



BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

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

February 8, 2017

Host: Lin and Ray Rozak
Greeters: Helen and Don Von Gunden
Program: Fire Safety Tips in the Home presented by Ass't Chief Rebiski, BF Fire & Rescue and the Formal Chapter Officer's installation with Jeremiah Mora

Chapter dues, \$10.00 per person, are due now & if not paid memberships become delinquent at the end of February & you will be removed from the mailing list & roster.

Stroke & Heart Attack Awareness Class

The public is invited to a FREE opportunity to hear a paramedic from the Black Forest Fire & 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 to 11:30 on February 8th.

Attendees at the meeting are invited to stay after the instruction for the regular AARP Chapter lunch & meeting that begins at noon. Black Forest Fire & Rescue will also provide a short program during the afternoon meeting. For additional information contact Gwen at 495-2176.

CHAPTER 1100 MEETING PROGRAMS FOR 2017

March 8 th	Meet at the Old Country Buffet - No speaker
April 12 th	What to Do to Prevent Falls and Improve Balance, Lori Morgan, UC Health
May 10 th	Energy Conservation, Mountain View Electric (speaker to be determined)
June 14 th	Colorado Springs Age Friendly Community. Claire Anderson
July 12 th	Picnic - No speaker
August	No meeting
September 13 th	Meet at the Old Country Buffet - No speaker
October 11 th	History of Navajo Code Talkers. Russ Miller,
November 8 th	Healthy Eating over the Holidays. Mary Lynn Willis, Registered Dietician
December 13 th	Holiday music by the Fermatas Recorder Group. Electa Beckner

A SPECIAL THANK YOU TO THE NEW PROGRAM COMMITTEE MEMBERS FOR MAKING THESE ARRANGEMENTS: Rita Fitzpatrick, Pat Guild & Don Dinwoodie. You all did a fantastic job & the subject matter to be presented looks interesting.

if members have ideas/suggestions about potential chapter programs, contact a Program Committee member.

Tax Advice at Chapter 1100's January Meeting

The January Black Forest AARP Chapter meeting featured Sherri Wells, a Senior Tax Consultant, who provided a great deal of good advice on tax-related member questions. Included was strategy for transferring property & finances to siblings or other individuals in forms that will minimize subsequent taxes. Ms. Wells also answered many questions from the membership regarding the functions of estate lawyers, elder law specialists, wills, inheritance vs. gifting, & other related tax situations.

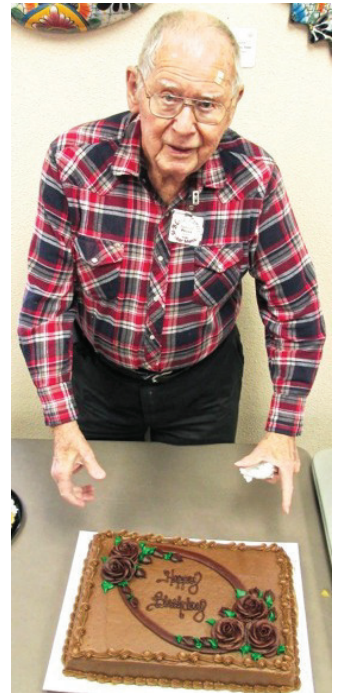
Sherri Wells, Senior Tax Consultant lead a comprehensive discussion on tax strategy for seniors & those considering legal measures for transferring their wealth to others. Ms. Wells can be reached at 719.570.9421 for consultation.

The elected Chapter Officers for 2017 were installed in a brief ceremony. The Feb 8 Chapter meeting will include an additional ceremony to celebrate their installation.

Howard Pease's birthday was recognized with a large chocolate cake & the singing of Happy Birthday to him on this momentous occasion. Howard is a long time member of Chapter 1100, & has held several Chapter Offices. He is currently a member of the Chapter Board of Directors.



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Howard Pease, long time member of Black Forest Chapter 1100 is shown with the cake presented to him on the occasion of his January birthday.

