



The Eagle

Pikes Peak Chapter



November/December 2016

Pikes Peak Chapter / Military Officers Association of America

invites you to a

Holiday Dinner & Dance

Friday, December 9, 2016

At

Hotel Elegante'

Cocktail Hour 5:30 pm

Dinner 6:30 pm

Music by the

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\$36 per Person

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Bunny Blaha

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Questions? Call Bunny Blaha at 471-8527

Clip and mail

PPCMOAA Holiday Dinner & Dance

Dec 9, 2016

Reservation Request due by Dec 6

Name _____ Meal Selection: ☐ Beef ☐ Chicken ☐ Vegetarian

Name _____ Meal Selection: ☐ Beef ☐ Chicken ☐ Vegetarian

Name _____ Meal Selection: ☐ Beef ☐ Chicken ☐ Vegetarian

Name _____ Meal Selection: ☐ Beef ☐ Chicken ☐ Vegetarian

\$36/person (\$40 after Nov 25) x _____ persons = \$ _____ total (Enclose check payable to PPCMOAA)

Contents

November/December 2016

■ Editor's Desk	p5
■ President's Report	p6
■ TOPS	p7
■ Chaplain's Corner	p8
■ Membership	p9
■ Cemetery News	p10
■ Investment Club	p11
■ Senior Style	p13
■ Money Matters	p15
■ Life in Colorado Springs	p17
■ Photographs	p18
■ Legally Speaking	p19
■ Events	p20
■ Membership Renewal Form	p21

Features

Looking Ahead at 2017

p6

Plans and thoughts on the direction for PPC-MOAA's directions in the coming year.

Gift Ideas for Seniors

p14

Seniors can be tough to shop for. Get some ideas that'll delight your favorite curmudgeon.

Finding Sound Financial Advice

p16

The right financial advisor will look out for your best interest. Here's what to look for

To contact MOAA Headquarters

Website: www.moaa.org

Email: msc@moaa.org

Phone: 800-234-6622

The Eagle Newsletter is published by the Pikes Peak Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are nonpartisan. The advertisements that appear in this publication also do not reflect an endorsement by MOAA or its affiliate.





Pikes Peak Chapter

MOAA Military Officers Association of America



Leadership Team

Elected Officers

Appointed Officials

Associated Organizations

President	Chaplain	Personal Affairs	Scholarship Fund
Maj. Carl Nasatka, USA †	Col. Bob Mossey, USAF †	(Vacant)	Col. Jeff Wetjen, USA †
First Vice President	Eagle Editor	Legislative Veterans Affairs	CCoC
Col. Steve Sanchez, USA NG†	Jennifer Carrigan	Col. Phil Andreski, USAF †	Col. James Sherman, USAR†
Second Vice President	Veterans Outreach	Deputy Legislative Affairs	ROWC
Capt. Steven Lucks, USN †	(Vacant)	(Vacant)	Janet Johani
Auxiliary Rep	Historian	Legal Advisor	MOAA Singles
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(Vacant)	Col. Liz Anderson, USAF †	Cmdr. Suzanne Brannon, USN†	
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Deputy Membership			
Maj. Carla Stephany, USAF§			
Immed Past President			† Retired
Lt.Col. Stewart Laing, USAF†			§ Prior

Masthead

Editor In Chief: Jennifer Carrigan
ppmoaaeditor@gmail.com

Letters to the Editor: ppmoaaeditor@gmail.com
Inquiries for PPChapter MOAA: info@ppcmoaa.org
Website: <http://ppcmoaa.org>
Address: P.O. Box 15319
Colorado Springs CO 80935

Contributors

Maj. Carl Nasatka
Col. Phil Andreski
Chaplain (Col.) Bob Mossey
Lt. Col. Doug Bonebrake
Col. Skip Morgan
Col. Owen Knox
Sharon A. DeVaney
Janet Johani
Lt. Col. Skip Fleming
Col. Dorothy Silvanic
Rose Campbell
Maj. Brenda and Michael Sanchez
Capt. Steven Lucks
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Editor's Desk

News

On October 21, 2016, John A Carrigan, the president of PPC-MOAA, went out for a bike ride. Because of scheduling constraints, he had been unable to ride recently, and was excited to get out there that day. It was a beautiful, mild day.

Witnesses who called 911 said they saw a dog - it's unknown whether it was a stray dog or an off-leash dog - ran directly in John's path. At this time, John was going near his top speed of around 30mph.

Unfortunately, despite wearing a top-of-line helmet, he did not survive his injuries.



John A Carrigan
February 17, 1945
October 21, 2016

Digital Tribute Memorial Fund

You may have noticed that this is a combined November and December newsletter. I joined this project at the behest of my father, John A Carrigan, as working with PPC-MOAA and helping the returning and retired veterans was one of his passions in life. After his passing, I needed to take time to deal with this personal matter. I apologize to the *Eagle's* readers and advertisers for the lack of notice. Thank you for your patience and support.

Jen Carrigan
ppmoaaeditor@gmail.com

John would've wanted us to keep looking ahead, to keep persevering toward our goals. And he most definitely would not want PPC-MOAA to languish in his absence.

