



BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

Chapter Web Site: <http://aarpchapter1100blackforest.weebly.com>

February 13, 2019

Host/Hostess: Chuck and Shirley Karlstrum

Greeter: Waldo Pendleton

Before the meeting: (9:30 to 11 AM Stop the Bleeding—Save a Life.

Lori Morgan, Paramedic, UC Health, Colorado Springs

Meeting Program: Fire Safety in the Home. Black Forest Fire & Rescue

1) DEADLINE FOR MAKING 2019 DUES PAYMENT. \$10.00 PER PERSON. AFTER TODAY UNPAID MEMBERSHIPS BECOME INACTIVE.

2) The March 13th Chapter meeting will be held at the Golden Corral, Powers Blvd. and Palmer Park. Ask for the Senior discount.

3) WELCOME TO THREE NEW CHAPTER MEMBERS:

Mary Lou Anderson, Lynn G. Nolte and Barbara C. Lehman who joined at the January meeting.

2019 Colorado Free Days – from Lin Rozak

- ◇ Denver Botanic Gardens at York St. 2/18, 3/22, 4/14, 6/4, 7/10, 9/3, 11/11
- ◇ Children's Museum, 2121 Children's Museum Dr., Denver, 80211 1st Tues. of every month 4 p.m. to 8 p.m.
- ◇ Denver Art Museum, 100 W 14th Ave Pkwy, Denver, 80204 The 1st Saturday of every month.
- ◇ Denver Museum of Science. For a complete schedule please call them.) 4/3, 9/29, 10/14, 11/17, 12/8
- ◇ Denver Botanic Gardens at Chatfield Farms 8500 W. Deer Creek Rd., Littleton 720-865-3500 or botanicgardens.org free days are: 3/5, 4/2, 6/4, 7/2, 8/6, 11/5

Always Free:

- ◇ Garden of the Gods Visitor Center
- ◇ Peterson Air & Space Museum
- ◇ Rocky Mountain Motorcycle Museum
- ◇ CU Art Museum
- ◇ Colorado Springs Pioneers Museum
- ◇ Lookout Mountain jeffco.us
- ◇ US Air Force Academy Visitor Center and Chapel
- ◇ CU Museum of Natural History
- ◇ United States Mint
- ◇ Celestial Seasonings Tour celestialseasonings.com
- ◇ Hudson Gardens – Garden Area hudsongardens.org
- ◇ Colorado Sports Hall of Fame



Fire Safety during Winter Storms

Winter storms can happen almost anywhere. They can cause us problems. Know what to do before, during and after a storm. This will help keep you and your family safe from a winter fire.

- Test all smoke alarms. Do this at least once a month. This way you will know they are working. Install carbon monoxide alarms in your home. Test the alarms.
- Plan two ways out of the home in case of an emergency. Clear driveway and front walk of ice and snow. This will provide easy access to your home.
- Make sure your house number can be seen from the street. If you need help, firefighters will be able to find you.
- Be ready in case the power goes out. Have flashlights on hand. Also have battery-powered lighting and fresh batteries. Never use candles.
- Stay aware of winter weather. Listen to the television or radio for updates. Watch for bulletins online.
- Check on neighbors. Check on others who may need help.
- Generators should be used outdoors. Keep them away from windows and doors. Do not run a generator inside your garage, even if the door is open.
- Stay away from downed wires. Report any downed wires to authorities.
- Be ready if the heat stops working. Use extra layers of clothes and blankets to stay warm. If you use an emergency heat source, keep anything that can burn at least 3 feet away.
- Turn portable heaters off when you leave the room. Turn them off when you go to bed.

IMPORTANT REMINDER

There are more home fires in winter than in any other season. Half of all home heating fires happen in December, January and February.

As you stay cozy and warm this winter season, be fire smart!



Fact

Nearly half of all space heater fires involve electric space heaters.



NATIONAL FIRE PROTECTION ASSOCIATION
The leading information and knowledge resource on fire, electrical and related hazards

Secretary's Report - January 9th meeting

President Ray Rozak called the meeting to order & led the members in the Pledge of Allegiance. An invocation was offered by a member of the Black Forest Lutheran Church. The meeting started at 11:45 so Roberto Rey could do the installation of the new Board Members.

We've had a lot of members who have been ill. Electa, the Sunshine Committee, sent get well cards to Don Dinwoodie, Howard Pease, Ruth Schwarzman, Cathy Miller, Beverly Schwab, Linda Siebe & Sue Fletcher. Let's hope that all are doing much better & can join us soon. Lexie Manfred is living at McKenzie Place, we don't know if this is where she'll stay or is there for rehab.

Our guests: Bernie Loerbs. Anniversaries: Marty & Jean Brauns. Birthdays: Marty Brauns, Don Dinwoodie, Howard Pease, Raji Verma, Penny Cole, Bobbie Welton & Jacquelin Cook.

