

Key to vigorous retirement: Keep moving

Exercise or lack of it will help define retired years and how they're enjoyed

By Sue Lenthe

Business Report Correspondent

Exercise is the key to staying vigorous in retirement, say fitness experts.

And it might also be the key to lengthening retirement by short-circuiting premature death. Lack of exercise, combined with poor dietary habits, is the second-largest underlying cause of death in the United States after smoking, according to the National Institutes of Health.

You know the routine: Regular exercise boosts energy, relieves stress, improves sleep, builds stronger bones and muscles that can help keep diseases such as osteoporosis at bay. People who exercise also protect themselves against high blood pressure, high cholesterol, heart disease and cancer.

And exercise can relieve symptoms of existing illness or chronic disease. Take arthritis, for example — regular exercise can reduce joint swelling. And people with diabetes can gain better control of blood glucose levels through regular exercise.

Good balance tends to slip as people age. Combined with muscles weakened from lack of exercise, impaired balance can result in debilitating falls.

"By exercising, you improve your balance, increase your strength and also decrease the chances of heart attacks," said Caroline C. Creager, a Berthoud-based physical therapist, author and entrepreneur. Creager has written and published six books on fitness and health topics and recently opened the Berthoud Athletic Club.

Better health, better retirement

In all of this, there is an even more

See **VIGOROUS**, 8B



Get that will together for peace of mind

By Steven Olson

Business Report Correspondent

If you're in the Baby Boom generation — which covers the birth years 1946 through 1964 — you would be 57 at most. You're still at least eight years away from traditional retirement age and — hopefully — decades away from dying.

So why would you want to be thinking about a will?

Avoiding the task could cause inheritance problems

It's that taking stock of where you are in life that tends to put many people off when it comes to making out a will.

"People don't like to think about making out a will because they are thinking that they are going to die," said Robert J. Penny, an attorney with Wick, Campbell & Bramer in Fort Collins and president of the Northern Colorado Estate Planning Council, a nationwide

organization of people who do estate planning.

To get back to the original question — why would you want to be thinking about a will — the answer is: lots of reasons.

Wills provide clarity

First, wills clear things up. A will decides not only who gets what of your

possessions, but also many other matters, such as who raises your children. "Would you rather say who raises your children if you die, or do you want the state of Colorado to do it?" Penny asked.

Catherine Seigerman with the American Institute for Cancer Research estimated that in 1994, more than 70 percent of all Americans died without leaving a valid will. While that was nine

See **WILL**, 7B

Tidal wave of Boomer retirees on horizon

Healthier, more-active retirees will create host of elder-care jobs

By Jane D. Albritton
Business Report Correspondent

The Boomers are coming! And that could mean a veritable bonanza of job opportunities in the broad category of wellness that includes multiple sectors from health care to finance to engineering.

But first, here are the numbers that will drive the coming changes: Officially, Baby Boomers are the 76 million people born between 1946 and 1964. The first round will arrive at age 65 in 2011; by 2030, all of them will have reached the mark. According to projections made by the U.S. Census Bureau, by 2030 there will be roughly 70.3 million people 65 or older.

From a more regional view, some projections from the Colorado Department of Local Affairs go like this: The 60-to-69-year-old population in Larimer County will rise from



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GETTING SOME HELP — Carol Brennan (right) gets some help from Gloria Mills while painting a picture at Elderhaus in Fort Collins. Increasing numbers of elder care workers will be needed in the next few years as the Baby Boomer generation begins to retire.

16,844 in 2003 to 24,054 in 2015. Similarly, in Weld County the same population will grow from 12,434 to 24,054. These are the numbers universities have noticed as they begin to offer programs such as Colorado State University's Gerontology Interdisciplinary Studies Program.

The program's Web site lists 22 gerontological career opportunities, ranging from long-term care administrator to apparel designer.

As a promising career path in designing clothes for aging Baby Boomers suggests, the retiring Boomer population not only represents a population bulge

worth academic attention, but also represents an attitude.

Active and knowledgeable

"What we know about the population that is arriving at retirement age is that they know what they want, and they want it now," said Steve Budner, recreation administrator for adult programs at the Fort Collins Senior Center. "This group is so active that we would like to change the name of the Senior Center to eliminate any sense that this population is old and frail."

Activities sponsored by the Senior Center include everything from dance to dominos, ski trips to education seminars and offer some hints about the kinds of jobs and skills that might be in high demand by 2011. Some, such as those associated with recreation, will adjust to accommodate an older audience. Becky Browne, who specializes in teaching Tai Chi for seniors (www.taichiwithbecky.com) and who gives well-attended lectures to health-care professionals, pointed out that "seniorhood" is changing.

"The activity level is higher than it has ever been," she said. "My evening classes are full of Baby-Boomer-aged people up to age 70. My oldest students, who have been doing this awhile, are in their 80s and don't seem to be aging. They're balanced, flexible and breathing well."

Browne, who holds a degree in recre-

See **BOOMERS, 10B**

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Business people too busy to retire

By Luanne Kadlub
Business Report Correspondent

Bob Johnson, half-kidding, says he tells clients to write a "Dear Bob" letter and put it in a drawer until the time is right. The letter says, in essence: "It's been a long and friendly association, but I've noticed you're beginning to lose it. It's about time you hang it up."

To date, no one has sent the letter to 74-year-old Johnson, who serves as first vice president for investments at UBS Financial Services Inc. in Greeley. And, boy, is he glad. He's having way too much fun to hang it up anytime soon.

Jack Meakins, executive director of the Evans Chamber of Commerce, gave retirement a shot at age 65. He and his wife spent a year traveling and visiting relatives, going places they had always wanted to see. But he missed contact with other people and yearned to be involved again. "It's fun to get up in the morning and go to work," he said. "I feel sorry for those who don't have anything to look forward to."

Bob Shaw can't imagine doing anything but teach — no matter his age. He began as a math teacher in New Jersey and now teaches youth at First Congregational Church in Greeley.