The PPC-MOAA board met earlier this month, and these are the following changes to the leadership:

President: Carl Nasatka, USA (ret)
1st VP: Steve Sanchez, USA NG (ret)
2nd VP: Steve Lucks, USN (ret)
VP Funds Development: (Vacant)
Satellite Chair: Susan McGovern, USN (ret)
Deputy Secretary: (Vacant)
Personal Affairs: (Vacant)

There may be further changes in the coming months; keep an eye out. Also, if you are interested in getting involved with the PPC-MOAA, please contact the board at info@ppcmoaa.org.

President's Report

Looking Ahead to 2017

2016 is drawing to a close and I would like to take this opportunity to reflect on where we been and look forward to what is on the horizon. The first item that I feel needs to be mentioned is the passing of John Carrigan, our President. John was a great personal friend for many years. Everyone that knew John could see how he impacted to the entire community. John was one of the great connectors of the world. With everyone he met, he endeavored to find out what he could do for them. His giving nature made all of us better. His mastery of engagement will be sorely missed. Our thoughts and prayers go out to Sue and all of the members of the Carrigan family.

There are many things to be proud of from the past year, to include the Pikes Peak chapter being recognized as a Five-Star Chapter again in 2015. We expect to continue that excellence through 2016 and beyond. The Pikes Peak National Veteran's Cemetery is moving along and we will keep the membership informed of the progress as it moves closer to completion. Our Business Professionals group continues to grow; gaining national recognition and helping us reach younger members and recruit transitioning officers. The Pikes Peak chapter has the privilege of hosting the Colorado

Council of Chapters Annual Meeting in the Spring. I look forward to setting a new standard of excellence for this event.

As we look to 2017, the year is filled with challenges and opportunities. If you keep the right mindset every challenge is an opportunity. I intend to build on the momentum 2016 and increase our impact in the Pikes Peak Region, for the betterment of our members and the entire veteran community. We have all been called upon to be the leaders of our nation's most precious resource, our sons and daughters. That calling didn't quit when we took off the uniform. I believe it is still our obligation to provide leadership in our community.

We need to seek out opportunities to sell MOAA as an organization that provides solutions for a better tomorrow. You need to find ways to attract currently serving officers and their spouses and demonstrate the long-term benefits MOAA has to offer. We need to find members of MOAA national that currently aren't affiliated the Pikes Peak Chapter and bring them into the fold. We need to identify former officers and recruit them into our chapter and provide them with an opportunity to continue to serve.

I look forward to the coming year and am truly grateful for the opportunity to serve as your president. As we all move into this hectic holiday season want to wish a Merry Christmas and a Happy New Year for you and your entire family.

I know that I have never had a monopoly on great ideas. We have so much talent and experience in this organization. I am open to any and all ideas as to how we can grow, expand, and bring more value to our members. In the big picture of things, the only bad ideas are the ones that are never shared.



Major Carl Nasatka , USA (ret)

nasatka.carl@gmail.com

Employment Scams

We might think that the lowest of the low is someone who would scam those who seek employment. Unfortunately, there are many unscrupulous people that prey upon those who are in need and take advantage of our trusting nature. In many cases, scams can be recognized from the, "if it sounds too good to be true," rule, but the variations and sophistication of scams are increasing. Many scams try to use the legitimacy of the media source to earn our trust.

Sadly, we must also be wary of websites that advertise they are going to help us avoid scams. They say they investigated all the scams out there and they want to reveal the frauds, but in the process, they did find one or two that are legitimate. The only catch is that after filling in our information or paying to learn about those legitimate opportunities, we find ourselves walking through the maze of another scam.

Not all scams are designed to trick us out of a check. In some cases, the scam is designed to trick us out of personal information that can be used for the purposes of identity theft. While we are in the job hunt, we must provide contact information, but we must be careful about the amount of personal information we reveal and when we reveal it. While we may protect our social security number, revealing too much personal history can still enable an identify thief.

Until we confirm the legitimacy of the person on the other side of the phone or an email communication, we must never reveal our social security number and be wary about revealing phone, address or other sensitive information. We must also be wary of those who present themselves as representatives of what we believe to be legitimate businesses. Some sources through which we may validate the legitimacy of a contact include the Better Business Bureau, Chamber of Commerce or through publications that may be found at our local library. The objective is to find a phone number of

the legitimate source and then call to see if we are routed to our point of contact. If not, the point of contact could be a scammer that is using the brand name of a legitimate business to get us to lower our guard.

In the end, our best defense to protect ourselves against fraud is knowledge of the signs for which to be wary. For more information concerning potential scams, we can visit the FBI web site, <https://www.ic3.gov/preventiontips.aspx>.



Doug Bonebrake

drbonebrake@gmail.com



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The TOPS group meets 0700 – 0800 every Tuesday at the TREA Building at 834 Emory Circle, vicinity of Murray Blvd and Galley Rd. Whether you are looking for talent, looking for a job opportunity, or just looking for a good breakfast; come and join us. For more information, visit our web site at <http://www.ppcmoaa.org/TOPS>.

