

Planning Your Trip *by Marianne Black*

Beginning to plan your ideal vacation can be the most difficult part of the trip. Start planning your trip six to nine months ahead, or longer. Begin with the destination or experience you desire, such as a once in a lifetime destination or an annual theme. A travel agent can be a great resource.

Things to consider: best time to travel, destination, experiences you want, budget, escorted tour or going it on your own? Benefits of an escorted tour is that someone else is handling all the details. Your job is to have fun and make memories.

Specific needs while traveling: medications, ability to walk or climb stairs, your stability on uneven paths, knowing your way around or communication.

You will want to add trip protection, which covers much more than the cost of the trip. Trip protection will cover medical needs, change in plans or early return, and many will provide concierge services to suggest where to dine. If you are overdoing on your trip and need a day to rest, your tours for the day can be refunded with the correct trip protection. Purchase your trip protection when you book your trip to insure all conditions are covered.

When considering purchasing trip insurance through your credit card or from a travel agent here are some questions you need to ask about their trip coverage: see **Trip Planning**, continued on page 2

ID Theft Seminar

Friday, February 10. 1-3 PM

Tri-Lakes Senior Center at Lewis-Palmer HS Campus

Power Against Fraud



Fighting Back Against Identity Theft

Fight back against identity theft! Learn how to protect yourself against seven predominant areas of fraud. Cary Johnson, the Director of Crime Prevention Programs at Edward Jones will host this highly informative seminar. **Don't be a victim of mail and internet fraud; receive tips on how to get rid of unwanted solicitations, and much, much more!**

This is a seminar that you don't want to miss. **Reserve your spot today; call Sue, 719-464-6873**



Tri-Lakes Silver Alliance Senior Center hosted its first Day Trip of the year to the Peterson Air and Space Museum. After braving the snow and chilly temperatures, our hungry attendees are ready for lunch at the Peterson AFB Officer's Club. A great time was had by all!

Trip Planning *continued from page 1*

- Do they cover evacuation if you had to return home during your trip?
- Does it cover medications or doctor visits out of country?
- Will you be covered during a natural disaster or war?
- Are pre-existing conditions covered?
- What if it is after hours or unable to reach the company?

Look forward to our future articles addressing special considerations for Senior Travelers. This will be a periodic feature covering topics. In our next article we'll talk about packing.

Marianne Black is a member of the Tri-Lakes Silver Alliance Board of Directors and owner of TravelMore, LLC in Monument.

Fire Preparedness Workshop
 Tri-Lakes Senior Center (Lewis Palmer HS Campus)
 Friday, March 3; 9:30–11:30 AM

Natural disasters such as fires, floods, tornadoes, and severe winter storms can occur suddenly and without warning.

Silver Alliance is hosting three disaster preparedness workshops. The first workshop will focus on being prepared in the event of a sudden evacuation due to fire. Learn about emergency plans and kits, evacuation routes, and how to help those with disabilities in a emergency.

Please call Sue, 719-464-6873.



VISITING NURSE ASSOCIATION
 The art of caring. The heart of caring.



Foot Care Clinic

Second Wednesday and third and last Friday of each month.
 In the Tri-Lakes Senior Center
Services include...

30 minutes with a registered nurse	Circulation check
Toenail clipping/trimming/filing	Monofilament test
Callous and corn buffing	Foot care education
Pulse check in both feet	Skin condition check

\$35 for 30 minute appointment (no walk-ins please)
 (\$45 required for the first appointment, 45 minutes)
 For appointments call the VNA at 1 (719) 577-4448

Adult/Senior Day Care Service



Sonja Search–Director

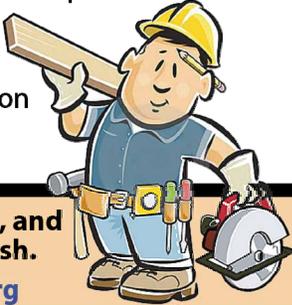
755 HWY. 105 Unit C
 Palmer Lake, CO 80133

(3/4 mile west of Monument Safeway)

(719) 488-1415
 LiftingSpirits@QwestOffice.net

SENIOR SAFETY HANDYMAN SERVICES

- Provides Tri-Lakes seniors age 60 and over an opportunity to have safety-related repair jobs accomplished by volunteers and paid contractors.
- Is funded by the Pikes Peak Area Agency on Aging, and offered to the Tri-Lakes region by Mountain Community Senior Services (MCSS).



