Office, by calling 719-295-7200 or online www.sdc-arts.org.

The Sangre de Cristo Arts Center galleries, 210 N Santa Fe, Pueblo, are open Wednesday through Saturday 11 AM - 4 PM, Sunday 12-4PM. The Buell Children's Museum is open Tuesday through Saturday 11AM-4PM and Sundays 12-4PM. Summer hours begin May 28 and are Monday through Saturday 10AM - 5PM, and Sunday 12 – 4 PM. Admission grants entry to both the Children's Museum and Helen T. White Galleries and is \$8 for adults, \$6 for children, seniors 65+, and military. Arts Center members are always free. Please note that admission prices will increase June 1 to \$10 adults, \$8 child & seniors (65+). From May 18 to Labor Day, all military and their families are free. Visit online at www.sdc-arts.org.



ENTERTAINMENT VALUE. Sonny G's American Music Icons hits the Arts Center stage on

VILLA PUEBLO SENIOR LIVING COMMUNITY

◆ FROM VOLLMECKE, PAGE 26

Dressed in a French whore's costume, and unable to maneuver in her tight mini skirt, Diane crazily jumped up and down in high heel shoes, yelling directions as she pointed to their escape route.

Realizing the perils of an unknown terrain and choosing to remain with the crowds, we renounced chances of retrieving the charity can, and instead we ambled uneasily into mysterious alleyways toward civilization.

Feeling indomitable, Jeff now resumed his tinny renditions of modern jazz on the borrowed piano but another hindrance lay solidly ahead.

Pouring from hidden crevices directly above us, several bags of white flour hurtled downwards toward our young Jewish pianist,

and although his black hair and beard turned a light shade of grey, our friend Jeff pluckily played on.

This excerpt is from Glenn Vollmecke's newly published book: 'Intermission: A Place in Time."

Her memoirs describe life in war-torn Great Briain. 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"

Enjoy reading "Intermission" month-

Contact alpacasrus@q.com Availability: Amazon/Barnes 🗢

An autographed copy is available from www.alpacasrus.net.

Here's a direct link to her book: https://www.etsy.com/shop/CedarCanyonArtistry/



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OPINION-EDITORIAL

ANN COULTER Political columnist and commentator



SUPREME AND EXALTED MASTER PRESIDENT ROBERT MUELLER

ACCORDING TO

Robert Mueller, a president can be guilty of obstruction of justice simply by exercising the powers of the president -- if he does so with "an intent to obtain an improper advantage for himself or someone else, inconsistent with official duty and the rights of others."

Wow. That's a new standard for a president's Article II powers! I don't see it in my pocket Constitution. What Mueller is saying is that he should hold the position of supreme exalted master president to review all decisions made by the man who was elected to the office of president by mere voters. Mueller can't say Trump obstructed justice. The investigation found no Russian "collusion," or related crimes, so there

was no justice to obstruct. That's why there's nothing in the report about "perjury," "destroying evidence" or any other recognizable crime, like, say, "accepting a cash bribe."

Instead, Mueller proposes to review the decisions of the person duly elected president on a purity-of-motive standard. "An improper motive," the Mueller report states, "can render an actor's conduct criminal even when the conduct would otherwise be lawful and within the actor's authority."

Except the "actor" here is the president. We're not talking about the "authority" of a CEO or chief of police. We're talking about the U.S. president, whose "authority" comes directly from the Constitution.

If a special counsel is entitled to sit in judgment on a president's motives for exercising his constitutional powers, there will never be a president who is not under investigation for everything he does. Mueller is claiming that prosecutors and Congress have a right to probe the president's state of mind when he orders the 101st Airborne into action or nominates a new Supreme Court justice.

While we're at it, can the president convene a commission to investigate the motives of a member of Congress for voting a particular way? How about a Supreme Court justice? (I've been dying to get to the bottom of Justice Roberts' vote to uphold Oba-

I'm fine with the new standard, provided it's retroactive and the punishment is death.

