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September-October 2014

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UPCOMING LEGISLATIVE SESSION

The elections are a month away. In Colorado we never know who will be in control of the legislature and the governorship. But those matters most affecting seniors won't change. Because the solutions are long term it is important that there be non-partisan support.

Although the issues require long-term solutions, it is difficult to have the legislature focus beyond the next session.

Some of the issues that should be considered are:

Housing

Last legislative session, affordable housing was a big issue. A law was passed to increase access to housing tax credits and to increase funds available for affordable housing investment. However, bills to strengthen protection for owners of manufactured homes in mobile home parks and to modify existing laws related to construction defects failed to pass. We expect bills on these issues to return next year. With regard to manufactured housing, the main issue is finding ways to protect home owners when mobile home parks are put up for sale. With construction defects, there are concerns that under current law it is too easy to sue developers of condominiums (an important option for seniors interested in downsizing) for construction defects resulting in very few condos being built in recent years.

There also is concern regarding the Senior Property Tax Exemption. The law provides a tax benefit that is important to many low income seniors. But it also provides a benefit to those who can live comfortably without it. At a cost to the state of over \$100 million a year, many feel the law should be means tested, so it is targeted to those who need the help most. The rest of the funds perhaps would be better spent on those who really need assistance. The law also has the impact of encouraging many seniors to stay in their home, even when it is not safe or too expensive. Under current law, if someone downsizes, they lose their eligibility for the exemption. The property tax exemption serves a valuable goal of helping many seniors stay in their homes. But as we know, the future will require hard choices.

Reproduction of newsletter provided by Ed Shackelford,
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National award winner, Premier Service

The pleasure of remembering had been taken from me, because there was no longer anyone to remember with. It felt like losing your co-rememberer meant losing the memory itself, as if the things we'd done were less real and important than they had been hours before. ~ John Green, The Fault in Our Stars

KEEPING SENIORS IN THEIR HOME

One of the most cost effective solutions for the aging population is to find solutions to keep them in their home. Many seniors can not provide for the needed support without assistance. There are companies that can provide the needed assistance: either medical or non-medical. There are also services provided by non-profit organizations, generally non-medical, and there are also services provided by governmental organizations.

The most cost effective solutions come from the non-profits. These rely on volunteer work to provide many of the services. There was a luncheon raising money for the Betty Proctor fund on October 2. This is an amazing success story. Betty created and ran this program from her kitchen table for many years. This fund raises hundreds of thousands of dollars every year, providing assistance to those most in need. It is for more than just seniors but is there to provided assistance when there is no other place to turn.

This is Betty: over 80 years old still performing a dance at the luncheon.
An amazing life of service.



Betty with Ed Shackelford, at the luncheon.

But the government has an important role to play in providing cost effective assistance that helps keep seniors in their home. This is primarily funded through the Area Agencies on Aging. Commonly referred to as AAA (not to be confused with the auto club). There are regional AAAs throughout the state, providing needed services and support to all counties.

Sometime they provided direct services, but they also fund various non-profits who also provide services and support that keep people in their homes.

This is a very effective solution to cost containment as the population ages. Frequently, once a person leaves their home and enters assisted living or a nursing home their resources are quickly diminished. The next step is to rely on Medicaid to provide this service, a very expensive solution.

Funding for services that are focused on keeping seniors in their homes is cost effective. and important. Because of the potential magnitude of the situation, funding needs to be reliable and sufficient to provide the needed services to all seniors who need them.

THIS IS A COST EFFECTIVE USE OF TAXPAYER DOLLARS. Funding for these services needs to be statutory and removed from the annual scrutiny of the "long bill".

Specific programs that keep people in their homes include:

- Meals on wheels (perhaps the best known program)
- Community meals
- Transportation assistance
- In-home care
- Assistance in maintenance of home

RESEARCH

Many sources note the potential critical budget impact of dementia. Most prominent of the causes is Alzheimer's. This affects a significant number of seniors as they age. *Business Week* has stated that caring for those afflicted will have an unsustainable impact on the budget. This can not be ignored.

So what happens at the federal level? Sequestration significantly cuts federal research.

But important news is that major research is being done in Colorado at the Anschutz Medical Center. This is an effort that requires major support by the legislature. This is an amazing story. We would encourage everyone to become better acquainted with all the research being done. The research is not only a possible solution to one of the most serious problems, but is also an important economic driver for the state.

We are all looking for cost effective solutions. If we can find a solution to prevent Alzheimer's, or even better, reverse it, then this becomes one of the most important ways to impact a known, serious problem.

This is where the legislature needs to look beyond the next legislative session. Funding for this year was about \$300,000. They need as much as \$20,000,000 over the next 5 years. Perhaps some can be obtained from various grants, but the state must provide a significant portion of this amount.

