

Prime Times



Prime Timers World Wide

OCTOBER 2007

Since 1987

20



years

Prime Timers Worldwide



(Above) The Queen, Roy Brown Presents a Revere Bowl to Woody Baldwin. Photo by Harry Fullerton

(Upper Right) Founding Members Dick Bourbeau, Jim Norris, Camille Bourque, Woody Baldwin, Bill Kelloway, Jerry Leone and Al Cortese. Photo by Charlie Briggs

By Ed Ford, President, Boston Prime Timers

Boston Prime Timers 20th Anniversary Weekend August 16-19, was a rousing success with over 160 members and guests at our Saturday night dinner/dance at the Hyatt, our second largest event in our twenty year history.

We also gave tribute to our founder, Woody Baldwin with a surprise visit from the "Queen" who presented him with a Revere Bowl in recognition of our chapter which has grown to 69 chapters on a worldwide basis. The "Queen" dressed in tasteful pale yellow ensemble with matching hat, gloves and purse, was none other than Vice President, Roy Brown. The guests rose to welcome the "Queen" who surprised us all by entering through a different door.

In addition to Boston members and guests they also arrived from Austin, Texas, New York, Connecticut, Fort Lauderdale and Sarasota, Florida to join in the festivities. We celebrated our Boston founding members Dick Bourbeau, Camille Bourque, Al Cortese, Bill Kelloway, Jerry Leone and Jim Norris who were present.

A Jam Packed Issue—see Index on Page 2

SOMETHING ALWAYS HAPPEN

By Jarvis Cummings, VP for Independents

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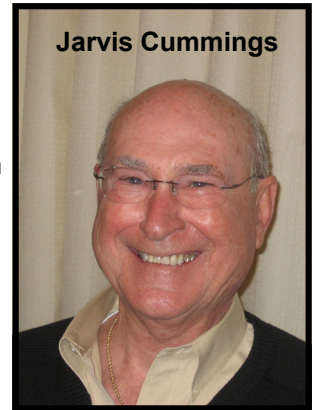
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Something always happen. So says Roseanne Rosanna Dana. Well it seems this is true for Norman and me.



Jarvis Cummings

In 1997, we were to attend the PT Convention in Washington DC – and I had a quadruple by-pass. Then in 2004 we had tickets to the largest black tie HRC (Human Rights Campaign) banquet – Norman had his gall bladder removed. In 2007 we were to attend the Oklahoma City Labor Day festivities and Norman passes out on me on Wednesday before we were to depart Dallas for OKC. So it seems Rosanne was right...something always happens.

Well we are fortunate that it was not a heart attack, as I thought, but when someone you love makes a God awful guttural sound, grabs his chest and passes out, what else comes to mind? So naturally I call 911 and they dispatch a host of firemen and paramedics (we live one block from the fire station). They whisked him off to the hospital and after about four hours in the emergency ICU, it was decided that his blood sugar was critically high and his blood pressure was critically low!

We spend the next four days in the hospital while they get his blood sugar and blood pressure stabilized. We now have a new regimen – lose weight (both of us), check his blood sugar three times a day, blood pressure twice and since he is also a diabetic, boy did our eating habits change! I've never eaten so much salad stuff and green beans. The Doctor says all the green stuff is good for you. I asked him how about money? He does not have a sense of humor?

We are home again safe and sound with our new health kick and maybe the both of us will be slim and trim when we get to Reno in October. We look forward to the Convention and maybe that black cloud that keeps hanging around will have disappeared long before then.

I'm sorry to have missed all you guys that attended the OKC Labor Day event, but I hope you will find your way to Reno in October. It promises to be a great convention. It is our 20th Anniversary, so let's start our 21st year with a bang-up convention and pay tribute to Woody Baldwin for his vision, encouragement and guidance for the past 20 years.

Jarvis

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OH, THOSE MEMORIES!

Founder Filosophy by Woody Baldwin

Come to think of it, there are things worse than old age. When I am in one of my "old age sucks" moods, I direct my thoughts to what has been so good--things that many of my friends never had the opportunity to experience because they left this world so soon in life.

How lucky I am to have lived so much longer than many of my friends--I lost young buddies in World War II, the AIDS epidemic, and for other reasons. Sometimes when I am in my "Count your blessings" moods, I turn to God and ask, "Why me? Why am I still here and they're not?"