Have I got "corrupt" for you! In addition to perjuring himself, suborning the perjury of others and hiding evidence in a private citizen's civil rights lawsuit against him, Bill

Clinton issued a number of highly unusual pardons when he was president. Clinton crony Susan McDougal, the Clintons' partner in the Whitewater Development Corp. scam, was convicted on charges of fraud and conspiracy. She sat in jail for 18 months on contempt of court charges rather than answer questions about whether Bill Clinton had lied in his testimony about Whitewater.

Before leaving office, President Clinton pardoned McDougal.

Is there any possibility that Clinton issued that pardon with "an intent to obtain an improper advantage for himself"? Any at all?

In July 1999, Hillary Clinton indicated that she would be running for the U.S. Senate from New York. Weeks later, President Clinton offered clemency to members of the Puerto Rican terrorist group F.A.L.N, responsible for 130 bombings in the 1970s and '80s that killed five, maimed more than 80 and caused almost \$3 million in damage. Was Clinton's motive for this pardon to help Hillary win the Puerto Rican vote in New York? Time for a purity-of-heart investigation!

(Principled as ever, Hillary initially supported the clemencies, until they turned out to be wildly, shockingly unpopular, whereupon Hillary remembered that she opposed them.)

Over the objections of everyone, President Clinton also granted a full pardon to Marc Rich, an international fugitive wanted on more than 50 counts of wire fraud, racketeering, evading \$48 million in income taxes and trading with the enemy -- specifically, conspiring with Iran as that country was holding 52 Americans hostage.

What possible explanation can

there be for such a pard-- Oh! Look at this! Rich's ex-wife gave \$450,000 to Clinton's presidential library, more than \$100,000 to Hillary's Senate campaign and more than \$1 million to the Democratic National Com-

Is it possible that Clinton's pardon of Rich was intended to "obtain an improper advantage for himself or someone else, inconsistent with official duty"?

How about the Clinton pardons for which his brother-in-law, Hugh Rodham, was paid \$400,000? I'm not a fancy prosecutor in Robert Mueller's office, but it sure looks to me like selling those pardons constituted "an improper advantage" at least to Hugh.

I haven't even gotten started. This is just the pardons!

To mention a few other curious exercises of Clinton's Article II powers, there was also the sudden decision of his Department of Justice to investigate the NYPD, then presided over by -- I'm sure this is entirely a coincidence -- Hillary's presumed opponent for the Senate, Mayor Rudy Giuliani

May we ask about the feds' motive for turning with a blind fury on the police department that had slashed New York City's murder rate by 67%?

And what was President Clinton's thinking when he approved the sale of sensitive ballistic-missile guidance technology to China over the objections of his own Pentagon, State Department and Justice Department? Here's something any independent counsel might want to look at: The Chinese had just funneled millions of dollars in illegal campaign donations to the Democrats.

Everyone Loves the Golden Oldies!







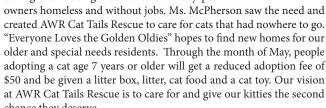


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Why Boomers Should Prioritize Retirement

(NAPSI)—When thinking about retirement, your main focus may center around not being a burden to your loved ones.

In fact, 81 percent of middle-income Boomers have made at least one formal preparation for when they pass away1.

However, despite preparing for these expenses, your retirement plan is far from complete.

There is one cost that many avoid planning for—retirement care.

Just one major expense can shatter your retirement nest egg

Retirement care—whether at home or in a facility, due to injury, chronic illness or decline in physical or cognitive function—is an urgent issue that must be addressed.

Many factors will impact the amount you should save for retirement care such as age, health care needs and cost of living.

This week, it's National Retirement Planning Week, a great time to develop a plan for retirement that includes retirement care.

Bankers Life President Scott Goldberg shares three steps to help prepare for retirement care.

1. Increase your knowledge. Whether you plan to pay for retirement care with personal savings or government assistance, it's important to be aware of the costs and the ways to pay for care.

For example, while Medicare does not pay for ongoing long-term care, Medicaid may pay for some retirement care expenses depending on your eligibility.