Facts are stubborn, but statistics are more pliable.

—Mark Twain

I can prove anything by statistics except the truth.

—George Canning

Sickness comes on horseback but departs on foot.

—Dutch proverb

If you have health, you probably will be happy, and if you have health and happiness, you have all the wealth you need, even if it is not all you want. —Elbert Hubbard

LONG TERM PLAN FOR THE AGING POPULATION

There is no dispute about the significantly increasing number of the aging population. It is as close to a certainty as anything. Colorado is the fourth fastest growing state in the nation for people over 65.

This demographic shift will have (and already is having) a dramatic impact on all areas of life. One would anticipate that the state has been planning for this; not just for the next year or two but for at least twenty years into the future. But if you think this, then you would be wrong.

It becomes increasingly important to find cost effective solutions to these challenges, especially to provide for some minimum standard of living that provides dignity and comfort as a person ages.

A long term plan is needed and should consider at least the following:

Housing

Solutions to stay in preferred living situation

Provide for long term care

Provide support services

Provide medical/dental care

Coordination of services

Fund research

Provide for rapid response to technology and innovation

Tax policy

Assistance with financial planning and management of financial resources

Workforce possibilities for seniors

Communication of available services to the public

Quality control to protect seniors and to promote efficiencies by providers

Everyone will not need assistance. But it is important to be there, using private and public resources to be sure that everyone lives with dignity in a reasonable environment. Funds are limited so the focus must be on cost effective solutions. We must also be prepared to make the tough decisions.

Playing safe is probably the most unsafe thing in the world. You cannot stand still. You must go forward.

—Robert Collier

Cowardice asks the question, "Is it safe?" Expediency asks the question, "Is it politic?" But conscience asks the question, "Is it right?"

—Martin Luther King Jr.

Remember: Jobs are owned by the company, you own your career!

—Earl Nightingale

This, Too, Will Pass

A student was studying to be a stone mason. He was working on his masterpiece, a statue that had taken him more than six months so far.

He was just on the finishing strokes when his chisel slipped and he broke off the nose of the statue.

In tears of frustration he went to his teacher who was quietly smoothing some stone in the garden.

"It's no use," cried the student. "I've failed. My life is over. I'll never graduate in time. What am I going to do?"

The master mason paused and looked kindly at the distraught student.

Then he said, "This will pass. By this time next year, you will be someone else, doing something else. This moment will be a memory. Move on."

Another year went by, and the student had completed yet another statue. This time he was able to finish it without error, and he was justifiably proud of his work. He went to his master, who was again in the garden polishing stone.

"I have created something that I never thought I could. Because I failed before, I have become even better than I would have. Isn't it wonderful?"

His teacher smiled at the young man for a moment before returning to his work, saying only, "This, too, will pass."

I'm reminded by this story to always keep a balanced view of life!



To achieve great things, two things are needed: a plan and not quite enough time. ~ Leonard Bernstein

**WANTED:
OLDER ADULTS
TO VOLUNTEER WITH CHILDREN AND YOUTH**



DO YOU LOVE CHILDREN AND ENJOY BEING WITH THEM?

ARE YOU 55 YEARS OLD OR OLDER?

DO YOU HAVE A LOWER INCOME (UNDER \$22,980 FOR A SINGLE PERSON HOUSEHOLD, UNDER \$31,020 FOR A TWO PERSON HOUSEHOLD)?

COULD YOU USE A LITTLE EXTRA MONEY TO HELP COVER YOUR LIVING COSTS OR FOR EXTRAS YOU CAN'T AFFORD NOW?

DO YOU LIVE IN ONE OF THESE COUNTIES: ADAMS, ARAPAHOE, BOULDER, DENVER, JEFFERSON, EL PASO OR LARIMER?

ARE YOU CAPABLE AND ABLE TO VOLUNTEER FIFTEEN (15) HOURS A WEEK HELPING CHILDREN LEARN AND SUCCEED?

IF YOU ANSWERED YES TO ALL THESE QUESTIONS, YOU NEED TO CALL US, SO WE CAN HELP YOU START TO HELP CHILDREN!



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SAVE THE DATE

SENIOR DAY AT THE CAPITOL

Date is set

Wednesday, April 1, 2015

We have typically had more attendees than the Old Supreme Court Chambers could hold. It is important that we hold the meeting at the Capitol and this has been the largest room available. There is currently remodeling underway and a new conference room is being created on the second floor, in the room between the elevators.

We will follow the construction and see if it will provide larger space.

In the past we have not been permitted to have voice transmitted to a “back-up” room, but will also continue to pursue this possibility.

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*The ultimate folly is to think that
something crucial to your welfare is being taken
care of for you.*
—Robert Brault, American operatic tenor

“Healthy citizens are the
greatest asset any
country can have.”
— Winston Churchill

Go Green:

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