

BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

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

January 8, 2020



Host/Hostess: Pat and Herb Guild
Greeter: Helen Von Gunden
Program: 2020 Officer's Installation Ceremony, Jeremiah Mora, AARP Colorado
Cheryl Moyer, Changes to Tax Law for 2020 tax year

Black Forest Chapter Potpourri

A potpourri of fall events has kept the Black Forest AARP Chapter members busy in the service to the community. The work has included some educational & enjoyable social moments as well.

The Black Forest AARP Chapter presented Jake Skifstad, Shield 616 founder, with a donation check for \$1,500 to purchase an armor package designed to protect local peace officers & first responders from rifle threats. The package includes a Trauma Kit Ballistic Helmet, Plate Carrier Vest with Pouches, & Rifle Rated Armor. Shield 616 is a local 501(c)3 organization.

A drawing for a commemorative quilt especially designed & made by Shirley Karlstrum for a Chapter 1100 veteran was won by Anita Wolfe. Beverly Schaab won the quilted table runner especially made for a veteran's widow.

A highlight of another Chapter meeting was an excellent program on Dementia & Caregiving by Kent Mathews MSW, from the Colorado Spring Area Agency on Aging. The program provided basic legal, financial, medical, & emotional insights a caregiver needs to consider in order to cope with brain & behavioral changes often seen in a person being cared for. Kent also provided a long list of caregiver support & education agencies in this area.

At the October chapter meeting several members came dressed in Halloween costumes. A fun costume contest was conducted. Ray Rozak, Beverly Schaab, & Patricia Dix were voted to have the "best" costumes.

Chapter 1100 Member Longevity Badges were presented at the November meeting. Gwen Burk was awarded a 25-year badge certifying she has been a member in good standing of Chapter 1100 in Black Forest for 25 consecutive years. Five-year Chapter member longevity badges were presented to Stephen Blucher, Patricia Dix, Herb Guild, Pat Guild, Roberta Hagmaier & Linda Siebe.

Chapter members also supported recent community service outreach activities by participating in the Gazette Senior Life Expo, co-hosting the monthly Senior Social gatherings, hosting an AARP Smart Driver Course, & staffing a reception table at a recent informational program discussing Caregiving for Caregivers. Paula Blair also reminded everyone of the eligibility rules for receiving benefits from the Tri-Lakes branch of Care & Share.

In addition to the activities above, there was a semi-annual chapter outing to a local restaurant. The President of AARP Chapter 1302 in Riverside, Rhode Island, Ken Gagner & his wife Karen, joined the group for this enjoyable meal & meeting. The Chapter also had a good number of Chapter volunteers who helped in the preparation of, & who attended, the annual Senior Resource Council Holiday Dinner Dance at the Colorado Springs City Auditorium.

The December meeting featured a delicious catered meal with outstanding Christmas music provided by The Fermata's Recorder group of Colorado Springs.



Chapter 1100 President, Ray Rozak, presents a check for \$1,500 to Jake Shifstad, Shield 616 founder, for a set of protective gear for a local law enforcement officer or first responder.

Anita Wolfe & Flag quilt presented by Shirley Karlstrum who designed & made the patriotic design especially for a chapter military veteran.





Beverly Schaab proudly displays the quilted table runner made by Shirley Karlstrum for presentation to a veteran's widow.

Some of the Chapter 1100 attendees at the SRC Holiday Dinner Dance in Colorado Springs in November. Some members also volunteered in making the event a success for the approximately 500 people who attended.



Chapter 1100 Members socializing before the December Chapter meeting.

The **JANUARY AND FEBRUARY CHAPTER 1100 CALENDAR** is added below for you to see upcoming meetings. It's always available from the Chapter website at <http://aarpchapter1100blackforest.weebly.com>

JANUARY

<u>Date</u>	<u>Location</u>	<u>Remarks</u>
January 3	IHOP, Stetson Hills	Board Meeting 11:30 – Chapter Members may attend.
January 8	BF Lutheran Church	Chapter Meeting 12:00 Start. Pot luck lunch 2018 Officers Installation Ceremony. Jeremiah Mora, AARP Colorado. Program: Tax Update. Cheryl Moyer, Changes to Tax Law for 2020 tax year.
January 22	BF Lutheran Church	Senior Social 1- 4 PM. .
REMINDER	REMINDER	2020 CHAPTER DUES PAYABLE NOW

FEBRUARY

<u>Date</u>	<u>Location</u>	<u>Remarks</u>
February 12	BF Lutheran Church	Chapter Meeting 12:00 Start Pot Luck Lunch Program: Black Forest Fire & Rescue. Black Forest Fire & Rescue.
February 26	BF Lutheran Church	Senior Social 1- 4 PM
February 29	DUES DEADLINE	After today unpaid memberships becomes inactive.

