



BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

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

October 14, 2015

The October 14th Chapter meeting will be held at the Golden Corral restaurant off Woodman Road at 11:30 am.



AARP Black Forest Chapter #1100 has won the Colorado Chapter Cup for the 7th consecutive time!!!!

On Friday, October 2nd, fourteen members of our Chapter traveled to the Arvada Center to attend the "Bi-annual AARP Recognition Event" celebrating the success of outstanding volunteers and community partners. We had a lovely luncheon consisting of a mixed salad, rolls and butter, and an entrée of sliced turkey breast, stuffing, mashed potatoes and gravy and string beans. This was followed by a light, delicious cheese cake with raspberries - and iced tea and coffee. A filling and tasty lunch.

After we ate the program began and then the awards were handed out to many people. Two awards went to Chapter 1100 - the Chapter won the Platinum Chapter Cup again - for the 7th consecutive time! We were shocked and very pleased that all our hard work paid off. And with the Chapter Cup award we received \$250.00. Also receiving an award was Stan Beckner - he received the AARP Lifetime Achievement Award for all the work he does for AARP and especially for our Chapter. It couldn't have gone to a more deserving person. Congratulations Stan! Here are a few pictures. (We don't have the "official" Chapter group picture yet but will put it in a future newsletter.)



14 Chapter members and Kelly.



Chuck receiving the Cup.



All AARP Award winners that day.

Stan and Chuck are Center right.

FINANCE:**Black Forest AARP Chapter 1100 Financial Report for 2015**

Sept. 1, 2015 Checking Account Balance:		\$2,850.07
		Year to Date
Income		
Dues		\$580.00
Gifts or Donations		\$90.00
Tours or Bus Trips		
Social Events:		
50/50 Drawing	\$22.00	\$156.50
Advertising Income		<u>\$135.00</u>
TOTAL INCOME	\$22.00	\$961.50
Expense		
Meeting Expense (Church rent, Park fee)		\$245.00
Gifts or Donations		\$90.00
Tours and Trips		
Social Events:		
Supplies		
Chapter Dinner		
Administrative Cost		\$183.89
Newsletter Cost		\$183.17
Other (Weebly website)		<u>\$18.54</u>
TOTAL EXPENDITURES	\$0.00	\$720.60
Aug., 2015 Checking Account Balance		\$2,872.07
CD Account Balance on 9/15		\$1,039.95
(Includes interest to date of \$.41)		

CHAPTER COMMITTEES

Community Service: First Step pre-school is in need of foam egg cartons. See page 2 of the 2015 Annual Handout for other needs in our community.

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.

Luncheon Coordinator: Thanks to Lin for writing up basic rules for Set Up and Clean Up at every meeting held in the Meeting Hall. These are printed and in a plastic frame on the counter where we serve our food. Please read these when you are the Host/Hostess for a meeting. If you have any questions contact Edna or Helen.

Notification: Thanks to Lavonne Hidy & Pat Guild and Edna Eaton for their work on the monthly telephone member notifications & to Don Von Gunden for notifying members via e-mail.

Public Relations: PSAs were sent to 5 local newspapers, the Gazette blog and posted to our website regarding our Sept. 9th Chapter meeting with Jon Karroll as well as the drawing for the D-Day Commemorative Quilt.

Sunshine: No cards were sent out this month. Electa is the Sunshine Committee and can be reached at 596-6787. Please call her directly so she doesn't hear about a member second hand.

MISCELLANEOUS INFORMATION & UPCOMING ACTIVITIES (Check the Community Service Projects board for info & to sign up.)

- The **Senior Social** will be held on Wednesday, October 28, 2015.
 - **Holiday Dinner Dance**, November 14th at 5:00 p.m. City Auditorium, 221 E. Kiowa Street, 80903. AARP is a Glass Slipper Sponsor of this annual SRC sponsored event. Reservations are required. You can either email info@srcocos.org or call 719-260-0744 starting October 1. Or contact Stan Beckner at 596-6787.
- Set up:** If anyone would like to help with the set up contact Stan Beckner.
- **Trip to Branson, MO**, November 15—21. Cancelled.

Secretary's Report

The September 9th meeting was called to order at noon by President Karlstrum who then led the Pledge of Allegiance followed by the Invocation given by Youth Pastor Sedra. People celebrating birthdays were Les Apodaca & Anna Skinner.

The D-Day Commemorative quilt, created by Shirley as a Chapter fundraiser, was won by Shirley! We all know she was embarrassed but it was a fair draw by our guest speaker Jon Karroll. Shirley said she will be donating it to VFW Chapter 101 for their military museum. Thank you for your work & your generosity. What a beautiful thing to do.