More working after 65

Johnson, Meakins and Shaw are not unusual by any means. Mandatory

Reasons vary, but more people want to stay involved after 65



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STILL IN THE GAME — Bob Johnson, first vice president for investments at UBS Financial Services Inc. in Greeley, didn't want to retire at 65 and decided to continue working as long as he could. Johnson is one of many local business people who have put retirement on hold as a result of their own choice.

retirement at 65 is becoming less the rule and more of an option. And more and more workers, who increasingly count Baby Boomers in their numbers, are opting out of retirement.

A survey conducted this spring for the American Association of Retired

Persons backs that up. "Our research tells us that older workers will continue to have a prominent and increasing role in the labor force in the coming decades," said John Rother, AARP director of policy and strategy. "And they will step up and fill the jobs that

are most likely to need workers."

The national AARP survey showed that many of the workers between the ages of 50 and 70 plan to work far into what has traditionally been viewed as their retirement years, with nearly half (45 percent) envisioning themselves working into their 70s or later.

Reasons for postponing retirement vary, but many pre-retirees indicated in the survey that their motivation revolves around a need for money (22 percent); a need for health benefits (17 percent), a need to stay mentally active (15 percent) and to remain productive or useful (14 percent).

The U.S. Department of Labor's Bureau of Labor Statistics reported earlier this year that there has been nearly a 30 percent increase in the number of people aged 65 to 74 who are still in the labor force. That number is expected to climb due to aging Baby Boomers. And the Census Bureau reported that, between 1998 and 2000 alone, the number of workers 65 to 74 increased nearly 14 percent — from 3.16 million to 3.59 million.

Desire to stay involved

Meakins retired in 1996 at age 65 as director of marketing for Union Colony Bank. Prior to that, he had the same position with United Bank of Greeley, and before that, he was music supervi-

See T00 BUSY, 11B

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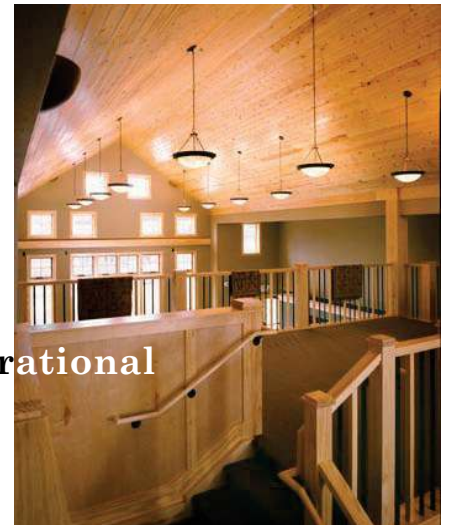
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Options are plentiful to catch up on retirement saving

Most people realize the importance of comprehensive retirement planning. The need is there, but often people aren't sure where to begin.

Consider the following:

■ "We're not saving much." About half of all workers have saved less than \$50,000, and 15 percent say they have nothing

at all saved for retirement, according to the 2002 Retirement Confidence Survey, co-authored by the American Savings Education Council. And less than one-fourth of those ages 40-59 have saved \$100,000 or more, the survey shows.

■ "We're not taking full advantage of available retirement plans." Only about 15 percent of working-age Americans have an IRA — and just 22 percent contribute to a 401(k) plan.

■ "We're heavily dependent on Social Security." Social Security provides at least half of the total income for nearly two-thirds of retirees.

Clearly, all these numbers point to one conclusion: We need to save more for retirement. And yet, that's easier said than done — especially following a sluggish economy and a long bear mar-



COMMENTARY

BRIAN LARSON

401 (K)s, IRAs, stocks among savings choices

ket.

So what should you do? For starters, identify your retirement goals and give them a "price tag." What do you plan to do during your retirement years? Will you travel? Buy a vacation home? Open a small business? Once you identify what your retirement might look like, you should be able to calculate about how much money you'll eventually need. An investment professional can help you come up with these figures.

Next, evaluate your current savings and investment vehicles. Are you putting away as much as you possibly can? If not, what opportunities do you have? You may be able to put in more to your 401(k) or another type of tax-deferred, employer-sponsored retirement plan. You may put in up to \$12,000 annually to your 401(k) or, if you work for a non-profit organization, to your 403(b). And if you're 50 or over, you can contribute an extra \$2,000 to these plans.

If you have already "maxed out" on your 401(k), then you may be able to contribute to a "traditional" or Roth IRA, both of which also offer tax advantages. Just how much can you put into these plans? For 2003, you can contribute \$3,000 to a traditional or Roth IRA. If you're 50 or over, you can put in an extra \$500.

If you've contributed the maximum amounts to a 401(k) and an IRA, then

you may want to look at other retirement savings vehicles, such as annuities. You can contribute large amounts to an annuity, and, as is the case with a 401(k), your earnings grow on a tax-deferred basis. If you need to make a withdrawal from an annuity, any accumulated earnings are taxable at the time of the withdrawal. In addition to paying income taxes, you may also be subject to a surrender charge by the issuing insurance company. And if you are younger than 59 and a half, you may be subject to a 10 percent IRS penalty on the earnings.

You have a wide array of investment options in all these retirement plans — 401(k)s, IRAs and annuities. But the volatile stock market of the past few years may make you leery of funding your retirement plan with stocks. However, stocks historically have been the only financial asset to provide the type of growth that most people need to achieve their long-term goals. Therefore, when you're investing for retirement you may want to reconsider owning stocks.

