



BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

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

January 11, 2017

Host: Electa & Stan Beckner, Gwen Burk
Greeters: Don Dinwoodie
Program: Chapter Officer's installation. 2017 Tax Information..

ELECTION OF OFFICERS AND HOLIDAY LUNCHEON

The election of 2017 Chapter Officers was conducted at the December meeting of the Black Forest AARP Chapter #1100. Those elected were: Charles Karlstrum, President; Patricia Dix, Vice President; Rita Fitzpatrick, Secretary; Linda Siebe, Assistant Secretary & Shirley Karlstrum, Treasurer. Board Members elected were: Lavonne Hidy, Howard Pease & Don Dinwoodie (for 2017-2018) & Stan Beckner, Waldo Pendleton & Beverly Schaab (for 2017-2019). Nominating Committee members elected were Edna Eaton & Theresa Tilton. The elected Chapter Officers will be installed on January 11th at the Chapter meeting at the Black Forest Lutheran Church Fellowship Hall in Black Forest.

Each elected Chapter Officer received a distinctive lapel pin indicating their post as being an elected Chapter 1100 Officer. In addition, the Chapter President presented Past Chapter President pins to Don Von Gunden & Waldo Pendleton.

The day also featured a catered Holiday meal of turkey, ham, & all the trimmings, included some outstanding desserts & side dishes contributed by the membership. An extensive door prize drawing followed the business meeting during which many chapter members received valuable & unique surprise gifts.

The Spirit of Grace Choral Group, Roxanne S. (pianist), Kay M., Caoilainn D., & Carol B. presented a sing-along program of Holiday & Christmas music. The group was from Our Lady of the Pines Catholic Church in Black Forest.



The AARP Chapter 1100 Officers elected for 2017 are: Back Row L-R, Charles Karlstrum, Waldo Pendleton, Howard Pease, Rita Fitzpatrick, & Don Dinwoodie. Front Row L-R, Patricia Dix, Lavonne Hidy, Beverly Schaab & Shirley Karlstrum. Not shown, Edna Eaton, Linda Siebe, Stan Beckner & Theresa Tilton.

Past Chapter President Lapel pins were presented to L-R, Don Von Gunden & Waldo Pendleton by Chapter President, Charles Karlstrum.



The Spirit of Grace Choral Group from the Our Lady of the Pines Catholic Church in Black Forest led the membership in many Christmas & Holiday songs. The presentation was in honor of Kay Zvonkovich who was an active member of both the Black Forest AARP Chapter, the Church & the Choral Group.

Protect Your Identity Today!

Identity thieves are lurking online, at your front door, over the phone & even searching through your garbage! Make sure to take precautionary steps to keep your identity safe. Here are 15 things that you can do today to help protect your identity:

- **Shred** all personal documents
- Take your **Social Security card** and **Medicare card** out of your wallet
- Create **strong passwords** for online accounts and change them regularly
- Make sure your **smartphone** has a passcode to access it
- Check your free **annual credit report** at www.annualcreditreport.com or call: 877-322-8228
- Manage your **privacy settings** on social media sites like Facebook, Instagram and Twitter
- Keep your **purse** and **wallet** in secure locations when they are not on your body
- Do not put **outgoing checks** or bills in your mailbox at home, take them to the post office
- Check your **financial statements** online regularly
- Delete **emails** that look suspicious
- Do not open **attachments** or click on **links** in an email from someone you don't know
- Before engaging with a business or shopping online, **do your research** on the company through the Better Business Bureau or other consumer forum
- Never give your Social Security number or banking numbers to an **unsolicited caller**
- Keep your personal documents in a **secure location** like a safe or locked box
- Update your computer's **anti-virus** software

If you are concerned that your identity has been stolen visit www.identitytheft.gov for next steps and/or contact an AARP Foundation ElderWatch volunteer specialist at 800-222-4444, option 2, to talk you through the situation.

(The above article was supposed to be in the October newsletter. The information is relevant anytime so please read this. Helen)

January 11th program:

Thanks to Jim Belk, Sheri Wells from H & R Block will be at the meeting to present a "2017 tax talk".