Please call MCSS at 488-0076, and leave a message for Cindy Rush.
www.TriLakes-MCTS-SSHS.org



Concerti Night

Saturday, February 25,
 Tri-Lakes United Methodist Church
 Brahms First Piano Concerto
 Massenet Piano Concerto

Performed by
 Dr. Zahari Metchkov and Dr. Michael Sneider

The “clash of the titans” best describes the tumultuous relationship between the orchestra and the solo piano parts in the Brahms Concerto. With its 45 minute Goliath proportions, this Concerto achieves a rare blend between the seismic qualities of its climaxes and the subtle elegance of its lyrical themes. The Concerto ushers us on a journey which young Brahms himself must have experienced—full of tragedy, sorrow and in the last movement, radiant triumph.

The Massenet Concerto takes us back to 19th century Paris and its Salons, in many ways the golden age of the piano. The energetic finale is subtitled “Airs Slovaques” alluding to the Slovak-like dance tune Massenet uses throughout the third movement.

For more information visit www.RMMAonline.org



New Day Cottages
Assisted Living Homes

Administrator Steve Feldman • newdaycottages@q.com
10975 Howells Road • Black Forest • CO 80908
Office: 719-266-1100 • Fax: 719-264-7761
www.newdaycottages.com

Sew Motion
Fabric, Notions and More 719-481-1565

We carry YARN, knitting & crochet supplies

862 Highway 105
Palmer Lake, CO 80133
www.sew-motion.com



THE MAC CORNER

iPhone • iPad • Mac

Larry Rothzeid
Owner
719.338.6643 - Cell

larry@themaccorner.com
www.themaccorner.com
like us on facebook!

**Interested in playing chess?
Want to share your interest?**

Any age. Any skill.
No cost. No obligation
Bring a board and pieces
if you have them.

Chess Nuts

Monday, Feb 13 & 27
5 to 9 PM
Tri-Lakes Senior Center
(On Lewis-Palmer HS
campus next to
the stadium.)

See www.TriLakesSeniors.org/chess for more information.



Find us on

Tri-Lakes Silver Alliance and **Tri-Lakes Thrift Store** are on Facebook. We would love for you to drop by and like our pages and help us share the word about our programs available to the seniors in the

Valentine Beading Project
Monday, February 13

Join us at the Silver Alliance Senior Center on Monday, February 13 from 1-2:15 pm for a special Valentine's Day project. Design your own a necklace with a unique Morse code message out of long and short beads. Elaine Teevens will be our crafty host.

No cost, but *reservations are required.*
Call Sue: 719-464-6873.




Starlight Home Care
Senior/Adult Daycare
600 El Paso Road
P.O. Box 1042
Palmer Lake, CO
80133

719-203-4606
Donna Mae Hanson

Senior Beat is a free monthly publication of Tri-Lakes Silver Alliance. Total circulation is approximately 760: about 370 by mail, 140 emailed, and 150 distributed to local businesses. Local businesses may request to be added to the monthly distribution of the newsletter.

Free subscriptions are available; request by sending an email to SeniorBeat@TriLakesSeniors.org or calling 719 464-6873. **Free, one-time personal ads** for local residents are accepted on a space-available basis. Paid advertisements are accepted for publication in the *Senior Beat*. For pricing information, visit our website at www.TriLakesSeniors.org, and select Senior Beat Newsletter, or inquire by email or phone.

On Valentine's Day, Consider Financial Gifts

From the office of Brad A. Lundberg, CFP®, AAMS®, an Edward Jones Financial Advisor

Last year, Americans spent more than \$19 billion on Valentine's Day gifts, according to the National Retail Federation, with the majority of this money going to flowers, candy, cards and an evening out. These gifts were thoughtful, of course, and no doubt appreciated, but they were also somewhat disposable, for want of a better word. On the other hand, some financial gifts can have a pretty long "shelf life."