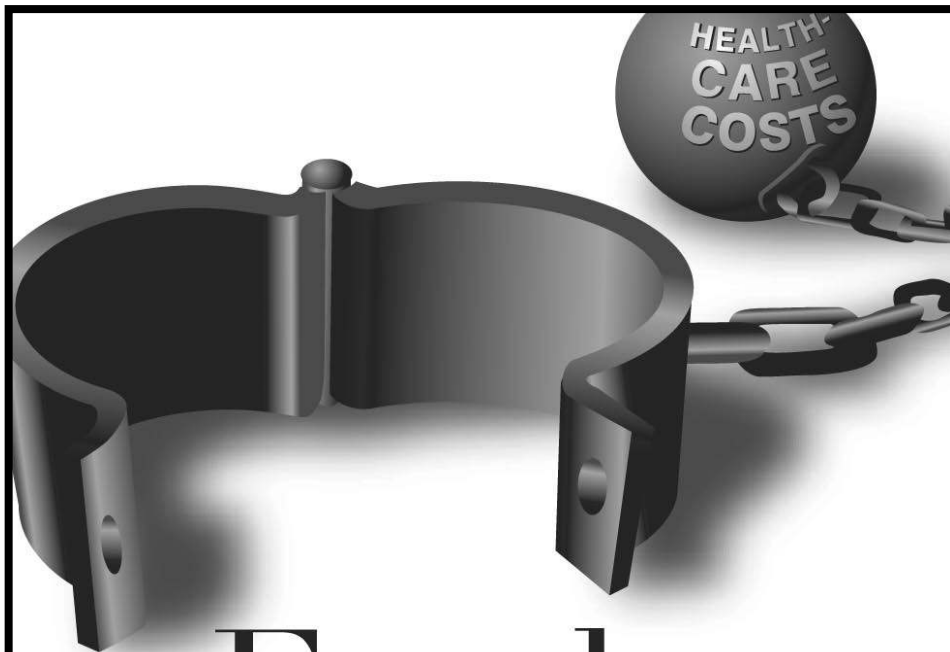
But what can you do to help protect yourself from the volatility of the stock market? First, start investing early for retirement — the more time you have on your side, the better your chances of overcoming temporary market downturns. Next, diversify the investments within your retirement plans. By

"Once you identify what your retirement might look like, you should be able to calculate how much money you'll eventually need."

spreading your dollars among a wide array of stocks — along with bonds, government securities and money market vehicles — you can blunt the impact of volatility and give yourself more chances for success.

By taking these steps, you'll go a long way toward achieving your retirement objectives no matter what your age.

Brian Larson is an investment representative for Edward Jones in Greeley. He can be reached at (970) 352-4549.