Dec. 1, 2016 Checking Account Balance: \$3,389.22

Income	MONTHLY	YEAR TO DATE
Dues	\$260.00	\$810.00
Gifts or Donations		\$731.00
Social Events: 50/50 Drawing	\$40.00	\$223.50
Advertising Income	<u>\$100.00</u>	<u>\$300.00</u>
TOTAL INCOME	\$400.00	\$2,064.50
Expense		
Meeting Expense		\$238.00
Gifts or Donations (Hospice)		\$15.00
Social Events:		
Supplies (sugar, cups, plates)		\$51.37
Chapter Holiday Dinners	\$204.83	\$521.44
Administrative Cost		\$112.95
Newsletter Cost		\$140.83
Other (Weebly, insurance)		<u>\$149.88</u>
TOTAL EXPENDITURES	\$204.83	\$1,229.47
12/31 Checking Account Balance	\$3,582.39	
CD Account Balance		\$1,039.95

CHAPTER COMMITTEES

Community Service updates from Gwen: \$75.25 was collected at the December meeting for Black Forest Cares.

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 December meeting, some included the pictures of the event.

Sunshine: Get Well cards were sent to Ethell Santti & Don Von Gunden. 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.)

February 8th Chapter meeting. Host/Hostess: Ray & Lin Rozak. Greeter: ?

Program: 9:30—11:30 Stroke & Heart Attack Awareness Training. FREE. Public Invited.
Chapter Meeting: 12:00 Program: Black Forest Fire & Rescue presentation.

March March 8th - no Host/Hostess or Greeter required.

Chapter meeting will be held at the Country Buffet, 801 N. Academy.
Meet at 11:30, eat at 12:00. No program.

Secretary's Report

The December 14th meeting was called to order by President Karlstrum who then led the Pledge of Allegiance. The Invocation was given by Sedra. Birthdays: Alberta Davis, Lavonne Hidy, Lexie Manfrin & Ray Rozak. Anniversaries: None. Guests: Spirit of Grace Choral Group.

Santa & his reindeer stopped by to help us celebrate the season. The tables were covered with bright tablecloths, poinsettias, Hershey's gold chocolate with almonds & centerpieces to be given away. Decorations were all over, the hall was bright & cheerful, & we were ready to celebrate. The main dishes were provided by Golden Corral, the side dishes & desserts provided by our very own good cooks. Thank you everyone who made the dinner so great.

Now on to business: we desperately need someone to take over the position of Program Chairperson, which means finding people to come & talk to our group. We're all set through February, & then we need speakers for April, May, June, October, November & December. If you have an idea, someone you think would be interesting, bring it up at the meeting. Rita Fitzpatrick will help, so now we need one other person.

January the new officers will be installed & Denver will be down to help with the installation. Chuck & Shirley will be out of the state, so the Vice-President, Pat Dix, will take over.

Hope you've turned in your community service hours. They're needed to be submitted to National by January 1st.

Dues are due! At \$10 a person, it's a deal! The information alone is worth it. Rita brings us up-to-date with all that's going on in the Denver Legislature, you're brought up-to-date with all the scams going around, free Stroke & Heart attack presentation, tax information & all the other things we talk about. Plus lunches & great food what else is there? (no, don't tell me, I can think of things by myself).

It's time to start thinking about a nomination for the National ERA Community Service Award. It can be one person or a couple, if you have someone in mind you have to write a recommendation for them. Three hundred words or less and give it to Stan. We have a few people who go beyond the normal duties for the chapter & they need to be recognized.

One of the bills before the State is affordable housing for those in need. Finding funding (say that 10 times real fast) for it will be difficult but Rita assures us that she will not give up on this & will continue to voice her opinions at the state meeting.

Our state wants to get out of Medicare & have our own healthcare program. It would be a voucher system where you get so much money in medical vouchers at the beginning of the year, if you have medical problems at the end of the year & are out of voucher, too bad, you pay out of your pocket for medical expenses. I'm not sure about this, I guess we wrap up in bubble wrap so we don't get hurt, & try not to get sick after we run out of vouchers. We need to Thank Rita for keeping us posted on these things

HALLELUJAH! We finally got a Social Security raise but don't get too excited. The bottom line is - this the same as last year. Maybe the raise goes right to Obama Care, all I know for sure is it's not in my pocket.

This year let's make some changes for the better. For instance, let's learn to respect our President & guest speakers by being quiet while they are talking. Care more about doing things than about praise or getting your name in the chapter news. We have a few people who always show up early to help set up & the same people stay after meetings to help clean up, if you're not one of these people try to be. I realize that it's difficult to do all the time, but once in a while will help those who are always here.

