



Black Forest Chapter of AARP #1100

"To serve, not to be served"

Chapter Website:

<http://aarpchapter1100blackforest.weebly.com>

October 6th, 2024

OCTOBER LUNCHEON

Host/Hostess: Lori Belk
Program: Candace Lehmann

Black Forest Lutheran Church
**Wednesday October 9th, 2024 @
11:30am - 1:30pm**

What to Bring: A thru H please bring a Main Entree; I thru R please bring a Side Dish or Salad; S thru Z please bring a Dessert.



WELCOME TO FALL!

This is our first "regular" Potluck Meeting since June. I hope I'll see all of you there, Wednesday, October 9th, 11:30am at the Lutheran Church. Members with last names beginning A thru H please bring a Main Entree, I thru R please bring a Side dish or Salad, and S thru Z please bring a Dessert.

Our President, Ray Rozak, has asked that we all come in costume. I plan to be a witch that day (as opposed to every other day!).

Lori Belk
Luncheon Coordinator.



Sign Up to be a Host or Greeter!

We do not have a Host/Hostess signed up for November. If any one would like to help with that please talk to Lori Belk at the meeting or call her at 719-339-0287.

October Events

Monthly Luncheon
9th Oct Wednesday
@ 11:30am-1:30pm
BF Lutheran Church.
Come in Costume!

Columbus Day
14th Oct Monday

Senior Social
23th Oct Wednesday
@ 1pm-4pm
BF Lutheran Church

All Hallows Eve
31st Oct Thursday

Upcoming Events

11/05/2024 - Voting

11/11/2024 - Veterans Day

11/13/2024 - November
Monthly Luncheon

11/28/2024 - Thanksgiving

12/11/2024 - December
Monthly Luncheon

12/25/2024 - Christmas

12/25/2024 - Start of
Hanakkah

No Senior Socials in
November or December

**NOVEMBER
LUNCHEON PREVIEW**

Host/Hostess: TBD
Greeter: TBD
Program: Thanksgiving

Location: BF Lutheran
November 13th, 2024 @
11:30am - 1:30pm

Main Entree: Catered
A thru M Side/Salad
N thru Z Dessert

**NEED TO KNOW: PHILANTHROPY**

When you're retired, there are more ways than ever to donate your money and time to causes most important to you, but it can be hard to figure out the right method to make donations. It can also be hard to tell whether or not the cause you want to donate to is legitimate or not. This guide breaks it all down.

WAYS TO DONATE

Qualified Charitable Distribution Strategy (QCD): These donations are made by using funds in your IRA after you turn 70 1/2 years old. You can transfer up to \$100,000 from your IRA per year to a charity and it counts as satisfying an IRA required minimum distribution.

Donor Advised Fund: These are charitable accounts set up in your name but held by a large non-profit organization or qualified charity. They allow for cash or assets to be donated into your fund and gives you an immediate tax deduction. The money in these funds grows tax free and donations can happen anonymously. You do not have absolute control over these funds and many times, they require minimums of between \$50,000 to \$250,000.

Donate Appreciated Assets: Donating appreciated stock and property can be some of the most powerful financial gifts. They avoid long-term tax gains and can be written off your taxes.

Donating as a Part of an Estate Plan: There are significant tax advantages to donating retirement assets to charity as a part of an estate plan. Charitable donations of retirement assets can minimize taxes on your estate and will directly benefit the charity of your choice.

HOW TO DONATE

Work with a trusted financial planner and a representative from the charities of your choice. Check out the charity using charitynavigator.org to make sure it's legitimate



How to Vote in Colorado's 2024 Elections

Important dates and election information

Voter registration deadline to get mail ballot:

Monday, Oct. 28

In-person voting: Begins Monday, Oct. 21

Deadline for mail ballots to be received:

Tuesday, Nov. 5, by 7 p.m.

Election Day: Tuesday, Nov. 5



Voting at a glance

Voter registration: Register to vote or check your registration status at [GoVoteColorado.gov](https://www.GoVoteColorado.gov).

Voting with a mail ballot: Every registered voter automatically receives a ballot by mail in Colorado. Your mail ballot will be sent to the address in your voter registration file, which you can check and update at [GoVoteColorado.gov](https://www.GoVoteColorado.gov).

Early in-person voting: If you prefer to vote in person, you can visit a voter service and polling center in your county to cast your ballot from Monday, Oct. 21 through Election Day.