2. Develop a plan. Ideally, your retirement and how much money you should save is something you have thought about years before you retire.

Having a realistic financial plan can help you live within your means in this new stage of your life.

Considering retirement options can be overwhelming so seeking help from a financial planner can help ease that burden.

3. Communicate your preferences. The time to prepare for retirement care is before you or a loved one becomes ill.

It's important to communicate your preferences to family members about how you would like to receive care in retirement.

It's helpful to include a financial planner in these conversations to provide an unbiased answer to your family's questions.

By sharing your plans, your loved ones will be as financially and emotionally prepared as possible should you need retirement care.



SCOTT GOLDERG President of Bankers Life

It's never too late to seek help and to better understand your financial plan and current health care coverage to anticipate unforeseen situations in the future.

1. Bankers Life Center for

a Secure Retirement, A Growing Urgency: Retirement Care Realities for Middle-Income Boomers

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York. and Tony, for all you have given to the Commodity program and to the people of Pueblo.

If you have been thinking of

volunteering and giving back to the community, the Commodity Program is a great place to volunteer. The hours are flexible, and the staff and volunteers are great to work with. Call me at my RSVP/ SRDA office at 719-545-8900 to get started.

'Having a realistic financial plan can help you live within your means during retirement. A financial planner can help, suggests Bankers Life President Scott Goldberg. http://bit.ly/2GfzqPO"





"Pueblo is ranked among the most affordable cities to live ."

[Retrieved 12/12/2104 from http://blogs.rhieftain.com/social/liplinger-pueblo-cheapest-place-to-live/848/)

Located approximately 30 minutes South of Colorado Springs, Villa Pueblo Senior Living Community is an affordable option for Adults over the age of 55.

Let's talk about how our bundled rates can save you money!

Shop around and see how we compare! Our great rates start at only \$1500 & include:

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BY DESIGN

Spring An Invitation For Outdoor Living

WARM WEATHER AND sunshine can do wonders for your body, mind and soul. And if you have an inviting outdoor living space where you can stretch out and chillax with your fave frosty beverage, all the better!

A few years ago, talk about patio, terrace or deck shifted to "rooms," as the idea of extending interiors became a goal. Now it's not so much about rooms, but style. Keeping it consistent, so there's a seamless flow from furnishings and palette in your home to what you choose to surround yourself with outside.

Even al fresco cooking styles have expanded, with debates about charcoal versus gas, Green Egg or Kamado and Argentinian grills. How about a pizza oven? Sometimes more than one style of cooking is now part of an outdoor kitchen, which, depending on your space,

ELAINE MARKOUTSAS

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may include a sink, fridge, wine cooler or even beer dispensers.

Although outdoor furniture still is sold in "suites" -- groupings of sofas and chairs, dining tables with chairs in the same style -- some manufacturers are beginning to rethink the sameness and mix it up a bit.

That's especially true in Europe, where designers are masters of the mix -- pairing concrete or porcelain with wood or metal and rattan, for example, and combining unexpected palettes, not just summer brights.

"There are definitely international trends emerging in outdoor furnishings," says Richard Frinier, a lauded designer who creates collections for both American and European companies. "Modular pieces have become the centerpiece of most outdoor living spaces. Seating for lounge chairs and sectionals is slightly deeper. Left and right units can be added on to create different shapes for entertaining or used as chaises or grouped and clipped together as daybeds.

"The ability to mix materials, textiles, textures, constructions and patterns has never been as accessible. And color trends incorporate every combination imaginable, allowing people to really express themselves without feeling like they have to follow any particular trend."

Part of what's driving this enormous accessibility, of course, is social media.

"Social media continues to be the main influencer," says Frinier. "Brands from every corner of the world show their designs on their websites, blogs, videos and across social media platforms with a click of the mouse."

And reporting from international shows has fed Instagram with images of all the latest textiles, lighting, rugs and accessories. Seasonal Living (www.seasonalliving.com), a manufacturer whose products include modern outdoor furniture, lamps tables and sculptures made of colorful ceramics, recently launched a free magazine whose mission is "to inspire you to live a life of wellness and sustainability -- in harmony with the beauty of nature's season."