A REQUEST FROM THE EDITOR:

I have been trying to complete the Chapter's Annual Handout but am unable to because the information I need is not complete. Every year the same 18 people (singles & couples) always sign-up to be a Host/Hostess & Greeter & the other 22 people (again singles & couples) don't. I understand that some aren't well or not able to attend meetings, & appreciate their retaining their membership, but the majority of those who do not participate certainly can and I'm asking that you do sign-up.

I'm leaving a large copy of the Host/Hostess & Greeter list on the table with the Project Sign-up sheets. I need people to sign-up for April particularly &, in months where there is only one person signed up, please offer to join them. It's not easy doing it alone and we all could use some help.

I thank you in advance and with your assistance I will be able to complete the Annual Handout, with the correct information, and can print them and hand them out at the March meeting. (In the future I do hope to gather this information before the end of the year so I can have the Handout to you earlier in 2018.)

Thank you. Helen Von Gunden

FINANCE**Black Forest AARP Chapter 1100 Financial Report**

Jan. 1, 2017 Checking Account Balance: \$3,509.60

	2017	
	MONTHLY	YEAR TO DATE
Income		
Dues	\$60.00	\$60.00
Gifts or Donations		
Social Events: 50/50 Drawing	\$18.00	\$18.00
Advertising Income		
TOTAL INCOME	<u>\$78.00</u>	<u>\$78.00</u>
Expense		
Meeting Expense	\$145.00	\$145.00
Gifts or Donations (Hospice)	\$25.00	\$25.00
Social Events:	\$100.00	\$100.00
Supplies (sugar, cups, plates)		
Chapter Holiday Dinners		
Administrative Cost		
Newsletter Cost		
Other (Weebly, insurance)	<u>\$47.88</u>	<u>\$47.88</u>
TOTAL EXPENDITURES	<u>\$317.88</u>	<u>\$317.88</u>
1/31/17 Checking Account Balance		\$3,269.72
CD Account Interest to date in 2017		\$1.04
CD Account Balance		\$1,041.51

**CHAPTER COMMITTEES**

Community Service updates from Gwen: \$104.07 was collected at the January meeting for Black Forest Cares - whose cupboards were pretty bare after the holidays. Thanks to all who contributed.

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 Lavonne Hidy & Pat Guild for their work on the monthly telephone member notifications & Helen & Don Von Gunden for notifying members via e-mail.

Public Relations: PSAs were sent to 8 local newspapers, the Gazette blog & posted to our website regarding the Chapter's January meeting & the upcoming Heart Attack and Stroke program.

Sunshine: Get Well cards were sent to Norma Jean Richardson, Anna Skinner, Ruth Schwarzman, Ray Rozak & Rita Fitzpatrick. Thanks Electa. (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.)

MARCH 8TH MEETING INFORMATION: Luncheon at the Country Buffet, 801 N. Academy. Meet at 11:30 to eat at noon.

Secretary's Report

Patricia Dix, Chapter Vice President, convened the January 11th meeting at 11:45 by leading the Pledge of Allegiance.

She recognized Howard Pease who just celebrated his 91st birthday. A cake was provided in his honor & members serenaded him. Pat also recognized the birthdays of Marty Brauns, Don Dinwoodie, Marcie Miller, Peggy & Scotty Scott, & the anniversary of Marty & Jean Brauns.

Pat led the prayer, recognized & welcomed guests & new members, Denny Wilson & Judy Handran, before asking them to lead the lunch line along with members celebrating a birthday or anniversary.

Pat reminded members that volunteer hours need to be submitted.

Formal installation of officers will be delayed to the February Meeting since Jeremiah Mora was unable to attend the meeting due to car trouble.

After lunch, Sheri Wells of H&R Block gave a talk on tax issues affecting seniors. A number of questions followed which were helpful to the seniors present.

Pat announced that we still need a Chairperson for the Program Committee & asked for volunteers to help with it. Pat Guild & Don Dinwoodie volunteered to work with Rita Fitzpatrick on this year's slate of programs. (*Editor: See page 1 of the February newsletter for the full list of programs arranged for 2017. They did a great job & quickly! Thanks.*) The committee is open to suggestions & put out a short survey to evaluate interest.