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1	NR	BIG THOMPSON MANOR II 230 N. Monroe Ave. Loveland, CO 80537 (970) 667-4195/	117	N/A N/A N/A	Low income N/A	N/A	N/A	Non-profit	Subsidized by HUD	N/A N/A Julia Lebouef site manager	N/A N/A N/A
2	NR	PARKWOOD ESTATES (1) 2201 S. Lemay Ave. Fort Collins, CO 80525 (970) 482-3924/(970) 482-4149	110	N/A N/A N/A	\$1,375/mo. \$2,550/mo.	100%	N/A	For profit	Housekeeping, meals, transportation, planned activities	N/A N/A Stan Bachman general manager	N/A N/A N/A
3	4	COLLINWOOD ASSISTED LIVING 5055 S. Lemay Ave. Fort Collins, CO 80525 (970) 223-3552/(970) 223-2360	100	3 1 30	\$1,602/mont \$3,500/mont	95	Medicaid	Nonprofit	Comfortable, home-like, 24-hour staff, daily meals, social activities	kjacoby@blc.com www.bethesdaivingcenters.org Kristen Jacoby administrator	N/A Colorado Springs 1993
4	5	NEW MERCER COMMONS 900 Centre Ave. Fort Collins, CO 80526 (970) 495-1000/(970) 495-0626	95	1 N/A 60	\$2,400/mo. \$4,000/mo.	95%	Neither	For-profit	Beauty shop, pets, courtyards, therapy, Alzheimer's care, secure environment	N/A www.columbinehealth.com Tina Tapply administrator	N/A Fort Collins 1994
5	NR	THE WORTHINGTON (2) 900 Worthington Circle Fort Collins, CO 80524 (970) 490-1000/(970) 490-1719	94	N/A N/A N/A	\$1,900/mo. \$2,950/mo.	100%	N/A	For-profit	N/A	N/A www.columbinehealth.com N/A N/A	N/A N/A N/A
6	6	SIERRA HILLS ASSISTED LIVING 4604 N. College Drive Cheyenne, WY 82009 (307) 638-7798/(307) 638-7919	83	2 4 27	\$2,000/mo. \$3,000/mo.	100%	Medicaid	For-profit	Spacious apts, housekeeping, meds., dining escorts, 24-hour staff	N/A www.sierrahillsassistedliving.com Sarah Green administrator	SunWest Management Inc. N/A 1999
7	8	ASPEN WIND ASSISTED LIVING 4010 N. College Drive Cheyenne, WY 82001 (307) 778-9511/(303) 772-0977	77	1 10 20	\$2,000/mo. \$2,400/mo.	100%	Neither	For-profit	Private apartments; assistance w/ bathing, housekeeping	N/A www.aspenwind.com Maureen Walker administrator	SunWest Management Inc. N/A 1999
8	9	THE RESIDENCE AT OAKRIDGE 4750 Wheaton Drive Fort Collins, CO 80525 (970) 229-5800/(970) 229-5802	70	N/A 1 30	\$1,695/mo. \$2,350/mo.	100%	Medicaid	For-profit	Laundry, housekeeping, transportation, 3 meals a day and snacks	lwallman@quest.net N/A Claudia Hart director	N/A Coral Gables, Fla. 2002
9	10	THE BRIDGE AST'D AT LIFE CARE 4750 25th St. Greeley, CO 80634 (970)339-0022/ (970) 506-9031	70	N/A 1 N/A	\$2,315/mo. \$3,585/mo.	98%	Neither	For-profit	Dependable staff, food/salad bar, wellness program	Greeleybridge@aol.com N/A Mindy Rickard general manager	N/A N/A 1998
10	7	BEE HIVE HOMES OF COLORADO 2881 S. 31st Ave., Suite 5A Greeley, CO 80631 (970) 590-1997/(970) 356-6731	65	N/A N/A N/A	\$2,095/mo. \$3,300/mo.	N/A	Medicaid available only at Ft. Lupton	For-profit	Home environment, private rooms with half bath	jerrybeehive@yahoo.com www.beehivehomesofcolorado.com Jerry Christian pres.	N/A Greeley, Colo. 1996
11	13	LOVELAND GOOD SAMARITAN VILLAGE 2101 S. Garfield St. Loveland, CO 80537 (970) 669-3100/WND	60	1 2 27	\$2,575/mo. \$3,450/mo.	98%	Neither	Non-profit	Swimming pool, chapel, cable TV, library	gss0950@good-sam.com www.good-sam.com Marlyn Tande executive director	N/A Sioux Falls, S.D. 1973
12	NR	ALTERRA STERLING HOUSE 2215 E. Egbert St. Brighton, CO 80601 (303) 637-9500/(303) 637-7338	55	1 1 17	\$1,995/mo. \$2,395/mo.	98%	Medicaid	For profit	Housekeeping, beauty shop, transportation, aviary	bkohl@assited.com www.assited.com Beth Kohl residence director	N/A N/A N/A
13	NR	ALTERRA STERLING HOUSE OF LOVELAND 2895 N. Empire Ave. Loveland, CO 80538 (970) 667-9500/(970) 667-5367	54	1 N/A 14	\$1,695/mo \$2,595/mo	N/A	N/A	For-profit	Meals & snacks, housekeeping, pets allowed	N/A www.assited.com Ralph E. Morgan director	N/A Milwaukee 2000
14	18	LAKEVIEW COMMONS 1422 W. 29th St. Loveland, CO 80538 (970) 278-4000/(970) 278-4001	54	N/A 1 24	\$2,540/mo. \$3,620/mo.	90%	Medicaid	For-profit	Private apartments, 24-hour staff, meals, wireless paging system	erik.margolis@columbinehealth.com www.columbinehealth.com Erik D. Margolis administrator	N/A Fort Collins 1971
15	16	SPRING WIND ASSISTED LIVING 1072 N. 22nd St. Laramie, WY 82072 (307) 755-5811/(307) 721-0478	53	2 2 17	N/A N/A	95%	Both	For-profit	One level, courtyards, private apartments, transportation, pets allowed	springwindadmin@springwindals.com N/A Gary Grey administrator	SunWest Mgt Inc. 1998
16	17	ALTERRA STERLING FT COLLINS 1002 Rule Drive Fort Collins, CO 80525 (970) 229-9777/(970) 207-9962	51	1 N/A N/A	\$2,050/mo. \$2,580/mo.	85%	Neither	For-profit	Home-like individual apartments, trained staff, enclosed courtyards	N/A www.assited.com Linda J. Henry director	Alterra Healthcare Corp. Milwaukee
17	2	POINTE FRONTIER 1406 Prairie Ave. Cheyenne, WY 82009 (307) 635-6953/(307) 635-3566	50	4 2 9	\$1,825/mo. \$3,355/mo.	98%	Neither	For-profit	Private apartments, 24-hour security, massages	rich_pfeiffer@lcca.com www.lcca.com Rich Pfeiffer general manager	N/A N/A 1989
18	NR	MERRILL GARDENS 215 Shupe Circle Loveland, CO 80537 (970) 622-0012/(970) 622-0018	50	N/A 1 6	\$1,545/mo. \$2,365/mo.	96%	N/A	For profit	Studio & one- bedroom apts, meals, 24-hour security	N/A www.merrillgardens.com Sonja Guy administrator	N/A N/A 2000
19	NR	GARDEN SQUARE AT WESTLAKE 3151 W. 20th St. Greeley, CO 80634 (970) 346-1222/(970) 346-1228	48	N/A 1 N/A	\$2,250/mo. \$3,100/mo.	95%	N/A	For profit	Housekeeping, laundry, beauty shop, meds, transportation,	N/A N/A Louise Bates administrator	N/A N/A N/A
20	NR	ALTERRA STERLING HOUSE 1999 38th Ave. Greeley, CO 80634 (970) 330-9500/(970) 330-7795	47	1 N/A N/A	\$2,009/mo. \$2,443/mo.	98%	Medicaid	For profit	housekeeping, transportation, beauty parlor & barber shop	jcisco@assited.com www.assited.com Jackie Cisco director	N/A N/A 2000
21	1	BONELL GOOD SAMARITAN CENTER 708 22nd St. Greeley, CO 80631 (970) 352-6082/(970) 352-3281	40	32 36 100	\$100/day \$100/day	100%	Both	Nonprofit	Orthopedic, rehabilitation, neurology, complex medical	gsscenter089@worldnet.att.net www.good-sam.com Arthur Hess executive director	Evangelical Lutheran Good Samaritan
22	21	ALTERRA CLARE BRIDGE COTTAGE 1008 Rule Drive Fort Collins, CO 80525 (970) 266-0700/(970) 266-0800	36	N/A 1 N/A	\$2,450/mont \$2,800/mont	94%	Neither	For-profit	Home-like environment, specially trained staff	cbcfortcollins@assited.com www.assited.com Jenny Graham director	N/A N/A 1980
23	22	COURTYARD OF LOVELAND, INC. 605 California Ave. Loveland, CO 80537 (970) 667-3342/(970) 667-3079	35	1 N/A 24	\$66/day \$87/day	100%	Medicaid	For-profit	Emergency call system, escorted transportation	courtyard@worldnet.att.net N/A Linda Monahan N/A	N/A N/A 1989
24	NR	INGLENOOK AT BRIGHTON 2195 E. Egbert St. Brighton, CO 80601 (303) 659-4148/(303) 659-5370	34	1 N/A N/A	\$1,795/mo. \$2,695/mo.	100%	N/A	For profit	One & two bedroom apartments, housekeeping	N/A www.inglenook@atbrighton.com MaryJo Wright administrator	N/A N/A N/A
25	23	FORT COLLINS GOOD SAMARITAN 508 W. Trilby Road Fort Collins, CO 80525 (970) 226-4909/(970) 226-6976	28	2 N/A 15	\$83/day \$83/day	83.2%	N/A	Non-profit	Hair care salon, country store, transportation	gss0870@good-sam.com www.good-sam.com Sherry L. Friesen administrator	N/A Sioux Falls, S.D. 1973

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WILL, from 1B

years ago, Penny thinks that percentage hasn't changed.