FEBRUARY 12TH HOSTESS: SHARON FULTON. **GREETER:** JIM BELK

WELCOME NEW MEMBERS: Dinah G. Watson; Janet Risovi, Kent Risovi, Betty Kyle

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

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.

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 8 local newspapers, the Gazette blog & posted to our website regarding Chapter related recent activities. Thank you Stan.

Sunshine: A Get Well card was sent to Lavonne Hidy. (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 is back** on Wednesday, January 22nd.

Secretary's Report - November 13th meeting

The December meeting was called to order by President Ray Rozak. He led us in the Pledge of Allegiance & Jennifer presented an invocation. President Rozak wished a Happy Birthday to Lavonne Hidy, Ray Rozak & Denny Wilson. Guests & Birthday folks were invited to lead the line to partake in the catered BBQ'd meats & side dishes & desserts supplied by Chapter members. Hosts for the meeting were Lavonne Hidy & Helen Von Gunden. The Greeters were Electa & Stan Beckner.

Before lunch we had the pleasure of listening to the Fermatas Recorders Group of Colorado Springs as they played several Christmas songs. Their last was the Twelve Days of Christmas & we all joined in. Thank you Electa for having them play for us.

The Senior Dinner Dance was a big success. Our members were there in the morning to help decorate the Auditorium & helped set up the tables. The music was very good. John Carroll was the M.C. - he always does a great job. Cadets from the Air Force Academy danced with different people & made sure everyone had a good time. A photographer was set up in the front hall & you could get your picture taken with Santa & Mrs. Clause. The first picture was free then you could order as many copies as you wanted. When it was time to leave everyone received a goodie bag on their way out. These bags were stuffed the day before by some of our members. The dinner would not be possible if not for the volunteers that run the whole dinner, do the set up, serve & stay to help clean up. Thanks for those of you who helped.

Stan Beckner, who does the web site, sends articles to the local newspapers, keeps us informed of what's going on - he does so many things that it boggles the mind - has asked for some assistance with all this & Jim Belk has agreed to help him. We all should thank Stan for what he does & Jim for stepping up & helping.

At each meeting we are reminded to report our volunteer hours, since there are many ways we help each other. It will all be explained at our January meeting. These hours are sent to Washington & help us get the Trophy for the best chapter in the state. We've received this for 11 years. Let's try to keep the Trophy in our name for the next 11 years.

We still need Host, Hostess & Greeters. Helen Von Gunden has the signup sheet, it'll be sent around again. (Editor: The sign up sheet has been filled in & won't be going around again. Thanks to those who signed up.)

Longevity badges were handed out by Lavonne Hidy. Roberta Hagmaier received a badge for 5 years, Carolyn Jaworski for 15 years.

Ten years ago we purchased a paver stone for the church to recognize how helpful they've been to us, put outside with the Chapter Name & our motto "To serve and not be served".

Chapter annual dues of \$10.00 per person will be accepted at our January & February meeting. If they are not paid by February 29th you will be dropped from the roster.

The second vote for the 2020 slate of officers passed. President is Candace Lehmann, VP is Raji Verma, Treasurer is Anita Wolfe, Waldo Pendleton is Health Care & Electa Beckner is Legislative chair. The audit committee, Max, Lin, Stephen and Ray, will meet in January before our meeting to audit the treasurer's books.

Ray wants to Thank all who have supported Ray's R.S.F. for the last year. "A special Thanks to my wife who put up with me & our daughter Pattie who made all the decorations for Santa."

Respectfully submitted,

Lin Rozak

(Editor: Thank you both for your tireless work for this Chapter.)

Avoid Scams in 2020!

The start of a new year often means setting new goals or creating resolutions. Why not make your resolution to stay scam free in 2020? While scams can take various forms, there are often "red flags" that are common to many scams. Recognizing red flags will help you avoid scams. The following are some common red flags that may help you identify if a scammer is trying to steal your money or personal information:

- You are asked to send payment in a non-traditional way, such as via pre-paid gift card, wire transfer or cryptocurrency
- You receive unsolicited contact from a government agency, business or other entity that is unexpected & unprofessional
- You are requested to provide or verify critical information such as a bank account number or your Social Security number
- The request is urgent in nature, often with a timeline to ensure there is not time to verify its legitimacy
- The offer seems "too good to be true" or not in line with market value for the product or service
- There is little or no contact information for the organization & 3rd-party reviews are limited or don't exist

Aside from recognizing red flags, one of the best ways to stay scam free is to "trust your gut," if something doesn't sound right, don't go along with it. If you have a question about a fraud or scam contact an AARP ElderWatch volunteer specialist for information & assistance. Stay Scam Free in 2020!