I found a cute little brain game on the computer; give it a try, not as easy as you might think.

Every answer must start with the last letter of the previous answer.

Last name: Rozak

Animal: kangaroo

Girl's name: Olivia

Color: amber

Movie: Rambo

Some thing you wear: overcoat

Drink: tea

Food: apple

Item in the bathroom: efferdent

Place: Toledo

Reason to be late: overslept.

This will makes you think. Hope you enjoy it.

Ray & I remembered the reason for this holiday, it's not who gives the most expensive gift. It's the celebration of Jesus's birth. Happy Birthday Jesus.

This is my last letter, so I want to say, at first it was confusing, then it was just OK, now, I really enjoyed doing this, Thanks for the Memories.

MY WISH for all to have an ACORN in your pocket and PINE NEEDLES in your Shoes. If you figure out what this means, let me know.

Respectfully submitted, Lin Rozak

(EDITOR: Thank you for your years as Secretary. You've done a great job Lin!

This article 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.

WARNING FROM SHELL OIL COMPANY

Please send this information to all your family & friends, especially those who have kids in the car with them while pumping gas. If this were to happen, they may not be able to get the children out in time.

Shell Oil Comments - **A MUST READ EVEN IF YOU DON'T OWN A CAR..**

Here are some reasons why we don't allow cell phones in operating areas, propylene oxide handling and storage area, propane, gas and diesel refueling areas.

The Shell Oil Company recently issued a warning after three incidents in which mobile phones (cell phones) ignited fumes during fueling operations.

In the first case, the phone was placed on the car's trunk lid during fueling; it rang and the ensuing fire destroyed the car and the gasoline pump.

In the second, an individual suffered severe burns to their face when fumes ignited as they answered a call while refueling their car.

And in the third, an individual suffered burns to the thigh and groin as fumes ignited when the cell phone, which was in their pocket, rang while they were refueling their car.

You should know that:

- * Mobile Phones can ignite fuel or fumes .
- * Mobile phones that light up when switched on or when they ring release enough energy to provide a spark for ignition
- * Mobile phones should not be used in filling stations, or when fueling lawn mowers, boats, etc.
- * Mobile phones should not be used, or should be turned off, around other materials that generate flammable or explosive fumes or dust, (I.e., solvents, chemicals, gases, grain dust, etc...)

To sum it up, here are the Four Rules for Safe Refueling:

- 1) Turn off engine
- 2) Don't smoke.
- 3) Don't use your cell phone - leave it inside the vehicle or turn it off
- 4) Don't re-enter your vehicle during fueling

**BOTH HANDS ON THE WHEEL,
EYES ON THE ROAD
THAT'S THE SKILLFUL
DRIVER'S CODE
Burma Shave**

Free Trial Offer? Think Twice!

Many products advertise free trial offers that claim to be "risk free" or offer a "money-back guarantee." However, some "free" trial offers end up being traps that lock consumers into plans that charge automatic recurring fees.

Often a free trial offer will require you to provide your credit card information for a nominal activation or shipping fee. However, once you accept the free trial offer & the company has your payment information, you may be charged for products you never ordered. Here are some ways you can protect yourself from these frustrating "free" trial offers:

- Understand the terms & conditions: If you can't find them, or they are not explicitly clear, don't agree to the offer.
- Do your research: If you are not familiar with the company, look them up via the Better Business Bureau or other consumer review site.
- Keep track of time: Mark your calendar to make sure you cancel before the end of the free trial period so you don't get stuck with unwanted products & recurring charges.
- Monitor your financial statements: If you see charges you didn't agree to, contact the free trial company directly to cancel future charges. You can also work with your financial institution to dispute future charges.

Be wary of signing up to receive random products or services that claim to be "free." If you are considering an offer, read & understand the fine print before making a decision. If you have questions about a free trial offer, 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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- **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.
- **January 25th:** Senior Socials are back at the Black Forest Lutheran Church.
- **CHAPTER WEBSITE** <http://aarpchapter1100blackforest.weebly.com> **~312 hits from 12/11 to 1/10/2017**
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.
- **Thank you** to Scotty and Peggy Scott for the Christmas cards given to the members at the December meeting.