I, Lin Rozak, owe Lori Belk, Stan Beckner & Louis Schwarzman an apology for something I sent them in an e-mail. I am sorry and have sworn off e-mail.

Going forward, after lunch we'll start our regular meeting. Then the kitchen will be closed, after everyone has eaten, & will reopen after the meeting ends. Please do not get up to take food while the program is going on.

Our guest speaker today is from H&R Block & will inform us of the new tax changes. Thanks to Jim Belk for arranging this. I think we've all heard about all the tax law changes & most of us have no idea what they are or how they affect us. This is the first change in 50 years & will expire in seven years. Form 1040 is more confusing now that extra pages have been added. Income tax brackets have dropped & deductions have changed. A couple can now take a \$24,000 deduction at the start of the tax form, the rest is taxable. For couples with children the tax deduction is \$2,000. If you take care of someone, it does not need to be family, you get a \$500 tax deduction. At the age of 17 the child credit ends, but if you are still taking care of them you can claim the \$500 mentioned above. Tax tables have changed and less money will be taken out of your pay check. This should start (we hope) in February or March as the payroll department tries to figure it out. I heard this on TV, so it must be right. Right? Itemizing this year is tricky, you can not use it on the Federal taxes, but keep these deduction for use on your State Taxes. Money donated to Children's Charities is always deductible. Medical deductions must be over 7½%, which with the new deductions probably isn't worth claiming. Home equity loans are not deductible if used for anything besides your house. Casualty loss like hail damage, floods etc. cannot be claimed unless the President declares a natural disaster in your area. Investment fees are not deductible. Gambling losses can be, if you win big time. Congress writes the tax codes, not the IRS, instead of cussing out your preparer or the IRS, write your Congress person a nasty letter. Make sure you understand all the new tax laws before doing your own taxes. AARP has free tax aide that's available for most people. Helen has the information on where and when the tax aide is available. (*HELEN: the AARP TaxAide schedule is in the February newsletter.*) It was also suggested to check your wills & trusts to make sure they are up to date.

Stan has informed us that there is a Senior Expo in June & once again volunteers are needed to help at our table. You need not stay all day but a few hours will help give everyone a needed break.

Jim Belk has offered to be in charge of the Shredding Program. Since he is very busy this time of year he will need help. Ray will do what he can to make this easier. Volunteers are needed to help Jim & to help at the shredding. There's plenty of time to think this over.

We need suggestions on where the money goes from the shredding & the Black Forest Festival. Keeping it in the Black Forest is great, but other places will be considered.

The Black Forest Festival is August 10th. We need someone to head this up. Gwen, will you tell us what this entails?

Also in August (17th ?) we would like to have another Blood Drive, Pat Dix has offered to find out all the information.

We are also trying to have another Fire Extinguisher class - last year's went very well. Everyone there was given a chance to put out a fire. It helps you be more familiar with one if you ever have to use it.

Miss Hidy has asked for help on April 14th at the church, fill eggs & pack the baskets. Please let her know if you can help.

Respectfully submitted,

FINANCE

Black Forest AARP Chapter 1100 Financial Report

As of the January 4, 2019 Board of Directors meeting we will no longer include the Chapter Financial Report in our monthly newsletter. Instead the Treasurer will update the membership as to the current account balances & income & expenses during the monthly meeting.

CHAPTER COMMITTEES

Community Service Committee: Donations to the Black Forest Care food bank from the January meeting totaled \$58.00. Thank you to all who made this possible.

Health Care: Wash your hands. Waldo has a list of members willing to loan walkers, etc. so if you need one, or have one to loan, please contact him. If you have questions check with Waldo.

*** Max Stucky has 3 walkers if anybody needs to use one. Please talk to him.

Notification: Thanks to Pat Guild & Anita Wolfe for their work on the monthly telephone member notifications & thank you Patricia Dix for notifying members via e-mail.

Public Relations: PSAs were sent to 9 local newspapers, the Gazette blog & posted to our website regarding Chapter related activities. Thank you Stan.

Sunshine: Electa sent a get well card to Sue Fletcher.

(Electa is the Sunshine Committee & can be reached at 596-6787. Please call her directly so she doesn't hear about a member second hand.)

- **Visit the Chapter website** at <http://aarpchapter1100blackforest.weebly.com/> so you too can see the latest Chapter information & upcoming events. Many people visit our website during the month & our members find it useful.
- **REMINDER OF CHAPTER MEETING CANCELLATION POLICY:**
If School District 20 cancels classes, or is on late reporting, Chapter meetings will not take place.
- **Senior Social** - The Senior Social will be held on February 27th in the Meeting Hall of the Black Forest Lutheran Church. Join other seniors for various games, or just visit.
- **REMINDER ABOUT THE MONTHLY DOOR PRIZE DRAWINGS** - The new person in charge (?) of this activity will need items for the monthly door prize drawings, a Chapter fund-raising activity. Those who attended the July Picnic enjoyed food purchased with money collected through these drawings rather than from the Treasury.