Chaplain's Corner

Pride and Gratitude

Saturday, November 7, 2009 is a day I shall never forget! For Colorado Springs it was a day to be proud and a day to parade in honor of our Military Veterans. For the thousands of women, men and children, who either marched in the Veteran's Day parade or lined Tejon Street to watch the long line of uniformed participants, there was a positive bond that was quite evident. Let me tell you how this parade affected me.

First of all, two young boys made my day! Before the parade started I was approached by a boy who was wearing a uniform that set him apart as a Boy Scout. He pulled on my uniformed sleeve and asked, "Are you a Veteran?" When I answered, "Yes" he handed me a card with a colored drawing of an Army tank with the image of a soldier standing in the hatch and waving. It was his own work of art and it is a "keeper". He said, "Thank you for all that you did for our country. I love you!" I shook his hand and thanked him. "WOW!" After our MOAA unit completed the march down Tejon Street, another boy ran up to me and asked if I was a Veteran. Again I answered, "Yes". He then asked if I would sign a tiny American flag that he had. He also thanked me for what I did for our country and added, "I want to be a soldier just like you! "WOW!"

In the years that have followed, the fabulous Veteran's Day Parades have continued and small groups of our MOAA members have marched down those same ten blocks. Can you imagine the pride that welled up in our chests as our MOAA members walked in those Parades. What a review of our nation's history of patriotism, courage and sacrifices they have been! Each year a huge military aircraft has flown overhead as 160 units of military Veterans of WWII, Korea, Vietnam, 10th Mountain Division, Forward Air Controllers, Submariners, and active duty soldiers with Iraqi and Afghanistan sand still in the creases of their boots marched on. There were units of Air Force Academy Cadets, Junior ROTC contingents from local High Schools, great Marching Bands from the area Schools, Boy and Girl Scout Packs, motorcycle patriots, American Legion and Veteran Posts, The Retired Enlisted Association and our own MOAA. There were many other organizations that marched or rode in vintage vehicles who contributed to this magnificent tribute to our Veterans. There were even more Veterans who stood out in the huge crowd that lined both sides of Tejon Street along the Parade route. Many of those women and men wore their military uniforms, while others wore a variety of jackets and headgear that identified them as Veterans. Crutches, wheelchairs and other such items were quite visible identifying those Veterans who have given more than was asked of them. Veterans who were in the parade and those others who waved and cheered held close to them their silent comrades who gave their lives or who are wounded warriors in care facilities. The shouts and cheers of the hundreds of watchers who called out "Thank You, we are proud of you" humbled us as marchers.

On Saturday, November 5, 2016 there will be another Parade along Tejon Street to Honor Veterans and to demonstrate the solidarity of American citizens who believe that this is a country of the people, by the people and for the people: A people who are proud of our country, its Constitution and of our Veterans who have fought so valiantly to defend and preserve our freedoms. On Saturday, November 5th come march with us with pride in such a demonstration. Please join our MOAA contingent as we march in this year's Parade. You will never forget the experience or the emotional high that you will receive as you participate in this Parade. For details about where and when we will meet, consult our MOAA website: ppmoaa.org. Please "walk the walk" with us this year! We want you and need you to be with us this year! You will never forget this memorable experience!

Note from Editor: this article was originally written for the November issue. Unfortunately (see p5), it was not published on a timely basis. We regret this, but felt it was important that Bob Mossey's article was read by all.



Chaplain (Col) Bob Mossey

719-576-6010
remoss75@yahoo.com

Membership

Regular Members:

391 (37% of membership)

Life Members:

433 (41% of membership)

Auxiliary Members:

64 (6% of membership)

Life Auxiliary Members:

168 (16% of membership)

Total: 1,056

HELPING HANDS

Please notify us about a family member or friend who is ill or in a hospital or care facility so we can extend care to them. Call Chaplain Bob Mossey at 576-6010, Gail Farrar at 592-0297 or any Chapter Board Member.

Deaths

John Carrigan, CW-2. 10/21/16

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Cemetery News

Election

Note from Editor: this article was originally written for the November issue. Unfortunately (see p5), it was not published on a timely basis. We regret this, but felt it was important that Phil Andreski's article was read by all.

Election Day is just around the corner and I just wanted to recap on two amendments that are on the Colorado ballot. I written about them in past emails as they have a huge impact on our military/veterans families.

First Amendment 69, Colorado Health Care.

This amendment places a 10 % tax on all income (retirement pay, IRA's Social Security, military pay (employee pays 1/3) even though our health insurance is covered by Tricare and Medicare. We pay even though we would not use the Colorado Plan. A NO vote on Amendment 69 is what the MOAA Chapters of Colorado urges.

Amendment 72- user tax on tobacco products.

Don't be fooled by the tobacco industry ads against Amendment 72. There are 5,000 deaths per year in Colorado related to smoking and \$1.8B per year is spent treating tobacco related diseases. Amendment 72 will be part of the State constitution to ensure the revenue collected from the increase tobacco user tax is allocated as outlined in your ballot information booklet. Forty eight million dollars will be used for the mental health and well being of veterans. The MOAA chapters of Colorado strongly support a YES vote for Amendment 72.