And while many don't believe they have enough assets to warrant making out a will, that's often not the case.

"You live long enough, and you start accumulating assets," said Jerry Sumner, an attorney with Sumner Law Office in Fort Collins. "You have more than you think you have."

That includes property, valuables, life insurance and retirement plans. "Pretty soon, you can get up to a couple of million dollars," Penny said.

But if you're going to do draw up a will, don't try to save money and do it yourself.

"I keep running into people who try and save a hundred dollars or so by making out a will themselves and the estate ends up paying thousands of dollars in litigation," Penny said. "Everybody should have a will prepared by an attorney."

Why? Because wills are complex matters, and there are a million things that can go awry. Baby Boomers might understand state and federal taxes, but that doesn't mean they understand estate taxes. Penny gives what he calls a very simple example: "Let's say the husband has a life-insurance policy of about \$500,000. Let's say his wife has the same thing. Now let's say they have a nice car and house that adds up to \$750,000 ... well, let's say a million. Now we're talking about \$2 million of assets.

"Without estate planning, they will

pay \$500,000 in estate taxes to the state. That's \$500,000 that won't go to the kids. That's a typical Baby Boomer. A lot of it's in life insurance, and they have two or three kids."

Inheritance questions resolved

Another thing a will can clear up is how your minor children will inherit your assets. If you and your spouse die without a will — intestate is the term — the court will take the assets entitled to them and put them into a conservatorship. When a child or children reach the age of adulthood — 21 — they are entitled to receive the entire amount in one lump sum.

A will can establish a trust fund so your children can inherit a certain amount of money at age 21, another amount at age 25 and so on. A conservatorship can't do that.

Brad Laue, an attorney for Brega & Winters in Greeley, said the cost of drawing up a will should run somewhere between \$400 and \$1,500, depending on how complicated it is.

Laue said anyone with assets or children should have a will. "Wills are hard to break in Colorado, and you don't see much of that in court unless the issues involved are substantial," he said.

But Laue strongly suggests that an attorney be consulted when drawing up a will.

"Hand-written wills are legal in Colorado, and some people do them," he said. "They also get those kits over the Internet that let you do your own will, but you wouldn't want to take out your own gall bladder, would you? It's the same thing with trying to do a will yourself just to save yourself some attorney's fees."



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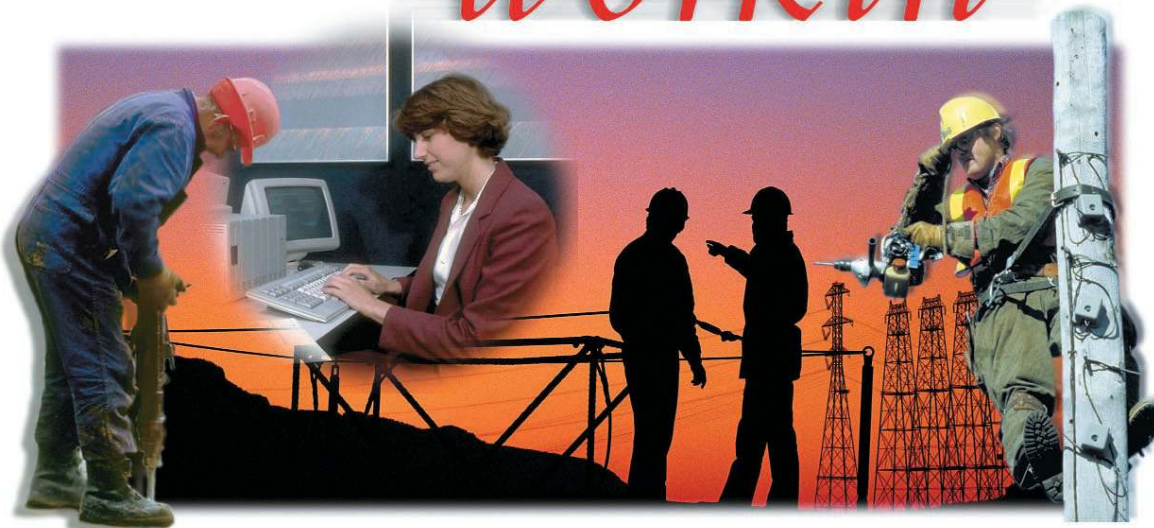
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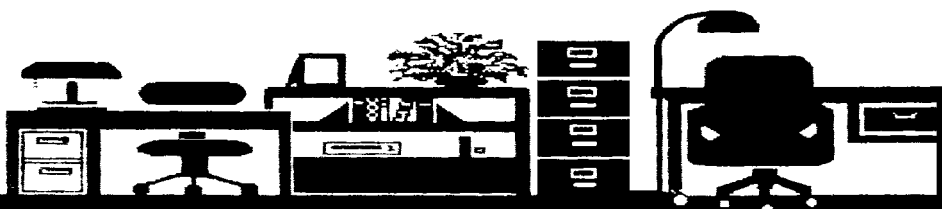
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STEVE PORTER • BUSINESS REPORT

STAYING ON THE BALL — Retirees are staying more fit in their retirement years through regular exercise, including these taking part in a stretching and fitness class at the Chilson Center in Loveland.

VIGOROUS, from 1B

compelling, if simpler, reason for retirees to achieve and maintain a healthy level of physical fitness: "It allows (people) to be better able to enjoy the time they have," Creager said.

Besides, your doctor has been telling you to get moving for years, right?

"We're seeing a lot more people getting referred to our facilities by their physicians," said Lynn Hayden-Ugarte, recreation coordinator of senior programs at Loveland's Chilson Senior Center. "They need to lose weight, eat healthier and exercise."

Facilities such as the Chilson Senior Center also are seeing growing numbers of younger retirees. Typical retirement age has dropped in recent years, dipping from the traditional age 65 into the 50s — first because the stock market bubble helped pad retirement portfolios and later because it burst.

"So many people are getting forced into early retirement due to layoffs and downsizing. We're seeing younger people retiring," Hayden-Ugarte said.