Voting at the polls: Polls are open from 7 a.m. to 7 p.m. Bring an acceptable ID, such as a valid Colorado driver's license or Colorado ID.

Recent voting changes in Colorado

A 2024 law allows voters who are displaced because of a natural disaster to receive an emergency replacement ballot within eight days before Election Day. First responders and health care workers unable to vote on Election Day will also be eligible for an emergency replacement ballot.

Under a law passed in 2023, Colorado considers state-approved digital IDs an acceptable form of identification.

How to register to vote

To receive a ballot in the mail, you'll need to register or change your mailing address by Monday, Oct. 28. If you miss those deadlines, you may register in person up to and including Election Day at a voter service and polling center in your county.

Online: If you have a driver's license or state ID card issued by the Colorado Division of Motor Vehicles or a Social Security number, you can register online on the secretary of state's website.



How to Vote in Colorado's 2024 Elections

By mail, email or fax: Download and complete the Colorado Voter Registration Form and send it to your county clerk and recorder's office, using this roster of offices.

By phone: Call your county clerk and recorder's office to request that a paper copy of the registration form be mailed to you. You can mail, email, fax or hand deliver the completed form.

In person: Visit your county clerk and recorder's office to pick up and submit a registration form. Unless you opt out, you'll automatically be registered to vote, if you're eligible, when applying for or renewing your driver's license. You can also register at military recruitment offices or offices that provide public assistance; other local, state and federal offices may offer registration. Finally, registration is available up to and including Election Day at voter service and polling centers in your county. Visit the secretary of state's website for more information or to check and update your registration status. If you have questions, contact your county clerk and recorder's office or call the secretary of state's office at 303-894-2200 and select the elections option.

Registering to vote on Election Day

You may register to vote on Election Day at any voter service and polling center in your county.

Checking your registration status

You can check your registration status at [GoVoteColorado.gov](https://www.govotecolorado.gov).

How to get a mail ballot

Every registered voter whose information is up to date will automatically receive a ballot by mail. Check your voter registration information to make sure your current address is on file.

If you want to receive a mail ballot and need to register or change your address you have until Monday, Oct. 28, to do so. It's best to do this as early as possible to ensure you get your ballot on time.

If you miss the deadline, you may still update your registration and pick up a mail ballot in person at a voter service and polling center in your county.

Ballots will be mailed to voters starting Friday, Oct. 11. Find more information about mail ballots on the secretary of state's website.

Returning your mail ballot

Ballots must be received by your county clerk (not just postmarked) by 7 p.m. on Election Day (Tuesday, Nov. 5). Different rules and deadlines apply for military and overseas voters. Return your ballot by mail or in person.

By mail: Mail your completed ballot to your county clerk and recorder's office. Remember to sign the envelope and include the required postage. Be sure to mail it early enough so it is received by Election Day.

In person: Your mail-ballot package will include information about where you can drop it off. Or you can hand deliver your ballot to your county clerk and recorder's office by 7 p.m. on Election Day. Contact your county clerk or visit [GoVoteColorado.gov](https://www.govotecolorado.gov) to find secure drop box locations in your area.

Track the status of your ballot by signing up for BallotTrax or visiting [GoVoteColorado.gov](https://www.govotecolorado.gov). Use the state's TXT2Cure system to resolve problems with your ballot, such as a missing signature.



How to Vote in Colorado's 2024 Elections

Voting in person before Election Day

If you'd rather not use a mail ballot, you can vote early in person at [any voter service and polling center in your county](#) from Monday, Oct. 21, through Tuesday, Nov. 5. Hours vary by location. Contact [your county clerk and recorder's office](#) or visit [GoVoteColorado.gov](#) for more information.

Voting at the polls on Election Day

Polls are open from 7 a.m. to 7 p.m. Information about polling locations will be available at [GoVoteColorado.gov](#). If you are in line by 7 p.m., you'll be allowed to vote.

Find sample ballots on the [secretary of state's website](#) when they're available.

Voter ID requirements

To vote in person, you must provide an acceptable form of identification, such as a valid Colorado driver's license, a military ID or a current utility bill. If you're voting by mail for the first time, you may be required to include a copy of your identification.

Colorado considers state-approved digital IDs, such as an [electronic version of your driver's license](#), as an acceptable form of identification. Find a [full list](#) of acceptable IDs on the secretary of state's website.

Voting with a disability

Options for [accessible voting](#), including an electronic ballot that enables you to vote from home, are on the secretary of state's website, along with [answers to frequently asked questions from voters with disabilities](#).