**Col. Philip Andreski, USAF
(Ret)**

philandreski@yahoo.com

Pre-Construction Phase

The Congress of the United States has delivered approximately thirty-six million dollars to the Veterans Administration for the construction of the Pikes Peak National Cemetery on 374-acres of land located on Drennan Road, about one-mile east of Marksheffel Road in El Paso County, Colorado.

The VA had already purchased the land in January 2015, and hired a Parker Colorado Veteran-owned Architect and Engineering firm to write the Master Plan and produce the architectural drawings for construction of the Pikes Peak National Cemetery. The A&E firm has completed its work, and the VA now has the construction funds, and is preparing to seek a construction firm with the equipment, experience, sub-contractors, etc. to perform the work.

On December 14, 2016, the Department of Veterans Affairs, Office of Construction and Facilities Management will hold a briefing for construction firms in Colorado to obtain the information they might need to bid on the project when the VA solicits bidders to compete for the job. The bid solicitation will be issued in the early months of 2017, and more information will be available when that happens.

In short, the pre-construction process is beginning, and those companies interested in being a part of the process are waiting for more information about the process. The important information needed by prospective bidders to construct the cemetery will be presented on by the VA on December 14 th at 1 to 3 pm at the TREA One Club located at 834 Emory Circle in Colorado Springs.

Vic. Fernandez
Chairman

Pikes Peak National Cemetery Committee
719-598-6752

Investment Club

October

The October 11th meeting of the Pikes Peak MOAA Investment Club was attended by seven members and two members were represented by proxy.

Proceedings of our September meeting were reviewed from notes kept by the members present.

Our Treasurer presented the financial report for the month of September which was approved without change. The total valuation for the club as of the end of August was \$151,819.59. This figure represents the total value of our stocks plus cash on hand.

Our stock portfolio value has increased slightly during the month due in part to dividends received from seven investments plus deposits by our members. Jim Kennedy, our Portfolio Manager, provided reports on the status of the 15 stocks held by the club. The performance of these stocks was presented for the entire period that we have held the stock and how they have performed since the beginning of the year.

The year to date performance showed a gain of 2.20% which was below the Dow at +5.19%, the Nasdaq at +6.82% and the S&P 500 at +5.86%. To put these results in perspective, the value of our stocks has increased since the date of purchase by 17.24%. For those who have been following the performance of our 160 shares of Apple stock (AAPL), the price per share has bounced back significantly showing a gain of 11.73 % since the beginning of the year 2016 and has maintained an increase of 45.59% since our purchases in 2012, 2013 and in March 2015. (Please stay tuned)

A review of all of our stock holdings resulted in the decision to add to our holdings of Gilead Science (GILD) and to purchase 100 shares of Marathon Petroleum Corporation (MPC).

Stocks now held by the Club are:

Air Lease Corporation (AL)
Apple Inc. (AAPL)

Alaska Airlines Inc. (ALK)
First Solar (FSLR)
GENTEX Corporation (GNTX)
Gilead Science (GILD)
Honeywell Intl. Inc. (HON)
Johnson & Johnson (JNJ),
J P Morgan Chase & Co. (JPM)
Cognizant Technology Solutions (CTSH)
Southwest Airlines (LUV)
Procter Gamble (PG)
CVS Pharmacies (CVS)
Skyworks Solutions (SWKS)
Visa (V)
Marathon Petroleum Corporation (MPC)

Some of the stocks we plan to look at during our next meeting are American Water Works (AWK) and to possibly add to our holdings in CVS Health Corporation (CVS).

For next month If you would like to join us, all are welcome to attend our regular scheduled meetings that are held on the second Tuesday of the month at 2:30 in the Merrill Lynch conference room. The Merrill Lynch office is located in downtown Colorado Springs on the 6 th floor of the Wells Fargo Building, 90 South Cascade Avenue. Park in the underground garage and have your ticket validated in the ML office for free parking. If you have any questions please call Owen Knox at 689-2355.



Col. Owen Knox, USA (Ret)

knoxcolorado@gmail.com
689-2355

Investment Club

November

The November 8th meeting of the Pikes Peak MOAA Investment Club was attended by six members and two members were represented by proxy.

Proceedings of our October meeting were read by our Secretary, Dave Wintermute and were approved.

Our Treasurer, Jim Kennedy, presented the financial report for the month of October which was approved without change. The total valuation for the club as of the end of October was \$154,226.33.

This figure represents the total value of our stocks plus cash on hand.

Our stock portfolio value has decreased slightly during the month due in part to a market - wide slump common in the weeks before a national election. Our Portfolio Manager, Jim Kennedy, provided reports on the status of the 15 stocks held by the club. The performance of these stocks was presented for the entire period that we have held the stock and how they have performed since the beginning of the year.