Those younger people often are soon looking for work again, she said. The reasons might be financial or simply because people want to stay busy and vigorous.

That brings us back to exercise.

One of the biggest obstacles to embarking on the road to physical fitness tends to be taking that first step, say fitness experts. The next biggest obstacle tends to be taking those subsequent steps.

A typical problem, Hayden-Ugarte said, is finding the motivation to start something new and stay committed to it. "It's easy to come up with the excuses not to do it. It takes a mindset that they want to change, that they want to make it part of their lifestyle and be committed to it."

May be intimidating

Creager said that it's intimidating for people of any age group to walk in the door of a health club when they haven't

been exercising. For a person in his or her 60s "who may never have exercised before in their life it's scary to walk in the doors of something new."

The good news is it's never too late to start, and beginning a fitness routine doesn't need to be elaborate.

"It doesn't have to be a full-blown, sweaty workout," Hayden-Ugarte said. "You can still gain the benefits of exercise just by finding ways to get in extra steps in a day."

For example, take the stairs or walk to the store. Hayden-Ugarte suggests adding walking to favorite pastimes. Like to shop? Walk in the mall. Like to golf? Walk the course rather than ride in a cart.

Walking can be a social pursuit, and adding a social element can help exercisers stay motivated. "Get your friends involved," Hayden-Ugarte said. "It really helps to have somebody to do these things with. Have a walking partner."

Creager recommends that people have good shoes when they begin walking for fitness. Drinking plenty of water and eating right are also important, she said. "You can't do one without the other. Diet is just as important as exercise. ... Exercise, plus a healthy diet, add up to vitality."

How much exercise? The Surgeon General recommends 30 minutes of physical activity most days of the week. That doesn't have to be 30 consecutive minutes, however. A 10-minute walk at lunch, another after dinner and additional physical activity such as house cleaning or pulling weeds all count.

Keep your reasons for exercising close at hand to refer to if motivation lags, experts advise. Whether it's loved ones you want to spend time with, activities you want to enjoy or diseases you want to avoid, list these things and refer to them often.

Choosing not to exercise and be physically fit in retirement might be no choice at all. "You're going to see that life is pretty darn boring," Hayden-Ugarte said. "You're not going to be in shape, and you're going to be prone to illness and injury. It's definitely the worst thing you can possibly do."



