



*Black Forest Chapter of AARP #1100*

*"To serve, not to be served"*

*Chapter Website:*

*<http://aarpchapter1100blackforest.weebly.com>*

*September 9th, 2024*

## **SEPTEMBER LUNCHEON**

**Wednesday 11th, 2024 @ 11:30am - 1:30pm**

**@ Mountain View Cafe**

11424 Black Forest Road

Across the street from the Black Forest Post Office

Mountain View is an advertiser in our newsletter and we are happy to support them. Please call Lori Belk, 719-339-0287, to RSVP so we can get an accurate number to better assist them with our seatings. See you there!

## **CHAPTER #1100 MEMBER SPOTLIGHT**

Charles Karlstrum was born and raised on a farm in Kimball County Nebraska. He went to school in Pine Bluffs, Wyoming. Charles graduated High School in 1952, in a class of thirteen, five boys, eight girls. He worked on the ranch every summer until 1955 when he moved to Longmont, CO. Charles enlisted in the Army in December of 1955, took basic training at Fort Carson, CO. He went to Ft. Lee, Virginia for eight weeks of MOS training. His first duty station was France for two years with the 11th transportation Division unloading supply ships for our service men and women in Vietnam. He returned home and was discharged in November of 1961. He spent the next 35 years as an electrician with the Local 68 IBEW. He retired in 1995.

Charles is currently married to Shirley since 1997. He has three children from a previous marriage. He joined Black Forest Chapter AARP in 2008. He served as the Chapter Vice President under Waldo Penndelton for one year and was Chapter President for the next seven years. He is still a member of Black Forest Chapter after 16 years. He has been coin collecting since 1964 and still enjoys it to this day. Charles is a big sports fan. He roots for all Colorado professional teams and our own US Air Force Academy Athletics.



## September Events

**Board Meeting**  
6th Sept Friday  
@ 11:30 iHop

**Monthly Luncheon**  
@ 11:30am Mountain  
View Cafe. Please  
RSVP!!

**Senior Social**  
25th Sept Wednesday  
@ 1pm-4pm  
BF Lutheran Church

## Upcoming Events

**10/09/2024** - Monthly  
Luncheon

**10/23/2024** - Senior Social  
Black Forest Lutheran  
Church

**11/13/2024** - November  
Monthly Luncheon

**12/11/2024** - December  
Monthly Luncheon

No Senior Socials in  
November or December

## OCTOBER LUNCHEON PREVIEW

Host/Hostess: TBD  
Greeter: TBD  
Program: TBD

**Location: BF Lutheran**  
October 9th, 2024 @  
11:30am - 1:30pm

A thru H Main Entree  
I thru R Side/Salad  
S thru Z Dessert



## Amazon Scams

Scammers follow trends. That is why it is no surprise that they are now posing as representatives from Amazon. With more people shopping from home than ever before, many consumers rely on delivery services like Amazon for some of the products they used to buy at a mall or grocery store. Reports of scammers posing as the Amazon have increased significantly over the past 18 months. Here are some tips for avoiding Amazon impostor scams:

- Beware of unsolicited phone calls claiming to be from Amazon alerting you of a “problem” with your account. Never provide these callers with account information or access to your computer, phone or tablet.
- Don’t click on links in text messages that claim to be from Amazon.
- Understand what emails and other correspondence from Amazon looks like and when you might receive them. If an email looks suspicious or claims you purchased an expensive item that you didn’t, don’t take the chance of clicking on a link or following its instructions.
- Protect your Amazon username and password. Do not provide that information to anyone. Change your password regularly.
- If you are ever in doubt about correspondence you receive from Amazon, login to your account at [www.amazon.com](http://www.amazon.com) to verify the legitimacy of the message.
- If you are attempting to contact customer support do not trust a simple internet search. Only use contact information found on the Amazon website.
- Be prepared to spot scammers using similar tactics posing as other common or essential businesses and delivery services like grocery stores, Wal-Mart, FedEx and UPS, USPS, PayPal and Netflix.

# AARP ElderWatch

a partnership with the Colorado Attorney General

## CONVERSATION GUIDE: TALKING FINANCES WITH YOUR LOVED ONES

Most Americans would rather talk about religion, politics, race and blank before talking about their financial situation, especially with their family members and loved ones. Not having this conversation can do more harm than good in the long run.

### WHERE

Make sure to have the conversation face-to-face with all your loved ones who need to be involved present. If there's no good time for everyone to be together, have the conversation face to face individually with loved ones and email a summary of the discussion to everyone involved.

### WHEN

You'll want to have this conversation sooner rather than later, when you're young and healthy enough to have everything you need organized. Everyone is different so timing might be different for you compared with your friends. Some people prefer to give their loved ones information in small chunks.

### WHY

While most people avoid the financial conversation with their loved ones, it's important to have well before a crisis occurs. Your loved ones and other caretakers must be equipped with the most information possible in case of an emergency.

### HOW

Don't have this conversation over Thanksgiving dinner or at a large celebration. Instead, have it at a time where there are little to no distractions. Use changing your will, buying your grave plot or updating Power of Attorney documents as a way of launching this incredibly important conversation with your loved ones.

### WHAT INFORMATION DO MY LOVED ONES NEED?

- Financial accounts - bank, credit card, investment, retirement
- Household bills/insurance - health, home, auto, mortgage, life, long term care
- Legal documents - copies of wills, trust, financial POA, POA
- Team - tax person, financial planner, attorney

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<p><b>Black Forest Nursery</b> 11420 Black Forest Road, 80908 (719) 424-8175 <a href="mailto:blackforestnurseryco@gmail.com">blackforestnurseryco@gmail.com</a></p>	<p><b>Monument Pies &amp; Grinders</b> <i>Pies, Wings, &amp; More, Dine-In or Take-Out</i> 15910 Jackson Creek Pkwy, #120, 80132 (719) 481-8444 <a href="https://blackforestpiesandgrinders.com">https://blackforestpiesandgrinders.com</a></p>

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