There are articles on "off the beaten track travel destinations," food and drinks, recipes and entertaining.

Perhaps part of the seduction of European-designed outdoor furniture is fearless color combinations, form and surprising influences. A new table by Antonio Citterio from B and B Italia, for example, has a slender frame, shown in a rich terra cotta. But one surface choice is extraordinary: enameled lava stone with clay decoration that appears to be a lacey overlay, especially striking in charcoal over the burnt orange.

Gloster's new Dune seating by Sebastian Herkner, honored as designer of the year in January at Maison and Objet in Paris, takes cues from indoor upholstery features like quilting. The way Herkner puts dusty shades together, like cinnamon, a pink and lavender, is appealing.

Of course, there's nothing more inspirational than a fabulous image, to be drawn into a shot with a gorgeous landscape. It's the aspirational aspect that Frinier long has embraced. His newest Tangier collection for Century Furniture takes architectural and design elements from Morocco -- one of his favorite destinations.

"Among all of my travels to more than 40 countries across five continents, my time spent in Morocco was extremely inspiring. It's really the ultimate nomadic travel experience for its sense of allure, mystery, rich history and artistic heritage.

"While the colors of souk markets, with their inspired foods, aromatic spices, mint tea, roses, clothing, shoes and crafts, are incredibly memorable, it is the remarkable architectural style and design elements that captivated me. White stucco walls, arches, domes, blue doors and windows, geometric patterns, romantic courtyards with tiled moriscas and lavish gardens are remarkable."

Sometimes even the simplest addition of greenery can be huge. At Maison and Objet, the Italian brand Gervasoni paired tall-backed strappy chairs and two totally mismatched chairs with a curvy concrete base table topped with marble -- all whites, grays and black. A montage of dripping greenery and lights was constructed above, like a chandelier hanging overhead -- and it was design genius.

Don't forget about accessories
-- pillows, rugs, lanterns and small
garden stools or tables -- that can
add a pop of color and pattern.
Elaine Smith (www.elainesmith.
com) brings fashion to her stylish
pillow designs -- with dressmaker
details like cords and trims -- all
with on-trend color combinations.
One new rug design from the eponymous Spanish brand Nanimarquina juxtaposes florals with checks in
a striking pattern that is modern but
reminiscent of antique Bessarabia.

Frinier feels we spend so much time connected online that we need to think about wellness. "We need balance," he says.

"Beyond creating outdoor dining and entertaining spaces, find the unique space outside where you can place a lounge chair, ottoman and small occasional table near filtered sunlight, where you can actually read a book or sketch or simply relax or meditate with calming music or to the sound of wind chimes," he says. "A place for a chaise lounge, daybed or hammock where you can laze and nap. "For those who live in apartments or condominiums, a chair or chaise by French doors to a small balcony or a window where sunlight may flood in create that feeling of a retreat and getaway. "We really need to unplug, unwind and undo. Relaxing makes us more aware of ourselves, our surroundings and it ignites and fuels the creative spirit to be still with our own thoughts."



OPINION-EDITORIAL

DAVID SHRIBMANExecutive editor of the Post-Gazette



HEMINGWAY AND CASTRO IN CUBA

A BULLFIGHT POSTER hangs on the wall. Of course it does. Ten bottles of liquor are on the table. No surprise there. A Billie Holiday vinyl record rests near the Victrola. Just as it should. Loads of books sit on the shelves, animal heads are mounted on the walls. We'd be disappointed if that weren't the case.

We are at Ernest Hemingway's house in the hills outside Havana, surrounded by the detritus from a life of action and reflection. And, to be sure, of production: Over there is the Royal typewriter, down there is the wastebasket for discarded typewritten pages. And because Hemingway was a man of vision -- not only of a new form of literature but also of physical beauty -- there is a spectacular view of the city miles away and, beyond that, of the sea. It is a vision of tranquility for a man of vitality and anxiety.