CHILDHOOD INJURIES:
FELL OFF MY BIKE
FELL OUT OF A TREE
TWISTED MY ANKLE

ADULT INJURIES:
SLEPT WRONG
SAT DOWN TOO LONG
SNEEZED TOO HARD

Thank you to Bill Avery, the TaxAide man in charge for our area, for supplying us with this information.

**AARP FOUNDATION
TAX-AIDE**

02/01/2019 - 04/15/2019

We're the nation's largest volunteer-run tax preparation and assistance service. We work with low- to moderate- income taxpayers, especially those 50 and older, to help them get all the deductions and credits they deserve. Our help is FREE and individualized with no strings attached. Please visit or call one of our sites with questions.

SITE NAME	ADDRESS	CITY	MON	TUES	WED	THUR	FRI	SAT	Schedule	Notes
COSPGS SENIOR CENTER	1514 N HANCOCK AVE	COLORADO SPRINGS	12:00-5:00PM	-	12:00 - 5:00PM	-	-	-	Appts.	719-955-3400
COSPGS WESTSIDE COMM CTR	1616 W BIJOU ST	COLORADO SPRINGS	8:45AM-12:45PM	-	-	8:45AM - 12:45PM	-	-	Walk-ins & Appts.	Closed President's Day 719-749-6138
COSPGS SUNNYSIDE CHURCH	2025 N MURRAY BLVD	COLORADO SPRINGS	9:00AM-2:00PM	9:00AM-2:00PM	-	-	-	-	Walk-Ins	,
NORTH COSPGS LIBRARY 21C	1175 CHAPEL HILLS DR	COLORADO SPRINGS	-	9:00AM-5:00PM	-	9:00AM-5:00PM	-	-	Walk-Ins & Appts.	Appts Preferred 719-235-6757 First day is 1/31 efile site only
COSPGS SILVER KEY SENIOR SERVICES	1655 S. MURRAY BLVD	COLORADO SPRINGS	-	-	9:00AM-3:00PM	9:00AM-3:00PM	9:00AM-3:00PM	-	Walk-Ins & Appts.	Appts Preferred 719-884-2350
CALHAN FAIRGROUNDS SWINK HALL	EL PASO COUNTY FAIR- GROUNDS 366 TENTH ST	CALHAN	-	-	10:00AM-5:00PM	-	-	-	Appts. Preferred	719-347-7638
FOUNTAIN VALLEY COMM CTR	5725 SOUTHMOOR DR	FOUNTAIN	-	8:30AM-3:30PM	-	-	-	-	Walk-Ins & Appts.	Appts Preferred 719-520-6470
SECURITY PUBIC LIBRARY	715 ASPEN DR	SECURITY	-	-	-	-	9:00AM-3:00PM	-	Appts.	First day is 2/8 719-391-3195

What to Bring? ■ Social Security cards or other official documentation for yourself and all dependents Colorado Driver's License or ID Card Copy of last year's income tax return W-2 forms for each employer Unemployment Compensation statements SSA-1099 form if you were paid Social Security benefits All 1099 Forms (1099-INT, 1099-DIV, 1099-MISC, etc.) showing interest and/or dividends, as well as documentation showing the original purchase price or basis of any assets sold Any 1099-R forms, if you received a pension or annuity All forms indicating federal income tax paid Childcare provider information (name, address, employer ID or Social Security number) Receipts or canceled checks, totalled by category, if itemizing deductions Forms 1095, Health Care Coverage Checkbook, if you desire to have Direct Deposit.

Avoid Romance Scams

Online dating sites & social media platforms have become one of the most popular ways for people of all ages to meet friends, significant others & spouses. While most people have good intentions when meeting others online, scammers have also been known to use online dating sites & social media sites (like Facebook & Instagram) to obtain money, gifts or personal information.

When meeting people online, it is important that you always consider the possibility that the person you are chatting with is not the person they say they are. The following are some "red flags" to help determine if the person who you are chatting with is a scammer:

- You are asked to send money, purchase gift cards, send goods (ex. a phone) or even open a bank account before meeting in person.
- They are contacting you from thousands of miles away, have inconsistent information in their profile and/or they have an unrealistic photo.
- You are asked to move the conversation outside of the dating website to phone, text, email or a social media site.
- They ask you for personal information such as your credit card numbers or Social Security number.
- They express strong emotions toward you very early in your conversations.

If you recognize any of these warning signs or suspect unusual behavior, report it the website's administrator and cease all communication with the person immediately. If you have any questions contact an AARP ElderWatch volunteer for assistance. Please call 800-222-4444 & select option 2.

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