Beyond simply enclosing some money in a card, what sort of financial gifts can you give? The answer depends somewhat on the recipient. For example, if your sweetheart is also your spouse, some of the gifts suggested below may be redundant to the financial moves you make together. However, if you aren't married, or if you and your spouse maintain separate finances, these ideas may make excellent Valentine's Day presents:

- **IRA contributions** – Technically, you can't contribute directly to someone else's traditional or Roth IRA, but you can write a check to your loved one – although, of course, he or she is free to use the money for any purpose. Like most people, your valentine may not usually contribute the yearly maximum amount – which, in 2017, is \$5,500, or \$6,500 if you're 50 or older – so your check should be quite welcome. A traditional IRA can grow on tax-deferred basis, and contributions may be tax-deductible. (Taxes are due upon withdrawal, and any withdrawals you make before you reach 59½ may be subject to a 10% IRS penalty. A Roth IRA's earnings are distributed tax-free, provided withdrawals aren't taken until the account owner is 59½ and has had the IRA for at least five years.
- **Charitable gifts** – Consider making a gift to a charitable organization supported by your loved one. When you send cash to a qualified charity, you can get a tax deduction, but you might gain even bigger benefits by donating appreciated securities you've held for more than one year. By doing so, you can generally deduct the value of the securities, based on their worth when you make the gift. Plus, neither you nor the charity will have to pay capital gains taxes on the donated investments.
- **Contributions to an emergency fund** – It's a good idea for everyone to maintain an emergency fund to cover unanticipated expenses, such as a major car

repair, a new furnace or out-of-pocket medical bills. If your valentine doesn't have such a fund, consider helping him or her establish one, with the money going to a liquid, low-risk account.

- **Gym membership** – Although not actually a "financial" gift, a gym membership can nonetheless bring some positive economic results to your valentine. For one thing, the insurance industry is providing more incentives to encourage people to exercise and live healthier lifestyles. But even if a gym membership doesn't give your loved one a break on insurance premiums, it can nonetheless result in better physical conditioning, which, in turn, could ultimately result in lower medical costs.

On Valentine's Day, you may still want to get your sweetheart something associated with the holiday. But if it's within your means to do so, also consider one of the above suggestions for financial gifts. Your generosity will still be felt long after the chocolates are eaten and the flowers have faded.



You're Retired. Your Money Isn't.

To learn why consolidating your retirement accounts to Edward Jones makes sense, contact your Edward Jones financial advisor today.



**Brad A. Lundberg, CFP®,
AAMS®**

Financial Advisor

16055 Old Forest Pt Suite 100
Monument, CO 80132
719-481-0043

www.edwardjones.com
Member SIPC

Edward Jones
MAKING SENSE OF INVESTING

IRT-4395C-A

Black Forest AARP hosts Stroke & Heart Attack Awareness

The public is invited to a FREE opportunity to hear a paramedic from the Black Forest Fire and Rescue present the key identifying symptoms of a person who is experiencing a possible stroke or heart attack. The presentation will emphasize the immediate actions needed to help prevent death or severe physical impairment of the person.

The Black Forest AARP Chapter 1100 will host this opportunity for individuals of all ages to learn about the life saving responses necessary if a family member, acquaintance, or total stranger, is suspected to be suffering from a heart attack or stroke. The instruction will be provided at the Black Forest Lutheran Church (12455 Black Forest Road) in Black Forest from 9:30 - 11:30am on February 8th.

Attendees at the meeting are invited to stay after the instruction for the regular AARP Chapter lunch and meeting that begins at noon. Black Forest Fire and Rescue will also provide a short program during the afternoon meeting.

For additional information, contact Gwen at 495-2176.



Senior Trip

Where: Butterfly Pavilion

Cost: \$10.00

When: Wednesday, February 22nd at 8:30am

Lunch: Please pack a sack lunch! Snacks and water will be provided.

Additional Details: Bus will depart from the Senior Center promptly at 8:45am (attendees should plan to arrive a few minutes early). Registration is required!