The year to date performance showed a gain of 1.37% which was below the Dow at +4.79%, the Nasdaq at +3.18% and the S&P 500 at +4.28%. To put these results in perspective, the value of our stocks has increased since the date of purchase by 15.77%. For those who have been following the performance of our 160 shares of Apple stock (AAPL), the price per share has bounced back a little showing a gain of 6.47 % since the beginning of the year 2016 and has maintained an increase of 38.92% since our purchases in 2012, 2013 and in March 2015. (Please stay tuned).

A review of all of our stock holdings resulted in the decision to add to our holdings of Cvs Health Group (CVS) and to purchase 40 shares of Twillio Inc (TWLO).

Stocks now held by the Club are:

Air Lease Corporation (AL)
Apple Inc. (AAPL)
Alaska Airlines Inc. (ALK)
First Solar (FSLR)
GENTEX Corporation (GNTX)
Gilead Science (GILD)
Honeywell Intl. Inc. (HON)
Johnson & Johnson (JNJ)
J P Morgan Chase & Co. (JPM)
Cognizant Technology Solutions (CTSH)
Southwest Airlines (LUV)
Procter Gamble (PG)
CVS Pharmacies (CVS)
Skyworks Solutions (SWKS)
Visa (V) Twillio Inc (TWLO)
Marathon Petroleum Corporation (MPC).

Some of the stocks we plan to look at during our next meeting are American Water Works (AWK) and Zimmer Biomet Holdings Inc (ZBS) a medical appliances and equipment company.

For next month if you would like to join us, all are welcome to attend our regular scheduled meetings that are held on the second Tuesday of the month at 2:30 in the Merrill Lynch conference room. The Merrill Lynch office is located in downtown Colorado Springs on the 6 th floor of the Wells Fargo Building, 90 South Cascade Avenue. Park in the underground garage and have your ticket validated in the ML office for free parking. If you have any questions please call Owen Knox at 689-2355.



Col. Owen Knox, USA (Ret)

knoxcolorado@gmail.com
689-2355

Senior Style

Maintaining a High Quality of Life While Growing Older

We often get questions about aging and how to have a high quality of life while getting older. We don't pretend to have all the answers, but offer this resource for everyone who wants to make every day a good day!

We recently attended Home Care Assistance's franchise conference where Marc Middleton, founder of Growing Bolder™ was the featured speaker. Marc founded the Growing Bolder Broadcasting Company as a way to serve the older community by telling stories of people who embrace the attitude that aging is not a limitation, but a possibility. Marc's first career in television journalism taught him the skills needed to run a broadcast company and to produce quality content. What he's learned about aging since then is inspiring. Marc has spent years looking for stories about ordinary people doing extraordinary things as they age. He then tells these stories on TV, in the Growing Bolder magazine, and online at the Growing Bolder website.

The common thread Marc finds when searching for stories of people who approach aging in a Growing Bolder way is a commitment to an active lifestyle, social engagement and mental stimulation. Additionally, things many people see as roadblocks, Growing Bolder people see as a challenge to be overcome. Some of the challenges are physical, some are mental and some are social.

In the 2016 Sep/Oct Growing Bolder magazine, Marc tells the story of Betty Lindberg who at 91, set a new American and world record in the 800-meter race for the 90+ age group. Her time of 6:57.56 broke the 15-year old world record by 2 seconds and the American record by almost two and a half minutes. Betty started running at 63, and now says "Never say, I'm too old. You really can do it if you put your mind to it." Betty also says that as big an impact walking and running have had on her health, the impact on her socially of being around other runners has been greater.

Another person featured in the magazine is Diana Nyad who succeeded on her fifth attempt to swim from Cuba to the US without a shark tank. Diana's attitude was key to her success. "You're never too

13



old to chase your dreams. I think that is true of every age. We're all living on this one-way street. Someday you'll get to the end – and your goal is to not look back and say, "I should have, I could have, I wish I had." The way to do that? Don't believe that age is a limitation."

Finally, the story of former NFL player Reggie Williams and his dream to run onto the football field after a life threatening infection left one leg four inches shorter than the other. Reggie's dream has been challenged not just by the leg infection, but also by an aortic dissection and a stroke. Reggie remains optimistic that he will succeed in his dream. "I still have the dream of running on to the football field. But the dream of staying alive is obviously greater, so I'm going to take it slowly."

There are more inspiring stories of people who have decided to approach aging with no limitations on the Growing Bolder site at:
<https://www.growingbolder.com>



Col. Dorothy Silvanic, USAF (Ret.)

Owner, Home Care Assistance
719-258-0573

Senior Style

Gift-Giving Ideas for Seniors

Gift-giving season is either the best time of the year (if you love shopping and always have tons of ideas for everyone on your list) or the thing you dread most about winter (if, once again, you can't think of a thing for anyone on your list). The challenges of gift giving are often increased when shopping for seniors. While some seniors still delight in receiving gifts, others are in a stage of getting rid of, rather than acquiring, things.

We've pulled together some ideas for from-the-heart, non-space-taking, useful gifts for both seniors who still love opening presents and seniors who beg you not to get them anything at all.