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RANK	PREV. RANK	FACILITY ADDRESS PHONE/FAX	NO. LICENSED BEDS	NO. OF RNS NO. OF LPNS NO. OF	DAILY ROOM RATES: HIGH	OCCUPANCY RATE	MEDICAID OR MEDICARE	PROFIT STATUS	SPECIAL SERVICES	ADMINISTRATOR E-MAIL WEB SITE	PARENT COMPANY HEADQUARTERS YEAR FOUNDED
1	1	BONELL GOOD SAMARITAN CENTER 708 22nd St. Greeley, CO 80631 (970) 352-6082/(970) 352-3281	210	32 36 100	\$173 \$153	100%	Both	Nonprofit	Senior apartments, HUD apts.	Arthur Hess gsscenter089@worldnet.att.net www.good-sam.com	Evang. Lutheran Good Sam. Soc. ---
2	3	LIFE CARE CENTER OF CHEYENNE 1330 Prairie Ave. Cheyenne, WY 82001 (307) 778-8997/(307) 778-2912	160	N/A N/A N/A	\$220 \$146	94	Both	For-profit	N/A	Derek Schmidt N/A www.lcca.com	Life Care Centers Cleveland, Tenn. 1972
3	4	NORTH SHORE HEALTH CARE FACILITY 1365 W. 29th St. Loveland, CO 80537 (970) 667-6111/(970) 667-2460	145	10 20 70	\$225 \$143	70	Both	For-profit	Nurse practioner, resp. therapy, physical therapy	Ruth Clancy N/A N/A	N/A
4	6	EBEN EZER LUTHERAN CARE CENTER 122 Hospital Road Brush, CO 80723 (800) 410-4170/(970) 842-3148	142	10 13 44	\$155 \$125	100	Medicaid	Nonprofit	Transportation, beauty shop, computer workstations,	Raymond S. Larson ebenezer-cares@ebenezer-cares.org www.ebenezer-cares.org	N/A Brush 1903
5	7	SPRING CREEK HEALTH CARE CENTER 1000 E. Stuart St. Fort Collins, CO 80525 (970) 482-5712/(970) 493-8376	138	N/A N/A N/A	N/A N/A	90	Both	For-profit	Sub-acute care, specialized rehabilitation, skilled long-tem care.	David Palmer N/A www.marinerhealth.com	Mariner Post-Acute Network 1953
6	8	LIFE CARE CENTER OF GREELEY 4800 25th St. Greeley, CO 80634 (970) 330-6400/(970) 506-1370	124	13 16 50	\$157 \$130	95%	Both	For-profit	Inpatient/outpatient rehabilitation with pt,ot, language pathology	Dan W. Gauger, NHA N/A www.lcca.com	N/A N/A 1998
7	5	LARAMIE CARE CENTER 503 S. 18th St. Laramie, WY 82070 (307) 742-3728/(307) 721-2002	120	13 12 50	\$157 \$140	75	both	For Profit	Alzheimers & related dementia, PT, OT, speech therapy, beauty shop, chapel.	Ron Nelson N/A N/A	Five Star Quality 2000
8	9	BRIGHTON CARE CENTER 2025 E. Egbert St. Brighton, CO 80601 (303) 659-4580/(303) 659-2021	120	5 9 25	\$162 \$162	92	Both	For-profit	Physical, occupational, and speech therapies,	Robbin McMahan N/A www.kindredhealthcare.com	N/A Louisville, KY 1969
9	10	FAIRACRES MANOR 1700 18th Ave. Greeley, CO 80631 (970) 353-3370/(970) 353-9347	116	N/A N/A N/A	N/A N/A	N/A	Both	For-profit	Sub-acute, rehabilitation, hospice care, Alzheimers	Kathy Mekelburg kmekelburg@pinonmgt.com N/A	N/A N/A 1964
10	11	SIERRA VISTA HEALTH CARE CENTER 821 Duffield Court Loveland, CO 80537 (970) 669-0345/(970) 667-4238	114	13 14 54	\$165 \$148	98	Both	For-profit	VA certified	N/A N/A N/A	N/A N/A N/A
11	NR	CENTENNIAL HEALTH CARE CENTER 1637 29th Ave. Place Greeley, CO 80631 (970) 356-8181/(970) 356-3278	114	13 11 48	\$166 \$150	85	both	For profit	Private rooms, sub-acute care, all female secured Alzheimer's unit	Dayna Acosta N/A N/A	Mariner Systems N/A 1973
12	12	KENTON MANOR HEALTH CARE CENTER 850 27th Ave. Greeley, CO 80634	114	4 10 30	\$138 \$127	93	Both	For-profit	Sub-acute, skilled nursing, van	N/A N/A N/A	Mariner Post-Acute Network 1958
13	14	CHEYENNE HEALTH CARE CENTER 2700 E. 12th St. Cheyenne, WY 82001 (307) 634-7986/(307) 775-7296	105	N/A N/A N/A	\$130 \$126	93	Both	For-profit	Rehab services including PT, OT, ST, wound care, skilled nursing services	Sylvia Brandenburg N/A N/A	Mariner Post-Acute Network Atlanta, Ga.
14	13	COLUMBINE CARE CENTER WEST 940 Worthington Circle Fort Collins, CO 80526 (970) 221-2273/(970) 221-9156	102	12 13 57	\$225 \$147	90	Both	For-profit	Dementia unit, rehab, activities, beauty shop, courtyards, music therapy	Stan Hurstell N/A www.columbinehealth.com	Columbine Health Systems 1988
15	15	COLUMBINE CARE CENTER EAST 421 Parker St. Fort Collins, CO 80525 (970) 482-1584/(970) 482-4134	102	7 9 55	\$151 \$143	95	Both	For-profit	Dementia unit, courtyards, transportation, rehab, activities, private rooms, beauty shop	Katherine Marshall N/A www.columbinehealth.com	Columbine Health Systems 1971
16	18	LOVELAND GOOD SAMARITAN VILLAGE 2101 S. Garfield St. Loveland, CO 80537 (970) 669-3100/WND	98	1 2 27	\$201.50 \$154.50	98%	Neither	Non-profit	Physical, occupational, and speech therapies	Marlyn Tande gss0950@good-sam.com www.good-sam.com	N/A Sioux Falls, S.D. 1973
17	16	BLUE GROUSE HEALTH CARE 1020 Patton St. Fort Collins, CO 80524 (970) 484-7981/(970) 484-8103	96	9 10 31	\$168 \$138.50	75	N/A	For-profit	Rehab, long-term care, Alzheimer's secured unit, private hospice rooms	Anthony John Hanlon anthonlan2000@yahoo.com N/A	Blue Grouse Greeley 2000
18	17	CENTRE AVENUE HEALTH & REHAB FACILITY LLC 815 Centre Ave. Fort Collins, CO 80526	90	16 17 60	\$200 \$200	85	Medicare	For-profit	Rehabilitation and long term care	Dennis Ziefel dennis.ziefel@columbinehealth.com www.columbinehealth.com	Columbine Health Systems 2001
19	19	FORT COLLINS HEALTH CARE CENTER 1000 S. Lemay Ave. Fort Collins, CO 80525 (970) 482-7925/(970) 493-1686	79	10 8 18	\$157 \$148	N/A	Both	N/A	RA certified, VA certified, all-male Alzheimer unit	Ian Chartier al0703@marinerhealthgroup.com www.marinerhealth.com	N/A Atlanta 1962
20	NR	BERTHOUD LIVING CENTER 855 Franklin Ave. Berthoud, CO 80513 (970) 532-2683/(970) 532-0602	74	N/A N/A N/A	\$168 \$150	90	both	For profit	Home environment, private & semi-private rooms	Cindy Morrison N/A www.berthoudcolorado.com	Mariner Systems N/A 1959
21	20	PROSPECT PARK LIVING CENTER 555 Prospect Ave. Estes Park, CO 80517 (970) 586-8103/(970) 586-0109	60	7 5 13	\$226 \$175	55	Both	Non-profit	Therapies: OT, PT, ST	Linda Therrien N/A www.etmedicalcenter.com	N/A Estes Park 1984
22	NR	GOLDEN PEAKS 1005 E. Elizabeth Fort Collins, CO 80524 (970) 482-2525/(970) 482-1138	59	7 7 24	\$157 \$126	95	Both	N/A	Wound care, Alzheimer's care	Marsha Kathleen Rasek N/A N/A	N/A Albuquerque, N.M. N/A
23	NR	FORT COLLINS GOOD SAMARITAN VILLAGE 508 W. Trilby Road Fort Collins, CO 80525-4000 (970) 226-6408/(970) 226-6976	56	9 7 25	\$204 \$167	100	Both	Nonprofit	Computer lab for residents, daily devotions, Sunday worship services in a chapel setting	Sherry Lynn Friesen gss0870@good-sam.com www.good-sam.com	N/A Sioux Falls, S.D. 1973

Region includes; Larimer, Weld, Morgan counties, and Brighton in Colorado; Albany and Laramie counties in Wyoming. Facilities are ranked first by number of licensed beds, second by number of registered nurses.

SOURCE: BUSINESS REPORT SURVEY
RESEARCHED BY MISHELLE BAUN







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BOOMER, from 2B

ation from Arizona State University, noted that in her experience, Tai Chi instruction is seldom directed at a senior population. But she predicted that would change

"I think we will begin to see more people tailoring their knowledge of yoga, nutrition and massage therapy to the needs of seniors," she said.

That kind of tailoring is already happening at Elderhaus Adult Day Care in Fort Collins, which provides respite care for caregivers, typically children of aging parents with Parkinson's, diabetes, or some level of dementia. Founded in 1980 by the American Baptist Church, Elderhaus has grown

from a staff of two volunteers to a professional staff of 11 and an 11-member board of directors.