WE WANT TO THANK EVERY ONE WHO WORKED ON THE FLOAT FOR THE PARADE, also for the Friendship Booth. Both took a lot of effort & turned out fantastic. Ray, Lin & Gwen took leadership roles, Stan & Electa, Diane & Les, Lavone, Shirley & Chuck & Edna helped work on the float, Gwen made all the Keeper Keys that were displayed on the side. Gwen headed up the Friendship booth. She had refreshments for those who needed to sit for a while & have a cool drink. Thanks to all of you for your help. Sorry to say we didn't win any awards, but personally I think we had the best float in town!

Today's guest speaker was Jon Karroll, an anchor newsman on Channel 13 KRDO, who told us he is a proud card carrying member of AARP. Jon was nice enough to share some of his experiences as a newsman. He attended college in Grand Junction, Mesa College, where he got a job on the college radio station. He enjoyed it & was very good at his job, & went far in radio. One of his friends introduced him to a television producer, that's when he started on TV. He moved to Chico, CA where he spent 5 years, then came back to CO to Colorado Springs. He's been lucky to stay in one place for years, & marry & raise a family, while most of his friends have been moved from city to city. He told how gathering news has changed so drastically. When he first started it was video tapes, huge cameras & recorders & keeping up with the latest news was almost impossible. Now with social media, websites, Twitter, Facebook & cell phones the news comes to you. Multi-media journalists can do it all now, it comes to them & they put it together & report the news to us. We now have a better view of newscasters & what they have to go through. Thanks Jon for all you do to keep us informed.

Our September meeting marked our Chapter's 43rd birthday! WOOHOO! Let's try to remember this & really celebrate next year, cake & birthday hats! *(We did have a cake this year but no hats. Helen)*

Every year the Senior Resource Council (SRC) has a Holiday Dinner & Dance at the City Auditorium. The food is very good, they have a band & the music makes you tap your feet. People come in casual dress or in a suit & formal dress. You need to make reservations—and we try to sit Chapter members at the same table. We really have a great time! Think about it. We'll have more information on this at the October meeting.

Now, for something you are sick of hearing: With both Thanksgiving & Christmas meetings being catered we need to have a good, solid headcount to order food. We cannot impress upon you how important this is. We need to know if you are coming, or not, & if you are bringing a friend. When no one is home we leave a message & our phone number so you can call back. It's that simple. Please reply so the correct amount of food is ordered. Thanks for reading this again.

The end of this year will be here before we know it and positions on the Chapter Board need to be filled. Many members that hold positions have been doing so for a few years. Although they enjoy it, it is time for different members to step up & infuse the Chapter with new ideas. These positions are not hard. They do require some time & effort but don't most good things require the same? Please consider filling a position. *(Look through your Chapter Handbook for descriptions of each position to help in your decision. Helen)*

During the next few months we will go over the job descriptions, we'll tell you what it entails, & who can help you if needed. When I took the Secretary position I was at a loss. I don't remember being told what I was supposed to do. Of course, I'm old & my mind wanders & I forget things. (Oh look, a bunny!). We're hoping this will help you understand & apply for a position.

The following members received their new longevity badges. 5 year badges: Diane & Les Apadoca, Sue Fletcher, Nick Kneebone, Margaret Eckman. 10 year badges: Catherine Arnold, Helen & Don VonGunden. The Awards Chairman Ted Lunacek & Committee member Pat Guild did a great job pulling this info together & creating the new badges. Thanks.

Our Senior Social is the fourth Wednesday of the month from 1:00 to 4:00. Let's face it, there are good people attending (a lot are AARP members), good snacks, & most important, good gossip! Bring new games & join us.

At the October meeting Gwen will update us on the items she collects & why (soup labels, egg cartons, etc.). These are used for pre-school & church projects for the kids. Collect what you can & then remember to bring them in. (I keep forgetting—did I tell you I'm old?)

The AARP Driver Training course is October 19th. We'll be told more at the October meeting. I should tell you that a lot of insurance companies give a discount when you take this course.

Respectfully submitted, Lin Rozak, Secretary

The highlight of the September 9th AARP Chapter 1100 meeting was the guest speaker, Jon Karroll, Anchorman at KRDO News/Channel 13 TV, & the long awaited drawing for the D-Day Commemorative Quilt.

Jon arrived before our potluck luncheon & partook of all the good food & desserts the Chapter members brought. In addition to pie & cookies we also shared an Anniversary Cake to celebrate the Chapter's 43rd year serving the good people of the Black Forest & Colorado Springs.