This newsletter was published and distributed with the assistance of the following merchants:

Firehouse Famous Texas BBQ on the Run www.firehouseontherun.com	(719) 495-8453 12480 Black Forest Rd., 80908
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AARP FOUNDATION

TAX-AIDE

02/01/2020 - 04/15/2020

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. This includes free E-file of your return to the IRS. **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	1628 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-3:00PM	9:00AM-3:00PM	-	-	-	-	Walk-ins & Appts.	719-368-1170
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
COSPGS SILVER KEY SENIOR SERVICES	1655 S. MURRAY BLVD	COLORADO SPRINGS		-	9:00AM-2:00PM	9:00AM-2:00PM	9:00AM-2:00PM	-	Walk-Ins	
MT CARMEL VETERANS CENTER	550 COMMUNICATION CIR	COLORADO SPRINGS			9:00AM-2:00PM				Appts.	719-772-7000
CALHAN FAIRGROUNDS SWINK HALL	EL PASO COUNTY FAIRGROUNDS 366 TENTH ST	CALHAN	-	-	9:00AM-3:00PM		-	-	Appts. Preferred	719-347-7638
WOODLAND PARK CHURCH OF THE NAZARENE	900 EVERGREEN HTS DR	WOODLAND PARK		10:00AM-3:00PM		-	-	-	Appts.	719-351-6600
FOUNTAIN VALLEY COMM CTR	5725 SOUTHMOOR DR	FOUNTAIN	-	8:30AM-3:30PM	-	-	-	-	Walk-Ins & Appts.	Appts Preferred 719-520-6470

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.

What We Can Prepare		What We Cannot Prepare		
<ul style="list-style-type: none"> ● 1040 with Schedules A, B, and D ● Schedule C up to \$25,000 expenses (no employees, no inventory, no losses or depreciation, etc.) ● Schedule EIC and EIC Worksheets ● 1099-MISC (box 7) nonemployee compensation is reported on Schedule C. ● 1099-MISC (box 1 or 2) - rents, royalties, reported on Schedule E with no expenses, depreciation or depletion) ● 1099-MISC (box 3) other income is reported on 1040 Line 21) ● 1040-ES (Estimated Payments) ● 1095-A, B or C (Affordable Care Act) ● 2441 (Child & Dependent Care) ● 5405 (Repayment of First Time Home Buyers Credit) ● 8283, Second A, Part I - noncash contributions to charity exceeding \$500 but less than \$5,000 ● 8606 (Nondeductible IRA) Part I ● 8812 (Additional Child Tax Credit) ● 8880 (Qualified Savings Credit) ● 8863 (Education Credits) ● 8949 (Sales or Disposition of Assets) ● 8965 (Affordable Care Act Health Coverage Exemptions) ● 8962 (Affordable Care Act Premium Tax Credit) ● 8379 (Injured Spouse) ● 9465 (Installment Agreement) ● 1040X (Amended Returns, if trained in tax year amended) ● Schedule K-1 that provides information <u>only</u> for interest, dividends, capital gain distributions and royalties (Schedules B, C, E) ● Cancellation of Credit Card/Consumer Debt - 1099-C ● Health Savings Account - 1099-SA and Form 8889 		<ul style="list-style-type: none"> ● Schedule C (Business Profit and Loss) if business had a net loss, or expenses exceed \$25,000 ● Complicated Schedule D without proper paperwork (Capital Gains and Losses) ● Schedule E (Rental Property) with expenses, including depreciation ● Schedule F (Farm Income) ● 2106 (Employee Business Expenses) ● 3903 (Moving Expenses) ● Portions of Schedules A and B that are not included in our training ● Schedule K-1 that involves depreciation or deductible expenses ● Other rental income or business income 		
		<p>AARP Foundation is a charitable affiliate of AARP, focusing on struggling people 50 and over, so they can regain their confidence as good providers and members of their communities. We understand the needs of older and low- to moderate- income taxpayers, especially as the U.S. tax code has become more and more complicated. Note - AARP membership is not required, and there are no age limits.</p>		
		<p>Retirement or other life changes may mean you can't file a 1040EZ form anymore. You may have a relative who's now a dependent. Or you may have lost a spouse who always did the taxes in your family. We'd like to help.</p>		
		<p>When you go to an AARP Foundation Tax-Aide site, you don't have to deal with a kiosk or go online. You'll get personal attention from IRS-certified Counselors until your taxes are completed. We even transmit your returns directly to the IRS.</p>		