

# WESTSIDE COMMUNITY COTTAGES

## 1616 W. BIJOU ST.

## LIFELONG LEARNING

Registration begins Monday, December 11th at 8 a.m.

- **By Phone:** (719) 955-3400 or (719) 209-1717
- **On-line:** csseniorcenter.com
- **In person:**  
Westside Community Center (1616 W Bijou St): Mon-Fri, 9-4  
Downtown YMCA (207 N Nevada Ave): Mon-Fri, 8-4  
**(Please note:** No in-person registration at the Southeast YMCA)

**All classes require registration and are subject to cancellation or change.** Partial funding for these classes is provided by the Pikes Peak Area Council of Governments Area Agency on Aging. **Most Health & Lifelong Learning classes are free**, but we appreciate your \$1 donation for attending these classes offered under the guidelines of the Older Americans Act/Older Coloradans Act. Ages 55+

Class Name	Description	Instructor	Date	Day	Time	Cost
Today's Reverse Mortgage	Today's Reverse Mortgage has come a long way in 30 years. Come learn about the basic and advanced strategies this Home Wealth Financial Tool can offer.	Johnson	Jan 8	M	1-2	FREE
Beginning Conversational Spanish	This beginning conversational Spanish class is taught by a native Spanish speaker. Offered within a relaxed and enjoyable environment, develop speaking and listening skills needed for direct application into personal and travel settings. Handouts provided.	Trevino	Jan 8 - Feb 19	M	1-2	\$35
Let's Play Cards!	This session is geared towards newer card players but everyone is welcome! We will learn some basic card mechanics for games such as Rummy and trick-taking games. It's never too late to learn to have fun playing cards!	Toney	Jan 10	W	1-2:30	FREE
Ukulele - Level 1	Need a new & fun pastime that just may improve your brain? Ukulele is easy and fun. This introductory course is intended for beginners and will teach you to tune the instrument, play basic chords, and sing familiar songs with senior friends. You do not need to have your own Ukulele and can use one of the Senior Center's during class time!	Wells	Jan 12 - Feb 23 Mar 15 - Apr 26	F F	1-2 1-2	\$35 \$35
Ukulele - Level 2	This class is designed for the continuing ukulele student. You should have the ability to read and play all chord grids, change chords with smooth transitions, desire to use a variety of strums, and increase a song repertoire of challenging songs. You will expand on your skills and play familiar songs with senior friends. You do not need to have your own Ukulele and can use one of the Senior Center's during class time!	Wells	Jan 12 - Feb 23 Mar 15 - Apr 26	F F	2:15-3:15 2:15-3:15	\$35 \$35
Tax Planning in Retirement	With the increased spending by our Federal Government, future tax rates are on most peoples' minds. In this class, you'll learn how new legislation may impact tax planning. We'll cover tax planning strategies to include efficient withdrawal strategies, Roth conversions, how to pay less taxes on your qualified accounts, and ways you may be able to reduce taxes on your Social Security benefits.	Naseman	Jan 15	M	1-2:30	FREE

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Financial Self Defense	Learn how to get the documents you need to protect you and your loved ones; the federal document to help prevent a disruption in your Social Security benefits; the most important part of your Medical POA that most people forget; how to pass on something even more important than money; how to prevent your loved ones from going on a wild goose chase after you pass away.	Naseman	Feb 19	M	1-2:30	FREE
Understanding Annuities	Annuities can help solve problems or create new ones. We will discuss the various types of annuities, their uses and misuses.	Michels	Feb 27	T	10-11:30	FREE
Patriotism in America: Past and Present	Will America ever have another "Greatest Generation?" Local author Becky Van Vleet explores that question in her book about her father's up close and personal battles on the USS Denver in World War II in the Pacific Theater. Join Becky for an interactive book talk about patriotism from the Greatest Generation in World War II to present day.	Van Fleet	Feb 27	T	10:30-11:30	FREE
Historical Snapshot: Buffalo Soldiers	Historical snapshot of the Buffalo Soldiers from July 28, 1866 to after congressional authorization allowed six black regiments in the Spanish American War in 1898. The duties of the Buffalo Soldiers were mail carriers, law enforcement, protecting friendly Native Americans from white settlers' encroachment, as well assorted skirmishes with hostile indigenous people. This presentation will focus on the period of 1867 to 1898.	Breazell	Mar 6	W	10-11	FREE
So You Love Your Home but... Stairs, Doors, and Hallways	According to AARP Research, 8 out of 10 adults will experience future special housing needs. Aging in place should be an enriching lifestyle – not just marking it on the calendar and ignoring the deferred maintenance. Let us help you answer the question: "What will it take for you to age in the community?" The list might include minor remodel for safety, property tax assessments, and the inflationary time of the present.	Brown	Mar 13	W	1-2	FREE
Making Your Money Last in Retirement	You've worked and saved for decades preparing for retirement. How do you turn your nest egg into a sustainable income stream without worrying about running out of money? In this class, we'll discuss how your finances need to be viewed differently in retirement vs your working years. We'll cover some of the unique risks retirees face and how to mitigate those risks. There is no 'one-size-fits-all' in retirement and your retirement plan needs to be tailored to your unique situation.	Naseman	Mar 18	M	1-2:30	FREE
Cyber Security for Seniors	Cyber-attacks are increasing, and the stakes are getting higher. In this class, you'll learn threats every person faces and steps you can take to fight them. You'll discover how prepared you are for a cyber-attack and identify areas of potential cyber weakness. We'll cover cyber security rules and you'll receive an action plan to help secure your electronic devices and information.	Naseman	Apr 15	M	1-2:30	FREE
You're Not Stuck!	You want to remain independent in your own home with some amendments? In a different home with a better floor plan? Downsizing and upsizing? If you are over 62, there are amazing programs available to answer these concerns and more. Come hear some real life stories about how seniors thought they were stuck and found out they definitely were not stuck!!!	Rush	Apr 17	W	1-2:30	FREE