Modern Cuba -- the island Columbus called "the most beautiful land ever seen" -- is haunted by Hemingway and another revolutionary, Fidel Castro: two men of another time, vigorous and vainglorious, bearded insurrectionists who waged war against

all conventions, one broken by drink and its remorseless toll, the other by the incessant force of economics. One American, one Cuban, they made for an evocative pairing at a time, the early 1960s, when the destinies of their two countries were intimately mingled, as they have been since the sinking of the battleship USS Maine and a future president's description of himself as a Rough Rider at the 1898 Battle of San Juan Hill.

Hemingway died by his own hand, his dreams clouded by despair. Fidel Castro died of natural causes, his political ideals discredited in the eyes of much of the world after the fall of communism and, to a large extent, in the eyes of those who supported his revolution and then paid for it in poverty and disillusionment.

The two met only once, at a fishing competition held in Hemingway's honor, and the pictures that emerged from that rendezvous have always spawned speculation. What drew them together? (Short answer: fish.) What did they say to each other? (Widely reported: Hemingway commenting that he was a novice at fishing, Castro averring that Hemingway was a lucky novice.) What do we make of that meeting, and of those pictures? (John Updike: They seemed "beatified, and resemble two apostles by Durer, possibly Peter and Paul.")

They fought their battles, literary and military, in far different circumstances. Hemingway -- like Castro a force of nature and a wonder of nature -- reached his bougainvillea-draped retreat on a route that today is choked with decrepit housing, where bed sheets blow to dry in the wind off the harbor, sad and sober emblems of the poverty that may be the most enduring legacy of Castro's Marxism and

America's economic embargo. Both cramp Cuba today.

Hemingway occupied his lyrical hillside retreat when he wasn't strolling through an embassy party with Ava Gardner on his arm, or fishing off the Bacardi-bathed beaches, or challenging the editor of the Havana Post to a duel, or gulping a tumbler of Dubonnet amid a fusillade of resentment, or writing "The Old Man and the Sea."

Castro, by contrast, did his most remarkable work storming the Moncada Barracks in 1953, in exile in Mexico, on the boat Granma that carried the revolutionaries back to Cuba, or hiding in the Sierra Maestra range. A mojito man, he was not known to favor Dubonnet.

The British author Norman Lewis once asked Hemingway his view of Castro, whose hiding place then was being strafed by the ancient Cuban Army Air Force propeller airplanes of the despotic Fulgencio Batista. Hemingway hemmed. "You wanted to know his opinion on the possible outcome of what is happening here," Lewis wrote in an excerpt included in Alan Ryan's "Reader's Companion to Cuba," in some ways the island's best guidebook. "The answer unfortunately is that he no longer cares to hold opinions, because his life has lost its taste. He told me nothing, but he taught me more than I wanted to know." Two years later Castro sent Batista packing.

Two years more, 2,300 miles away, Hemingway put the barrel of a shot-gun in his mouth.

Throughout pages of raw FBI files flow suggestions that Hemingway, who favored the Loyalists in the Spanish Civil War, might be a Communist. They show, moreover, that in the first months of the revolution, the Castro

movement had Hemingway's strong support and that he "thought it was the best thing that ever happened to Cuba." The FBI had been watching Hemingway since as early as 1942, with the U.S. Embassy's legal attache cabling Washington that the writer's "experience during the Spanish Civil War, his intimate acquaintances with Spanish Republican refugees in Cuba, as well as his long experience on this island, seemed to place him in a position of great usefulness to the embassy's intelligence program." The files indicate that Hemingway, though an FBI skeptic, did cooperate and, horrified by the corruption he saw in the Batista government, even mounted investigations of his own.

Senior Beacon

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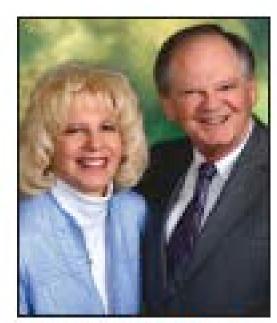
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