Sure, my short time memory is next to nil; but what great memories I have of the past!!! And I say to God, "Thanks for the memories". Perhaps I give an inordinate amount of time to those thoughts; but, what the hell, they give me pleasure and that's what old age is about. Most of my thoughts of the future are limited by my physical limitations; but 13 pills a day is making those bearable...and the rest is just wait and see. My long term memory has blocked out most of the road bumps and I remember the good things. Psychologists say we do tend to remember the good easier than we do the bad. I think it works.

I spend as little time as possible in front of the



mirror because the body that I see "ain't what it used to be"; but, then when I was young I thought I was too skinny. The bay window and the sagging parts are not what I had envisioned. My dear ex (Sean) was also thin when young, and bay windowed as he got older. He said once that at some time he must have been just right and didn't take time to notice.

But I have Prime Timers, I have friends, I have enough money to pay my bills here at the retirement home, I have better health than most old farts in my age category, and I have fun, hope, and lots of other goodies. And oh those memories!

And the way I dress doesn't have to be sartorially perfect; I can pig out on hot fudge sundaes, have no crease in my pants, and not make my bed every day because people don't expect as much of you, the older you get. And the more you mature, the more you appreciate those freedoms that come only with advanced age. I don't even have to lie about my age except on Silver Daddies.

Guess this is all I have to philosophize about today. I need to get back to those memories anyhow. Oh, those memories!.

COLORADO PRIME TIMERS AT THE GAY RODEO

On July 14th and 15th, several Colorado Prime Timers spent most of the day as volunteers at The Jefferson County Rodeo grounds.

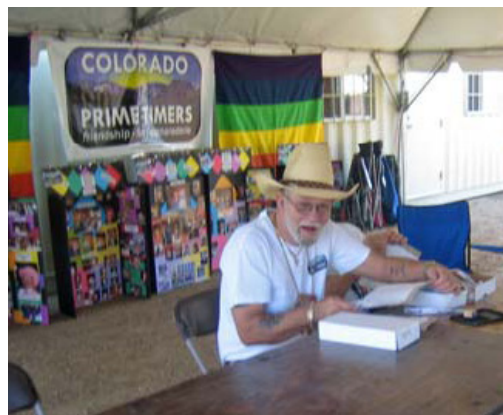
The weather was hot but no hotter than some of the cowboys who came through the gates. Our Prime Timers sold and collected tickets, and checked IDs to be sure those who attended were old enough to drink beer and other alcoholic drinks. We commented about being busier than in many past years and were told that this year was the biggest attendance ever.

We displayed our Prime Timers banners in the tent area and that caused some interesting conversations with people who were there

from several different Prime Timer Clubs. It is always interesting to visit with fellow Prime Timers and see

what they are doing. Several commented on our Newsletter and said that they enjoy reading it and are envious of all our diverse activities.

There were people attending from other countries, including Australia, England, Mexico and Canada.



Colorado Prime Timers Ticket Booth at the Colorado Gay Rodeo



BENEFITS OF MEMBERSHIP

by Carl Krause, Boston Chapter

In talks with members, we've found that many are not aware of some of the advantages of their Prime Timer Membership. Here is a little review for you.

1. When you travel to any of the 69 cities with a chapter, you can write, email, or phone ahead and request to be hosted to reduce your travel costs. In my nearly 20 yrs of membership, I've been hosted across the nation, welcomed at chapter events, and given tours of these cities: Seattle; San Francisco; San Diego; Palm Springs; Dallas; Houston; Austin; Ocean Island Cruises; Washington, DC; New Orleans; Orlando; Oklahoma City; Chicago; Victoria, BC; NYC; Portland, OR; Minneapolis, MN; Ft. Lauderdale, FL. All because of my Prime Timers membership.

2. If you move to a city where there is no chapter, you can keep your World Wide membership, be informed of all chapter events, mid year and national conventions, and any special travel (USA or Foreign) that is offered to all members.

3. As a chapter or independent member, you can attend national conventions (Reno, NV 10/07), off-year events, or regional chapter gatherings. (All listed on the World Wide Web Site at www.primetimersww.org). Many of our Boston members have said that Prime Timers has literally changed their lives because of the travel, and meeting hundreds of new, like minded and interesting people, plus learning more about this country.