Consumables

Gifts that can be eaten or used (and don't need to be stored) are often a great bet for seniors. Some ideas that keep the principles of healthy diet found in Home Care Assistance's Balanced Care Method™ in mind are:

- Filet of smoked salmon (with rye or pumpernickel bread and whipped cream cheese for the full effect)
- Selection of green and herbal teas, with a few tea biscuits and whole-grain cookies
- Membership to a CSA (community supported agriculture) or produce delivery service for regular supplies of farm-fresh fruits and vegetables
- Basket with an assortment of whole grain pastas, canned tomatoes, jarred anchovies, high quality olive oil, flavored vinegars, marinated artichokes, olives, capers, or dried porcini mushrooms

Gift Certificates

Gift certificates for special items that a senior wouldn't normally treat himself to can be a great present. While gift certificates to places or for services they normally use can be useful, and may be more appropriate for some people, bumping it up just a notch can add an element of fun for the giver and the receiver.

- Gift certificate to a specialty store, deli, or take-out counter
- Credit to spend at the hairdresser's or a nail

salon. Homebound seniors appreciate a traveling professional – many salons offer home treatments.

- Spa services such as massage or facials. Again, many spas offer home service for an additional fee.
- Membership to a museum, which provides a year's worth of free visits and outings
- Tickets or subscriptions to the theater or symphony (along with a ride there and back!)
- Movie passes
- Subscription to audio books or credit on an iTunes account

I.O.U.s

Special outings, household chores, favorite meals – they all make great "gifts" when written down as a personalized gift certificate someone can redeem later in the year. Try to think of things that really are special. Some examples:

- Major yard work like trimming hedges or mulching gardens
- Major housework tasks such as painting a room, cleaning gutters, or organizing a closet
- Chauffeur services, either a 10-pack for short trips or one big journey, perhaps to visit a friend or family member the person doesn't get to see very often
- A visit to a favorite restaurant together or a home-cooked meal of the person's choice

Home Care Assistance is a national leader in senior care. We have certified caregivers who are available 24/7 to provide experienced, trustworthy care to help with meal preparation, companionship, activities, transportation, socialization, and specific Alzheimer's care services. Visit <http://www.homecareassistancecsprings.com/> for more information.



Col. Dorothy Silvanic, USAF (Ret.)

Owner, Home Care Assistance
719-258-0573

Money Matters

What About Our Debt?



The election is over; we can now focus on real issues, like our debt. No, not the National Debt, although significant. Rather, I am referring to what we can directly control, our household debt.

In August, the Federal Reserve Bank of New York published its Quarterly Report on Household Debt and Credit. Household debt totals more than \$12.29 trillion. With a population of almost 325 million, that is more than \$37,815 for every individual. Most of this debt, 8.36 trillion is Mortgages, the remaining 3.93 trillion is consumer debt; HELOC = 478 billion, Student Loan = 1.26 trillion, Auto Loan = 1.1 trillion, and Credit Card = 729 billion.

An important number we use in financial planning is the debt to income ratio or D/I. The D/I is the household after-tax monthly income divided by the total recurring monthly obligations. This includes mortgage, loan payments, and minimum credit card payments. It does not include living expenses; food, utilities, and clothes. A D/I of more than 40 percent indicates financial trouble. Most people who are successful in saving for retirement and other important goals, strive to keep their D/I below 30 percent. My most successful clients have a D/I well below 20 percent.

The US Census Bureau estimates the median household income in Colorado Springs at just above \$60,000 annually or \$5,000 per month. This means that total monthly obligations should not exceed \$1,800, including principal and interest on the mortgage.

If your D/I is not where it should be, here are some steps to get it under control. First, prepare a worksheet, list all of your debts. Include the names of your creditors, dates due, annual interest rate, minimum monthly payment and the total amount due. Be sure to note all consumer debts, with the maturity dates for any non-revolving charges, as well.

Second, list debts from highest interest rate to lowest. See if any are more than the after-tax return on invested savings. If so, you have a “negative interest spread;” you’d be wise to pay off these loans out of your savings.

Third, pay extra on the highest interest rate obligation first and the minimum on all the rest until that highest interest rate debt is gone. Then roll that payment onto the next debt listed.

Along the way, resolve not to charge, instead, pay cash. Deal with high-interest credit cards by transferring the debt to a card with lower rates, saving considerably, or apply for a home equity loan for debt consolidation. Resolve to schedule a payment plan to liquidate the new card or home equity loan within 18 to 24 months.

Finally, if necessary seek help from a professional.

Let’s focus on what we can control, like our own debt.



**LtCol Skip Fleming,
USMC (Ret) CFP®**

skip@lodestarpfp.com
685-0600

Skip Fleming CFP® is an investment advisor representative of and offers investment advisory services through Garrett Investment Advisors, LLC, a fee-only SEC registered investment advisor. 103 E. Van Buren, #357, Eureka Springs, AR, 72632. Tel: (910) FEE-ONLY [333-6659]. He does business as Lodestar Financial Planning in Colorado Springs.