Lori Belk & Durelle Pithey agreed to serve as hostesses for the April meeting. Lavonne Hidy will serve as greeter.

The Finance Board presented the yearly budget to the membership for approval. A printout was placed on each table for consideration. Membership voted to approve the budget.

Pat requested that each committee prepare a work plan for the year 2017 to the board.

The Audit Committee, consisting of Howard Pease & Ray Rozak, will meet at a future date. A third member is needed.

Pat requested that everyone review the Chapter Standing Rules & Handbook. Any corrections or additions should be submitted to her to hand out at the February meeting.

Rita Fitzpatrick, legislative advocate, corrected the understanding that she had of Medical Vouchers being proposed in Congress (to replace traditional Medicare) to reflect that Premium Support Vouchers would be used for seniors to purchase their own insurance on the open market. This is a current proposal, not introduced into legislation as yet.

Lavonne Hidy described the work of La Puente (The Bridge) which we, as a service organization, support. The mission of this group is to meet the immediate needs of & to empower people in the San Luis Valley to live independently with dignity. The group provides emergency shelter, food assistance, clothing, transportation, housing, financial assistance & job & parental training. Lavonne has asked us for assistance in providing fresh fruit for over 150 Easter baskets for children of that area.

To that end, a donation collection was approved for this meeting & also for the February meeting. Money collected above the need will be donated to local organizations, among them Marian House, Black Forest Cares, & Tri Lakes Cares.

Gwen Burk, Chair of Community Services, distributed a survey sheet on volunteer interests for the upcoming year, collected them at meeting's end & is assessing them to determine which activities members prefer to support.

Stephen Blucher reminded members there will be a St. Patrick's Day Driver Training, March 17th, from 1 to 5 at the Black Forest Lutheran Church in the meeting hall. Call 597-5683 to reserve a spot. Cost is \$15 for AARP members & \$20 for non-members.

Helen Von Gunden announced that Pavilion #1 at Black Forest Regional Park has been reserved & paid for. The picnic will be on July 12th. More information will be available as we get closer to that date.

The meeting ended at about 1:20 p.m.

Respectfully submitted,

Rita Fitzpatrick

EDITOR: Good job Rita!!!

This article also came from Bill Sanderman, CO State Coordinator for AARP Driver Safety and a Chapter 1100 member. Vol. 10, Edition 3– 4th Quarter 2016. Thanks Bill.

HOW TO CHECK TIRE PRESSURE

Proper tire maintenance keeps you safe and your car running its best. One of the most important—and most often overlooked—regular maintenance you should be doing is checking the pressure of your tires regularly.

Car tires don't have to be punctured to leak air. And unlike your gasoline gauge, most cars don't alert you to check your tire pressure. This guide will guide you through how to properly check the pressure of your tires, and why you should keep it at the top of your routine.

Why Is Tire Pressure Important? According to the National Highway Traffic Safety Administration, under-inflated tires have a higher risk of damage and failure. Not only will they wear out faster if under-inflated, but faster deterioration can also lead to reduced control of your vehicle, tire blowouts, and crashes.

In addition to safety, there's also an environmental and economic benefit to keeping your tires full of air. Gas mileage is reduced by .2% for every 1 PSI (pounds per square inch) your tire pressure drops below the recommended level. By keeping your tires inflated to the proper pressure, you could save yourself up to 3% in gas mileage, depending on your vehicle and driving habits.

Not only are you saving more money in reduced visits to the gas pump, but you're also ensuring our planet continues to grow and thrive for drivers of the future.

PSI Explained. Open your car's glove box, pull out your owner's manual, and look up "tires". You should find details including front and rear "PSI" listings. This number is determined by your vehicle's manufacturer, and it's how you can tell if your tires are properly inflated.

PSI is based on your vehicle's: Total weight and size; Towing weight capability; Recommended tire size. It's important to note that you should always use the pressure recommended by your vehicle's manufacturer to ensure optimal vehicle performance. This means you need to ensure that your tires are appropriate for your vehicle, and that the PSI recommended for the tire matches what your vehicle's manufacturer recommends for your car.