After lunch Jon, a proud card carrying AARP member, shared the details of his growing up in California, heading to Alaska for work & adventure, then how he moved within, & up, in the radio & television business & his arrival in Colorado Springs. As a long-time resident he feels Colorado Springs is an ideal place to work, raise a family & enjoy all the outdoor activities the area has to offer.

Jon related how gathering news has changed. When he first started it was videotapes, huge cameras & recorders, so keeping up with the latest news was almost impossible. Now with social media, websites, Twitter, Facebook, & cell phones the news comes to the reporter. As a result the multi-media journalist can do it all now, events come to them, they put it together then report the news to us.

Jon also spends a lot of his time hosting/MCing various events to help many causes within our area. His program was an enjoyable conversation/presentation & chapter members learned a lot about him & about the radio and television business.

The Chapter business meeting followed with the first order of business being the presentation of new longevity badges to Nick Kneebone, Catherine Arnold and Don and Helen Von Gunden. (Also Diane & Les Apodaca, Margaret Eckman & Sue Fletcher). The next item of business was the long awaited drawing for the winner of the D-Day Commemorative Quilt - a Chapter fund raising project. Shirley Karlstrum, an experienced quilter with help from her friends, created the quilt. The chapter thanks Shirley and all those who assisted in making the quilt and, of course, thanks to all who took a chance and bought one or more tickets – the chapter members, attendees at the Boomers & Beyond Expo, and many TREA and VFW Post #101 members.

Jon Karroll drew the winning ticket from a large bowl and the winner was quite a surprise - to her and all attendees. The winner was Shirley Karlstrum, the creator of the quilt. Shirley was stunned and after a moment told everyone she would be donating it to the VFW Post #101 for their museum. A great moment and a fitting home for a quilt commemorating the D-Day invasion, General Eisenhower, and all the men who participated in the invasion.



President Karlstrum showing Jon the D-Day Commemorative Quilt before the drawing.



Jon Karroll draws the winning D-Day Commemorative Quilt ticket from the bowl held by Shirley Karstrum, creator of the quilt, while Black Forest AARP Chapter President Chuck Karlstrum looks on.



Shirley was a little surprised she won the quilt. She's going to donate it to the VFW Post #101 for their museum. A fitting home.

COMPLAINT AGAINST LIFELOCK. On 9/28/15 Stan Beckenr received the following information from Rockford (Rocky) Williams, Chairman of the Denver Triad who has allowed us to quote him and this article.

The FTC filed a [complaint](#) against Lifelock in U.S. District Court on July 21, alleging that Lifelock has failed to live up to the terms of a 2010 settlement by continuing to make deceptive claims about its services, & failing to protect its customers data.

Todd Davis, Lifelock's CEO, is famous for publishing his Social Security Number on billboards as proof of faith in his company's ID protection services, daring crooks to "Steal My Identity! Well, they did [at least 13 times!](#) That snafu put a huge damper on consumer purchases of ID theft services, which is probably the best thing that Lifelock has ever done for consumers.

Some 50 million Americans spent \$3.5 billion on ID theft protection services in 2010. As consumers wised up and stopped wasting up to \$300 per year, ID theft "protection" firms switched to peddling their services to corporations and institutions that suffered data breaches.

Target, the federal Office of Personnel Management, and hundreds of other entities that have failed to protect personal data now offer a complimentary year's worth of ID theft protection services to victims. In my opinion, it's just a PR Band-Aid, not real protection.

Lifelock is not the only bad actor in the ID theft-protection industry. Capital One and Discover Financial Services paid a combined \$410 million in refunds and penalties related to deceptive marketing of identity protection, credit monitoring, and other services. Affinion, Experian Consumer Direct, and LifeLock were punished for not adequately disclosing automatic charges after "free" trials and for promising to prevent ID theft, which none of these services can do.

Consumer Reports did a devastating job of [debunking the illusory protection](#) that firms like Lifelock offer back in 2013. In summary,

- ID theft-protection only monitors your credit reports, & often skimps by monitoring just one of the three credit reporting agencies.
- Offers of up to \$1 million of insurance against ID theft losses are illusory. That coverage doesn't kick in until you have exhausted all consumer protections that banks and merchants must provide by law, your homeowner's or renter's insurance, and all other remedies available to you. What's left to cover?
- "Web scans" of black-market forums where stolen ID info is traded are useless. The thieves already have your data, so what's the point of knowing it's somewhere on "the dark Web"? Lifelock even says on their home page that their protection "does not cover all transactions" and that "No one can prevent all identity theft."