Money Matters

Sound Financial Advice Can Point You in the Right Direction

Managing your finances is an important part of your life. Making sound financial decisions requires knowledge of retirement strategies, taxes, estate planning, education funding, investment and insurance products, as well as a thorough understanding of how these are all interrelated. So, just how do you make sense of all these variables?

Charting Your Course

Certified Financial Planner Professionals™ are trained to work with you to help you define your goals and objectives. They assist in ensuring that your chosen path becomes the focus of your financial strategy. Financial planners have knowledge of investments & insurance products, retirement, taxes, estate planning, and education funding. They are also well-positioned to be the source you turn to for comprehensive management.

Here are some of the attributes defining a great Certified Financial Planner Professional:

They are facilitators. Listening is an art form. A skilled planner provides the right climate for the expression of hopes, fears, and desires. They resist the temptation to force a solution; a good listener allows the answer to emerge.

They build relationships. Financial planning professionals view their interactions with clients as relationship building. Professionals cannot provide sound financial advice without first forming a close relationship with you. A professional financial planner is not interested in selling you a product. A real advisor wants to provide advice. If "buying" a product is involved, the purchase is not an end in itself; rather, the

product is a means to achieve your goals.

They are willing to consult experts. A reputable financial planner understands their limitations. They recognize that some problems require the narrow focus of an expert. A team approach such as working with an accountant, attorney, and insurance professional is often the best approach to attacking complex financial objectives.

They have a genuine interest in your future. Financial planners are committed to understanding what you value in your life, and then help you understand your options and choices in the future.

Finding Your Destination

Any plan you make today for the future is just the beginning. Think of financial planning as a continuous process like navigating a sailboat. Staying on course may not require constant attention, but does require periodic monitoring. A financial planner can help you with mid-course corrections according to your changing conditions, and help you to become more financially confident today while laying the groundwork for a more financially secure tomorrow.



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Life in Colorado Springs

It's a great little town!

Here's your chance. Show off the pride you have for Colorado Springs. We want to see pictures from 'round the town. Festivals, parties, awesome 100-years-old buildings, and more. Anything that you think ought be spotlighted in our little publication. And yes, we love landscapes, too!

Send them to: ppmoaaeditor@gmail.com.



Mark Byzewski, Garden of the Gods



"Cheddar" (no real name given), after a snowstorm



Jason Cipriani, The Broadmoor (2013)



Mark Byzewski, Garden of the Gods

Please note: at this time, we are not able to offer reimbursement for your submission, beyond photo credit and our gratitude.

Photographs



Virginia Phillips at Business Professionals
Credit: Warren Pearce



Photo credit: Warren Pearce - MOAA at Veterans' Parade, 2016



Photo credit: Bob Mossey - MOAA at Veterans' Parade, 2013

Legally Speaking

Perchance to Dream

The silence is suffocating. Going through the home and belongings of a recent active-duty suicide to administer his estate, I'm struck by the implied presence of the tangibly absent. Here, music was played, football watched, beers cracked open, laughter echoed. Now, nothing. Just the half-guilty discovery of the incidents of a life half-lived. And then, the awful reading of the still blood-splattered suicide note that sucks you into the black abyss of desperation.

Suicide in our military and among our vets is spiraling out of control. More soldiers, sailors, and airmen have died by their own hands since 2001 than in combat. On average 20 veterans take their own lives each day. Even these alarming statistics, though, blur the fact that a precious human life-- father, mother, daughter, son, husband, wife--is lost to us, leaving behind only the awful silence, and the accusatory finger that silence points at the living.

Hopelessness is arriving at the point where anything is better than this. Yet, we cannot know if death solves all problems, or if one takes those very problems to an eternal hereafter. Because, as G. K. Chesterton wrote, "the man who kills himself, kills all men. As far as he is concerned he wipes out the world."

What we do know is that a suicide leaves a wake of guilt and contagion that spreads out like the ripples of a rock dropped in still water. While only possibly ending their own pain, it is certain that a suicides pass it to those they leave behind. Two of my best friends took their own lives, leaving me forever to ask how I could have missed it, was there something I could have done, some hint I should have caught.

That Coloradoans passed Proposition 106 by a nearly two to one margin signals a sea changes in our culture, embracing as it does the nihilism that decides some lives are not worth living. Still, the accusatory silence of a life done too soon stays with those of us behind, and the desolation of a spirit forever quenched, will always haunt the living. No legislation will ever change that. We are not powerless. When we recognize the symptoms of despair, loneliness, failed relationships, tragedy, loss and rejection, each of us has the power to offer the antidote. Hope. It was there even for my despairing soldier; it is there for all of us. Let's make it our mission to help light the way.