In 2003, there were 53 chapters. Today there are 69. Michael Stone, VP of Chapters tells us 12 more are being formed in: Columbia, SC; Halifax, N. S; Montreal, Quebec; Louisville, KY; Israel; Las Cruces, NM; Huntington, Long Island, NY; Nashville, TN; Key West, FL; Pasadena, CA; and Mexico City, Mexico. He is also targeting Vienna, Austria, during a trip next year. His Goal is to have 100 Chapters before 2010. It is wonderful to be part of this progress.



WASHINGTON, DC HOSPITABLE AND FRIENDLY

by Montie Biven, Traveling Ambassador

The DC chapter was finishing their social upstairs at Windows above The Italian Kitchen, when we arrived for dinner. A visiting friend from South Dakota, my partner and myself walked over to empty dining tables. We found a very friendly gentleman waiting on the rest of the group to come down for dinner. We introduced ourselves as visitors to the DC chapter. We sat patiently waiting and asked him a few things about the DC group. He was overjoyed to give us information about the group. I smiled at him and said this is what I had hoped to expect. I told him that when someone is asked about their Prime Timers I usually get the same response, "Our group is just great!" I believe this is true for all Prime Timers chapters.

When the group came down I saw about 25 men eagerly make their way to the tables. As they came, I introduced myself to them. Some of the men were visiting from the Ft. Lauderdale chapter as well as a guest from New Hampshire. I met several of the board members including Alan, Ken and John. The host of the social and dinner was Carl Martin. He was the most gracious and informed person I had the pleasure of meet-



ing. He could have been the ambassador of goodwill as I assume he well may be. Carl and I have since emailed each other with respective information about future events of both groups. I hope both of our groups will visit each other as much as possible.

If you get the chance to visit our nation's capital I hope you can meet with these great guys. I am sure they will extend the same hospitality they gave to us. Perhaps, they could even give you a tour of the city and then join them at their weekly dinner and social. If you would like to say hello to this enterprising chapter here is their email address: gentilbil@aol.com

HERE AND THERE.....

by Zach Mullaney, Central Oklahoma Chapter

NEW MEXICO - 98 members: The state is well known as a chili grower. Member Jim Labato has done a study on the heat of chilies and shares some info with us. Starting with the bell pepper, the heat factor is zero. The heat index continues to rise through the Anaheims, Poblanos, Jalapenos, Serranos, Habaneros, to the BHUT Jolokia from India. "That entire chili has so much heat it is an assault to the senses, sort of like a cocktail of battery acid and glass shards."

SEATTLE: The chapter shares these tidbits with us. "Lust is no substitute for love, but it sure beats knitting." "After working out at the gym, and feeling like a new man, he's probably in the shower next to you." "Impotence is nature's way of saying 'no hard feelings'."

CLEVELAND, OHIO: Their membership takes turns hosting general meetings. They had an interesting program for their August meeting. Two members had put together a video of photos of the Cleveland area bars during the '60's and '70's. Many photos of some of the extravaganzas at the clubs in existence then brought back a lot of nostalgia for many, and several saw photos of themselves. What a great idea!

NEW ORLEANS: The club is still talking about their June bash. They had a party prior to their yearly elections. After having had 'pre-prandial' cocktails, they ate, and then broke into small groups for paper dolls, and playing doctor. Just add hopscotch, and jacks, and hey, these are my kind of guys!

TIDEWATER VIRGINIA - 127 members: Don't forget that each Wednesday at 1PM, a group meets at the Garage for lunch. You're invited to join them, and many menu items are under five bucks. Can't beat that! So, if you're in their area.....

DALLAS/FT. WORTH - 109 members: Several of their members have been taking a class entitled 'Senior 101'. Many of the topics include gay-friendly nursing homes and assisted living facilities, State and Federal assistance, and like topics, and how they are related to gay. They also discussed that AARP is gay-friendly and recognizes partnerships. Sounds like an interesting series of seminars.

PENSACOLA, FLORIDA: The chapter has a new newsletter they call "Da News" with President Jerry Thomas

putting it together. They draw some of their members from the Mobile Metro area. Their monthly potluck social is the 2nd weekend of each month. If you'll be in the area, contact Jerry at centaur2@cox.net for the particulars.

LAS VEGAS - 115 members: Pete Peterson, formerly of the Central Oklahoma chapter and much missed, is now the prez of the Vegas chapter. The chapter is planning a Regional Gathering for May, 2008, and it looks like the host hotel will be the Sahara. It's far enough ahead so you'll be able to 'save for the slots'. Remember too, whatever happens in Vegas, stays in Vegas.