"We have a yoga instructor on staff, and another instructor — Susan Van Nuys — who comes in to teach Tai Chi," said Lydia Landry, assistant director of Elderhaus. "Most of the staff are certified nurses assistants (CNA). CNAs can go through the program at Front Range Community College, but there are programs nationwide."

Allison Scott, program director for Elderhaus, added that in addition to exercise, music is an important component of the activities planning. At one time, students from the music therapy program at CSU came to Elderhaus, but this year that group decided to work

Elder care skills needed

According to the Association for Gerontology in Higher Education, professionals with the following skill sets will be needed to work with older adults:

- Developing programs such as health promotion, senior theater groups, or intergenerational activities in senior centers, community agencies or retirement communities.
- Providing direct care to frail, ill, or impaired people in hospitals, clinics, nursing homes, or through adult-day-care or home-care programs.
- Counseling older adults and their families about issues of care-giving, employment, death and dying or mental health.
- Advising older clients about estate planning and investments, financing long-term care or housing options.

SOURCE: ASSOCIATION FOR GERONTOLOGY IN HIGHER EDUCATION

with children instead.

More entertainment, leisure jobs

Budner agreed that careers in recre-

ation, music therapy and all levels of nursing will certainly grow and evolve to accommodate both the numbers and the needs of an aging population. He also had his own nominations related to wellness and well-being to add to the list.

"I believe we will see big increases in jobs related to entertainment and leisure," he said. "That would include theater, travel, movies and restaurants."

Indeed, the moribund travel industry could get an infusion of energy from a population that has the time and often the means to travel. Sylvia Mucklow, who opened her travel agency, Rocky Mountain Travel King, in 1966 (and who was unavailable for comment because she is leading a tour group in Italy) has helped Budner at the Senior Center organize group tours.

"In November we are taking a group of 25 through the Panama Canal," Budner said. "Travel agencies are catering to seniors and benefiting."

In the realm of nutrition, Landry, who has a degree in the field, said that she expects to see that field grow, as a large segment of the population needs to move from a middle-aged diet and an old-age diet. Savvy restaurateurs might be able to grab the market with menus that are senior friendly.

"Older people need softer food because the strength of their jaws decreases," she said. "A roast, for example, needs to be cooked a little longer so it becomes more tender."

It appears that with a little imagination, professionals in virtually any field will be able to find ways to meet new and profitable demands. Architects can build homes with wide doorways and no front steps. Financial advisers can help retirees plan for what might be 30 years of living on retirement funds.

The federal government will also have to figure out some new tricks. Despite the clear trend toward a more active senior population with the potential to stay active well into its 80s, a report from David M. Walker, the comptroller general of the United States, warns that "federal spending on the elderly will absorb a larger and ultimately unsustainable share of the federal budget and economic resources."

Thus, Baby Boomers are certain to live in interesting times, marked by an odd combination of unprecedented vitality, longevity and the ultimate loss of both. Perhaps the final legacy of the Boomer generation will be the work force that evolves to meet its needs and that might forever change the nature of elder care.



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TOO BUSY, from 3B

sor for School District 6. "I have always been involved in public activities," he said.

It was a neighbor who called his attention to an ad in the daily paper for a part-time position as executive director of the Evans Chamber. Meakins had served on the board of the Greeley/Weld Chamber of Commerce and was familiar with how the organization worked.

He got the job and went straight to work. The chamber, now 200 members strong, continues to grow along with the bustling business community in Evans. Meakins also oversees the Community Resource Center, which includes six nonprofits and shares the same building as the chamber. Together, the two positions keep Meakins hopping.

Meakins said he's not made any plans for a second retirement. "I think there will be a time when you realize that maybe it's time to retire," he said. "Physically, I'm fine." Meakins discusses his ongoing service with the chamber board on an annual basis to ensure that expectations are being met. So far, so good.

Johnson was a mathematics professor for 30 years — the last 22 at the University of Northern Colorado — before he retired from that profession at age 53. He had already segued into a second career in the financial-services industry when he officially retired.

"And here I am in this new career where people work as long as they want to. It's not generally expected that you'll retire at this age or that age," he said.

Choosing to work beyond age 65 was not a conscious decision, he added. "It didn't come up," he said. "I do enjoy the work, and I have the greatest clients for whom to work. I also have wonderful people to associate with within this setting." He can also look out of his office window and see Long's Peak.

When things aren't going well, Johnson said, he does ponder retirement but then snaps out of it when he considers the people who depend on him for "wise counsel and advice." Johnson rests easy knowing that if he needs to take time away from the business, his partner, Ian Thomas Macgillivray, former director of the UNC Foundation, can step in and handle his business. "I brought him into the business of financial advice," Johnson said.

Johnson does take Thursdays off to enjoy those things that retirees traditionally are known to enjoy, including tennis, maybe some golf and always the Kiwanis meeting. He also continues to be involved in the Northern Colorado Concert Band, comprised of community members who enjoy playing music.

No time for fishing

"Trout fishing is a hobby I don't have much time for," said Johnson, who conceded that he also tinkers with his model railroad as time allows.

For Shaw, serving as associate minister for Christian education at First Congregational Church is simply how his career has evolved. First, he taught college math, then he oversaw technical education at AT&T in New Jersey, from which he retired. Before he retired from that company at age 55, he spent six years going to seminary night school. There he

was in class with the usual age of students who had just graduated from college along with students who had successful careers in law enforcement, the military and education who were embarking on second careers as ministers.

People are living longer, Shaw said, and have time to pursue new interests and new careers. "We're moving into a society where a lot of people will have multiple careers," he said. Shaw taught Sunday school regularly while working at AT&T and sees his new career as an extension of that.

"I have never looked at complete retirement as enjoyable," he said. "I can't imagine not working. I can't imagine not doing something useful. I have a lot of friends who are retired, and they're volunteering all over the place. With all due respect to my golfing friends, there's too much to be done."

"With all due respect to my golfing friends, there's too much to be done."

— Bob Shaw, teacher



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