*Not only is suicide a sin, it is the sin. It is the ultimate and absolute evil,
the refusal to take an interest in existence; the refusal to take the oath of loyalty to life.
The man who kills a man, kills a man. The man who kills himself, kills all men.
As far as he is concerned he wipes out the world. —G. K. Chesterton*

*When people kill themselves, they think they're ending the pain,
but all they're doing is passing it on to those they leave behind. —Jeannette Walls*

*The suicide arrives at the conclusion that what he is seeking does not exist;
the seeker concludes that what he has not yet looked in the right place. —Paul Watzlawick*

But in the end one needs more courage to live than to kill himself. —Albert Camus

*"Suicide doesn't end the chances of life getting worse,
it eliminates the possibility of it ever getting any
better." — Unknown*



Skip Morgan

chmorgan2d@skipmorganlaw.com
www.skipmorganlaw.com

Events

Reservations Required

Holiday Dinner & Dance

Hotel Elegante

1330 W Pikes Peak Avenue
Colorado Springs, CO 80904

See p1 for more information

Dec 9

5:30PM

Price: \$40.00

Membership Luncheon

Edelweiss, West Wing
34 E. Ramona Ave

* Note: date may change

Jan 12

11:30AM

Price: \$20.00

Business Professionals

The Club at Flying Horse
1880 Weiskopf Point, Colorado Springs

Jan 26

11:30AM

Price: \$20.00

Save time - Go online and pay with PayPal or your credit card

www.ppcmoaa.org/upcoming-events

Reserve by telephone: Nina Brokaw, 719-502-1004 by 1600 Monday prior to luncheon

Reserve by email: brokaw135@aol.com by 1600 Monday prior to luncheon

Reserve by mail (for Luncheons only): check payable to PPCMOAA, include form (below)
PPCMOAA, Attn: Reservations PO Box 15319 Colorado Springs, CO 80935-5319

Membership **Luncheon** Reservation

Jan 12 at 11:30 **DUE Dec 28th, 1400, BEFORE LUNCHEON** Edelweiss, West Wing

Number of persons attending: _____ Number of persons for tour: _____ Tot enclosed \$ _____

Name: _____ Menu Choice: _____

Name: _____ Menu Choice: _____

Membership Renewal

Did you renew your 2016 Membership?



Pikes Peak Chapter Membership Renewal Form

Chapter dues are paid annually, and are separate from MOAA National dues.

Save time and postage: use the secure PayPal (or credit card) feature to pay your Chapter dues at www.ppcmoaa.org. Or if you prefer, mail the form to:

Pikes Peak Chapter-MOAA
Attn: Membership
PO Box 15319
Colorado Springs, CO 80935.

Please make the check payable to: PPC-MOAA.

Thank you for your support!

Full Name: _____

Rank: _____

Branch: _____

Retired/Active/Former (circle one)

MOAA National # _____

Email: _____ Telephone: _____

Regular Member Dues:

☐ 2016 - \$24 ☐ 2 years - \$48 ☐ 3 years - \$72 Life: ☐ Under 70 - \$250 ☐ 70 & over - \$200

Auxiliary Dues

☐ 2016 - \$12 ☐ 2 years - \$24 ☐ 3 years - \$36 ☐ Life - \$125

*** *Life Memberships can be paid in four equal installments during the year.*

Donations to the JROTC/ROTC Scholarship Fund \$_____ (tax deductible ID# 84-1301955)

MORGAN LEGAL OFFICES, P.C.

1308 NORTH CASCADE AVENUE
COLORADO SPRINGS,
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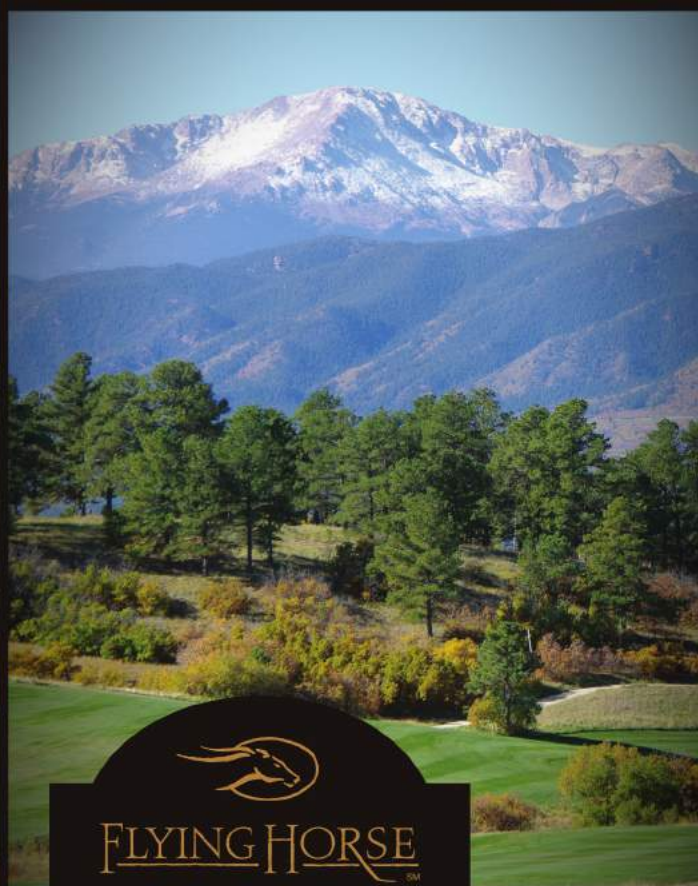
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