PHOENIX - 177 members: Their membership includes 45 couples and 87 singles, so they have started a 'singles get-together' each month. They also run a "personals" section in their newsletter. This is if someone needs a cabin mate on a cruise, a condo to rent, etc. Good idea! All of their general meetings are at Johnny's Uptown out on Camelback Road at 6:30.

BALTIMORE: The chapter is having their yearly Oktoberfest on the 21st at 2PM. If you've been to Munich for the biggie, you know what a big "oompah" these festivals are. It is a potluck and will be loaded with wonderful German food. I can't wait! Who's bringing the St. Pauli Girl?

COLORADO: The chapter unveiled their new Prime-Time logo at the Denver Pride this past summer. The newsletter shows black and white, but we can imagine how good it looks in color, showing the rugged Rockies in the background. Don't forget: Wednesday nooners are at the Park Avenue Café, and Friday Cocktails, 6PM, are still at Charlie's.

PALM SPRINGS: The chapter has reserved only 100 tickets for the world-famous Palm Springs Follies. This is the 17th year for one of the funniest shows presented annually throughout each winter. It is performed by a cast with ages 59-84 (this year!), with those hoofers remembering the glory days of vaudeville. The show spotlights seniors and the special guest star the night of the chapter's attendance is Kay Ballard. The master of ceremonies is hilarious. So, save the date, Friday, November 30, at the Plaza Theatre in Palm Springs. Would be a pleasure to see the show the same evening, and perhaps meet several of their P/T'ers for cocktails after the show. Call Jerry Weyer (760/318-8730) for info.

MEDICAID

Many of the financial issues discussed in the last few issues of Prime Times have severe consequences for the surviving partner of a same-sex relationship. Careful financial planning, the purchase of life insurance, and other methods to provide a surviving same-sex partner with appropriate lifetime income when a partner dies can moderate some of the effects.

Perhaps the most serious, even catastrophic, consequences for a same-sex couple are contained in Medicaid rules. Medicaid is the last resort for many people who need long-term care (usually in nursing homes) but cannot afford it. Medicaid is a program funded jointly by the federal government and the states that provides medical assistance for individuals and families of limited income and assets. If an individual qualifies, Medicaid provides medical care, nursing facility services, and home health care for persons qualified for skilled nursing services.

Every state has very stringent income and asset requirements that apply to any applicant for Medicaid coverage. In general, assets must not exceed \$2000, but some assets can be excluded in determining eligibility for Medicaid. Each state has income and asset restrictions to qualify for Medicaid. Some are more liberal, a few more

FOR SAME-SEX PARTNERS, THERE IS NO SPOUSAL PROTECTION OF ASSETS

The larger your estate, the more likely it is that you need significant legal assistance in setting up your affairs.

Try to find an attorney who is gay friendly, familiar with issues related to same-sex couples, and who is certified in Elder Law. He or she can advise you on estate planning, wills, and Living Trusts to ensure your assets take care of your needs, and are passed to the people you want.

stringent. Couples attempting to qualify one or both partners need to discuss their individual state law with their appropriate state agency, or a qualified attorney.

Using Oklahoma as an example, these include (since 1992):

- Life insurance with a face value of less than \$1,500;
- Funds up to \$1,500 designated for a burial;
- Burial space;
- An automobile, within limits; and
- Equity in a home, regardless of value, provided it is the person's principal place of residence.

The financial consequences of meeting these requirements are severe, even to married couples. To same-sex partners it can be disastrous.

In the case of a married couple, the total assets of the couple can be added together and divided in half. One-half is reserved to protect the spouse of the Medicaid eligible person. The other half is used for the potential Medicaid recipient's care until asset limits are reached. This can have severe impact on any couple, and can leave the spouse with a significantly degraded standard of living. In extreme cases, it can result in impoverishment.

For same-sex partners, there is no spousal protection of assets. A jointly owned residence, and jointly held assets can be depleted by spend-down requirements. If a couple has not made very careful plans, the result is almost certainly the loss of their home, and the financial ruin of the partner.

Historically, the legal profession has resorted to a series of means to reduce an individual's assets and make them eligible for Medicaid. The most common of these has been to "gift" the assets to others, usually children or other relatives, in order to minimize any exclusion period, and maximize the amount of assets protected from what are called "spend down" requirements. "Spend down" in general means that you can spend your assets in order to reach the maximum assets allowed.