If the D-38 school are delayed or closed -- the trip will be rescheduled

Call Sue with questions or for additional information:

719-464-6873



To register, please provide the following:

First and Last Name: _____

Phone Number: _____

Completed forms will be collected at the Luncheons, Senior Center, and Silver Alliance Thrift Store.

February Lunch Menu



The Mountain Community Mennonite Church

643 Hwy 105, Palmer Lake

Monday - Friday @12:00pm (Noon)

Suggested Donation: \$2.25

Milk provided with every meal



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		1 Chicken Fajitas w/ Peppers & Onions, Tortillas, Spanish Rice, Southwestern Black Beans, Strawberries	2 Crab Cakes, Broccoli Cheddar Rice, Green Beans, Bread, Cookie, Low Sodium V-8 Juice	3 Ziti w/ Sausage & Sauce, Green Beans, Caesar Salad, Banana
6 Baked Citrus Tilapia, Rice Pilaf, Broccoli, Strawberries, Raisin Nut Cup	7 Salmon w/Lemon & Dill, Roasted Brussel Sprouts, Red Quinoa w/ Vegetables, Mushroom Risotto, Pineapple	8 Meatballs w/ Marinara Sauce, Pasta, Green Beans Almondine, Strawberries, Bread- stick, Low Sodium Tomato Juice	9 Chicken Piccata w/ Pasta and Sauce, Creamed Spinach, Lima Beans, Mandarin Oranges	10 Sandy's Chicken Chili, Broccoli w/ Cheese, Tortilla, Applesauce
13 Sweet and Sour Pork, Brown Rice, Broccoli w/ Almonds, Egg Roll, Mandarin Oranges	14 Beef Tacos w/ Lettuce, Tomato, Cheese, & Salsa, Black Beans, Strawberries, Yogurt	15 Beef Bourguignon, Mashed Potatoes, Squash Medley, Broccoli Peanut Salad, Apple Fruit Cup	16 Chicken Pot Pie, Lima Beans, Strawberries, Yogurt	17 Sloppy Joes, Carrots, Coleslaw, Apple, Yogurt
20 NO LUNCH SERVED	21 Pork Loin w/ Mushroom Sauce, Black Bean & Lentil Soup, Sweet Potatoes, Roasted Brussel Sprouts, Orange	22 Chicken Marsala, Italian Vegetables, Minestrone Soup, Roasted Red Potatoes, Orange	23 Yankee Beef Pot Roast, Potato Medley w/ Gravy, Maple Glaze Carrots, Mandarin Oranges w/ Yogurt, Raisin Nut Cup	24 Pepper Steak, Brown Rice, Succotash, Bread, Strawberries, Yogurt
27 Chicken Sandwich w/ Avocado, Lettuce, & Tomato, Coleslaw, Pear, Yogurt	28 Beef Stroganoff, Pasta, Cream of Asparagus Soup, Roasted Brussel Sprouts, Banana			

The Palmer Lake Historical Society will present "John Cleveland Osgood: Colorado Coal Baron" by Mike and Sigi Walker. Osgood was a peer of the likes of Aster, Carnegie, Duke, Gould, Mellon, Morgan, Rockefeller, and Stanford. He was considered the 5th or 6th richest man in America, yet little is generally known about him. By the early 1900s, his vast holdings of land, coal mines, coking plants, mining camps, and rolling mills earned him the title of "Fuel King of the West." The town of Redstone was his experiment in welfare capitalism and his 42-room Tudor revival mansion can be seen today, nestled in the picturesque Crystal River valley. But he was also connected to the Ludlow Massacre - find out how.

Mike and Sigi are both graduates of New Mexico State University, having retired from careers in engineering and academics. **Thursday, February 16th. Doors open at 6:30 PM; the program begins at 7:00 PM.** Light refreshments will be served after the presentation. Come join us for a great evening! Palmer Lake Historical Society events and programs are free and open to all.

Visit www.palmerdividehistory.org for more information.

Tri-Lakes Senior Center

Open Monday through Friday, 1-4pm, and other times to accommodate scheduled activities.