[Colorado Elections and Voting Information 2024 \(aarp.org\)](#).

Great Photos from July Picnic!!!



THIS NEWSLETTER WAS PUBLISHED AND
DISTRIBUTED WITH THE ASSISTANCE OF
THE FOLLOWING LOCAL MERCHANTS:

<p>Firehouse Famous Texas BBQ on the Run 12480 Black Forest Road, 80908 (719) 495-8453 www.firehouseontherun.com</p>	<p><u>Tim Kealy - Reverse Mortgage Specialist</u> www.timkealy.com (719) 332-2404 tkealy@c2financial.com</p>
<p>Black Forest Brewing Co. <i>Craft Beer, Local Food, Event Space Available</i> 11590 Black Forest Road, 80908 (719) 396-2011 www.blackforestbrewingco.com</p>	<p>Black Forest East Tap Room <i>Craft Beer, Food Trucks, Event Space Available</i> 10610 Maltese Point, Peyton, 80831 (719) 888-9501 www.blackforestbrewingco.com</p>
<p>J&B Landscape, LLC Residential & Commercial 11426 Black Forest Road, 80908 (719) 201-7370 Martin Morelos, Owner j.b.landscape@live.com</p>	<p>The Original Black Forest Pies & Grinders <i>Pies, Wings, & More, Dine-In or Take-Out</i> 11470 Black Forest Road, 80908 (719) 495-8555 https://blackforestpiesandgrinders.com</p>
<p>A Quaint Market <i>Home Decor/Craft Supplies/Gifts</i> 12655 Black Forest Road, Ste 124, 80908 (719) 357-5656 www.aquaintmarket.com</p>	<p>Colorado Springs Pies & Grinders <i>Pies, Wings, & More, Dine-In or Take-Out</i> 5490 Powers Center Point, #180, 80920 (719) 282-6888 https://blackforestpiesandgrinders.com</p>
<p>Black Forest Nursery 11420 Black Forest Road, 80908 (719) 424-8175 blackforestnurseryco@gmail.com</p>	<p>Monument Pies & Grinders <i>Pies, Wings, & More, Dine-In or Take-Out</i> 15910 Jackson Creek Pkwy, #120, 80132 (719) 481-8444 https://blackforestpiesandgrinders.com</p>

"Acceptance of advertising or other assistance in this newsletter does not constitute endorsement or approval of this chapter of AARP of any service, product, or advertiser."

THIS NEWSLETTER WAS PUBLISHED AND
DISTRIBUTED WITH THE ASSISTANCE OF
THE FOLLOWING LOCAL MERCHANTS:

<p>Black Forest Post Office Postal King, LLC 11425 Black Forest Road, Ste 4, 80908 (719) 495-4498</p>	<p>Mountain view Cafe and Catering 11424 Black Forest Road, 80908 (719) 308-5971 catering@mountainvwcafe.com www.mountainvwcafe.com</p>
<p>Black Forest Fashion Womens Apparel, Accessories, & Gifts (719) 445-2420 black-forest-fashion.com</p>	<p>Great Value Pet Clinic 11580 Black Forest Road, 80908 (719) 646-3580 www.greatvaluepet.com</p>
<p>Rockin B Feed and Supply <i>Feed/Hay/Pet Foods/Tack/Supplements</i> 12440 Black Forest Road, 80908 (719) 495-3463 www.rockinbfeed.com</p>	<p>Peak Health and Wellness Mobile IV Show this ad, \$10 off your IV 11425 Black Forest Road, Ste 3, 80908 (719) 400-5270 www.peakhealthandwellnessiv.com</p>
<p>Honey Tea & Me 12490 Black Forest Road, 80908 (719) 493-5882 coloradohoneylady@gmail.com</p>	<p>Black Forest Liquor 11450 Black Forest Road, 80908 (719) 495-4106 blackforestliquorusa@gmail.com</p>
<p>The Chicken Coop <i>Darts, Pool, Live Music</i> <i>It's a clucking good time</i> 11627 Black Forest Road, 80908 (719) 495-3189</p>	<p>Rail Stop Fitness Prime Strength & Conditioning 50+ Class 10620 Maltese Point, Falcon 80831 (719) 396-2013</p>

"Acceptance of advertising or other assistance in this newsletter does not constitute endorsement or approval of this chapter of AARP of any service, product, or advertiser."