You can monitor your own financial accounts for suspicious activity for free, and spot unauthorized transactions a lot faster than third-party firms can. Your bank may already be doing this for you. Several times in the recent past, I've been alerted by my bank about potentially suspicious transactions. Most were okay, but a couple of them were bogus, and the bank removed those charges.

"Identity" protection is a misnomer; all these services do is monitor your credit. If your Social Security Number and other personal data are used to impersonate you for other purposes, Lifelock and its ilk will never know. Medical insurance fraud, tax fraud, and even felonies committed by people posing as you are not covered by "identity protection" services.

Enrolling in one of these services may actually increase your vulnerability to ID theft. The FTC is alleging in its complaint that Lifelock has failed (after five years!) to implement industry-standard security practices to protect the sensitive data that it collects from subscribers. It's unlikely that Lifelock's competitors do much better to protect customers' data.

So, if you receive notice of a data breach along with an offer of free ID-theft "protection", my advice is to turn it down. Do your own monitoring and be pro-active. The steps I've outlined above (see the sidebar) are free, and will put you in charge of protecting your own privacy.

Per Rocky: I have found one of the best places for scam info is the Federal Trade Commission at www.ftc.gov They have the latest scam alerts & free resource brochures & you can sign up for the "don't call list" or get a free credit report.

Thank you Rocky for sharing this information with our members.

Results of the National Day of Service and Remembrance Food Drive: The Day of Service food drive netted 85 lbs. of food and \$123.52 in cash. Thank you to those chapter members who participated in the drive as well as all those who contributed.

The merchants who participated were:

- Black Forest Fire & Rescue
- R & R Coffee & Café
- Rockin' B Feed and Supply
- Black Forest Liquor
- Colorado Cats
- Black Forest Pies and Grinders
- Nizhomi Health Center
- Black Forest Jeweler
- Black Forest Together Resource Center
- Firehouse on the Run
- Black Forest Postal Service & Convenience Store

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

Black Forest Jeweler. Quality Repair – Custom Design – Watch Batteries. Free Jewelry inspection and Cleaning. Candles—Pottery	(719) 495-8816 11425 Black Forest Rd.
Firehouse Famous Texas BBQ on the Run www.firehouseontherun.com	(719) 495-8453 12480 Black Forest Rd.
R & R Coffee Café www.mrcoffee cafe.com	(719) 494-8300 11424 Black Forest Rd
Rockin B Feed and Supply. Feed, hay, pet foods, health supplies, saddles, tack. www.rockinbfeed.co	(719) 495-3463 12440 Black Forest Rd.
The Original Black Forest Pies & Grinders Pizza, subs, wings & more. Dine in – Take out – Delivery	(719) 495-8555 11470 Black Forest Rd.
Chiropractic of Black Forest. Dr. Russell T. Swain Walk-ins always welcome	(719) 494-0900 11590 Black Forest Rd.#20

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CHAPTER WEBSITE <http://aarpchapter1100blackforest.weebly.com> 274 visitors from 9/8 to 10/5/2015

We hope our members will find it useful and it will also serve as a membership recruiting activity. Please pass on to Don and Stan your ideas and recommendations on how we can improve this community outreach vehicle.

AARP Driver Safety Class—October 19th - 1 to 5 PM at the Black Forest Lutheran Church.

Call Edna at 495-2443 to register **for the Black Forest class only.**

The classroom course costs only \$15 for AARP members and \$20 for nonmembers. Payment accepted is either cash or a check. They will not accept a credit card. (The cost for the online course is \$17.95 for AARP members and \$21.95 for nonmembers.)

A request for donations from Lavonne Hidy - Black Forest Lutheran Church has invited us to participate in a project to send Christmas Gifts to the Elders (Seniors, like us) at the Pine Ridge Indian Reservation, located in South Dakota. The items are packaged & delivered to Pine Ridge early in December. In correspondence received from the Elders they are very appreciative of anything they receive. The following items are needed: shampoo, dish soap, tooth paste, tooth brushes, bars of soap, deodorant, combs, Chap Stick, dental floss, men's crew socks, small plastic containers with lids, cans of soup, chili or stew, boxes of Instant Hot Chocolate Mix, dish towels, wash clothes & cheaper bath towels (because they are smaller). Hand crocheted items such as scarves, hats & mittens are most welcome. The Dollar Tree, Walmart & Big Lots are good places to shop for many of these items. Please bring your donations to the Nov. AARP meetings. Thanks for any help you can contribute.

Lavonne Hidy and the Black Forest Lutheran Church.