Closed on D-38 snow days, snow-delay days, and legal holidays.

No membership fees.



February Program Schedule

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		1	2 Sit & Be Fit: 1-2pm Pinochle: 1-4pm	3 National Mah Jong: 1-4pm
6	7 Pinochle: 1 - 4pm Line Dancing: 1:15 - 2:15p	8 Foot Care Clinic - by appointment only	9 Sit & Be Fit: 1-2pm Pinochle: 1-4pm Bridge: 1-4pm BINGO: 1-3pm; Follows Lunch at Mennonite Church	10 National Mah Jong: 1-4pm
13 Chess Nuts: 5-9pm	14 Pinochle: 1 - 4pm Line Dancing: 1:15 - 2:15p	15 Bingo: 1-3pm	16 Sit & Be Fit: 1-2pm Pinochle: 1-4pm	17 National Mah Jong: 1-4pm Foot Care Clinic - by appointment only
20	21 Ladies Tea: 12-2pm Pinochle: 1 - 4pm Line Dancing: 1:15 - 2:15p	22	23 Sit & Be Fit: 1-2pm Pinochle: 1-4pm Bridge: 1-4pm	24 National Mah Jong: 1-4pm Foot Care Clinic - by appointment only
27 Chess Nuts: 5-9pm	28 Pinochle: 1 - 4pm Line Dancing: 1:15 - 2:15p			

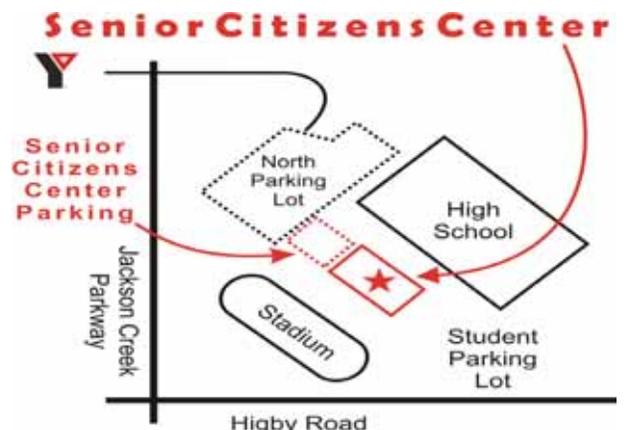
Ladies Tea Information

Valentine's Celebration!

Wear something for the occasion. Please bring a side, salad, or dessert to share with the group. Starts at 12pm.

Senior Beat is a free monthly newsletter provided by the Tri-Lakes Silver Alliance.

To subscribe call 719-464-6873 or send your name and mailing address by email to SeniorBeat@TriLakesSeniors.org



February **Senior Beat**
c/o Tri-Lakes Silver Alliance
P.O. Box 2931
Monument, CO 80132

PRESORTED
STANDARD
U.S. POSTAGE
PAID
MONUMENT, CO
80132
PERMIT NO. 57

RETURN SERVICE REQUESTED



**TRI-LAKES
SILVER ALLIANCE**
(formerly Tri-Lakes Health Advocacy Partnership)

**Selected items marked with colored tags
on sale for 25% and 50% off!!**

Plus: Every Wednesday we offer a **20% discount**
to seniors 62+!

We need volunteers, please!
The Tri-Lakes Silver Alliance Thrift Store could really
use your help with various tasks.
If you can help, please call the number below.

719.488.3495 www.TriLakesSeniors.org



**Come and visit our new
and improved store!**
755 Highway 105, Suite N
In the West End Center

Store Hours:
Monday - Saturday
10:00 am - 4:00 pm

Thank you to the following businesses for the generous gifts for our Bingo drawings:



IN THE MOO
Yogurt Bar

KING
Scoopers

STARBUCKS
COFFEE

TEXAS
ROADHOUSE

THE ROOST
(good things for all)

Rosie's
DINER

Coffee Cup Café
"Best Breakfast In Town"
& Great Burgers Too!

Walmart
Save money. Live better.

Domino's
PIZZA

Please patronize these businesses and thank them
for supporting the Tri-Lakes Silver Alliance!