When to Check Tire Pressure. Even brand new tires with minimal wear and tear lose air constantly. Factors that can affect tire pressure include: Hot or cold temperatures; Driving distance; Towing or carrying added weight in your vehicle.

Most tire and vehicle manufacturers recommend checking your tire's pressure each month, as they can lose multiple pounds of pressure within that time from simple daily use. In addition, it's important to check pressure as temperatures heat up. Tires react quickly to changes in temperature, and a rise in heat can cause rapid pressure loss. Leaky valve systems, low leaking punctures, and other often hidden damage can also occur.

How to Check Your Tire Pressure. Checking tire pressure is easy. You can do it right at home or at the gas station. Just be sure you check the pressure when your tires are cold, or haven't been driven in several hours. This will give you the most accurate reading.

The most important piece of equipment you need is an accurate tire pressure gauge. You can find battery-operated digital gauges, or more traditional stick-type gauge found at most gas stations. A good gauge shouldn't set you back more than \$15—a worthwhile investment for a longer life for your tires.

Make sure you have your manufacturer's PSI handy when you're checking your tire pressure, and then follow these steps: Remove the end caps on your tires' air valves (don't lose them!); Place the tire pressure gauge into the valve stem and press down quickly to get a reading; Check the PSI reading. Compare that to your vehicle's recommended PSI. It can often be tricky to get the gauge to press fully onto the valve, resulting in an off reading— so take a few readings to eliminate any anomalies. If the reading is above the recommendation, push in the valve to let out some air (you might have to do this a few times to get it right). If the PSI reading is below the recommendation, fill your tire with air until you reach the ideal level (this may also take a few tries). In all, checking the air pressure on your tires should take just a few minutes and is well worth the savings and protection you'll gain!

Signs You Need New Tires. By checking tire pressure once a month, you'll get a good idea how they are performing. If your tires are fairly new and continue to leak air, you should consult your dealer or mechanic. You may have a faulty valve or other damage that is difficult to detect... which could unfortunately result in the need to replace the tires completely. But with proactive maintenance, you could catch an issue before it becomes a problem, and just end up needing a small repair.

Beware of Online Scams

The internet is a wonderful place to stay in touch with friends, conduct business & get information. Scammers also really like the internet because it gives them access to the billions of people who are online every day. When you are online make sure to take proper precautions to keep your personal & financial information safe & avoid these common scams:

Phishing: Scammers impersonate a business or federal agency to trick you into giving out personal or financial information. This is often an email asking you to verify or update bank numbers or other personal information. Never send sensitive information via unsecure channels.

Social Media: Facebook & other social media sites can have many scams. Beware of offers that sound "too good to be true" & avoid profiles of people who you don't know. Even be skeptical of offers from "friends" as accounts can be mimicked.

Tech Support: Also known as the "Microsoft scam." Never respond to pop-up windows that say you have a virus.

Online Dating: Lots of relationships begin online. Scammers also like to meet potential victims on those same dating sites. If you are meeting people online, never send money to someone who you have not met in person.

Fraudulent Sales: Do your research before buying anything. Ensure the seller is legitimate & if the price is "too good to be true" ask more questions. Sites like Craigslist are riddled with scammers. If you shop on Craigslist or a similar site, only deal locally, never wire money & never ship anything.

If you have questions about an online scam, feel free to contact an AARP Foundation ElderWatch volunteer specialist at 800-222-4444, option 2, to talk you through the situation.

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- **February 24th— Senior Social** at the Black Forest Lutheran Church
- **REMINDER FROM RAY** - He needs items for the monthly door prize drawings. Remember this is a Chapter fund-raising activity. Those who attended the July Picnic & the Thanksgiving meal enjoyed food purchased with money collected through these drawings rather than from the Treasury.
- **CHAPTER WEBSITE** <http://aarpchapter1100blackforest.weebly.com> (No count this month.)
We hope our members will find it useful & it will also serve as a membership recruiting activity. Please pass on to Don & Stan your ideas & recommendations on how we can improve this community outreach vehicle.