States, in order to protect their Medicaid funds, have instituted "look-back" provisions. The "look-back" provi-

And Lesbian Seniors

By Rob Howard, Editor, Prime Times



sions of Medicaid eligibility effectively prevent gifting of assets within three years of the needed qualification. Some states have enacted or are considering a five-year “look-back.” This means that any gifting within the “look back” period will result in a period of ineligibility for Medicaid.

In addition, gifting between same-sex partners could trigger federal gift taxes and at a minimum cause some tax reporting requirements. Some states (e.g. Minnesota) have severe restrictions on property transfers to make an individual eligible for Medicaid.

A same-sex couple with limited resources faces a Hobson’s choice – lose virtually all their assets to qualify for Medicaid, or spend all their assets paying for long-term care. Both options leave the surviving spouse impoverished. This is particularly true if they have made no plans either to comply with Medicaid eligibility rules, or to protect against the costs of long-term care with Long Term Care Insurance.

Monthly income also affects Medicaid eligibility. Typically, if a person needs long-term care, the state will take all but \$50 of his income. However, some states have income limits that can exclude them completely from Medicaid eligibility. These limits often have not kept pace with the cost of long-term care. For example, until recently in Oklahoma you could not qualify for Medicaid if you have monthly income in excess of \$2500. The average nursing home monthly charge is about \$3600 to \$4000. In this case, the patient can neither afford long-term care, nor qualify for state assistance.

A qualified Medicaid income trust may resolve this problem in many states. A Medicaid Income Trust is a legal instrument which meets criteria under Federal law, and which allows individuals with income over the institutional care program limits to qualify for institutional care services or for home and community based services assistance.

Because of these stringent rules, income restrictions, and the “look-back” provisions, the only protection against this consequence is early, careful and expensive legal work and financial planning to meet long-term care requirements. One solution is long-term care insurance, which is expensive, and can be difficult to purchase at any price depending on age and medical history.

However, a Long Term Care policy purchased at a younger age – I bought mine at 55 – can be a very wise investment. Both my grandparents, and an aunt and an uncle, lived to be 87, all required years of nursing home care. Given my family’s history, and my genes, I could end up in a nursing home at the end of my life. My premium is about \$1700 a year, or approximately two weeks of nursing home care at current rates. In other words, in 12 weeks in a nursing home, my LTC policy will pay out everything I have paid in premiums, and will then pay for my care indefinitely.

Many couples don’t understand these issues, and in any event believe that they cannot afford the legal work. They often don’t understand that they cannot afford the alternative either – the one option ensures significant expense now, the other presents the risk of potential significant expense at some unpredictable future time. Far too many people regardless of

their sexual orientation fail to address these issues before it is too late.

A same-sex couple facing retirement must make plans for long-term care, or have significant assets to weather the financial storm brought on by the need for long-term care.

I suggest you consult an Elder Law qualified attorney to discuss these issues. In conjunction with the legal advice, and the assistance of your financial advisor, you and your partner, your attorney, and your advisor can find a way through the thicket of Medicaid requirements, and make sure that your legal and financial planning covers the potential for long-term care.

A same-sex couple facing retirement must make plans for long-term care

NEXT ISSUE MEDICAL ISSUES

If you would like to receive a copy of the full report NOW rather than wait for the entire series, send an email to robhowar@aol.com and I will email a copy to you. If you’d rather have it on a CD, send your name and address by email, or by US Mail to Rob Howard, 4436 NW 59th St., Oklahoma City OK 73112.

Senior Living Options • Barbary

By Rob Howard, Editor, Prime Times

Retirement Communities that are responsive to LGBT needs are few and far between. Beginning this issue, Prime Times looks at some new concepts in senior living for gay men and lesbians.

If you are a fan of “Tales of the City” you probably have fond memories of Barbary Lane, presided over by Anna Madrigal. 28 Barbary Lane was a warm, caring community of folks, confronting life and its ups and downs. And in Armistead Maupin’s latest book, “Michael Tolliver Lives,” you see Michael in his 60’s, now with a partner in his 30s.

Where, you might wonder, would Michael Tolliver and his young partner live today? The answer may be Barbary Lane Senior Communities in Oakland. By design, Barbary Lane Lake Merritt is building a community with a focus on GLBT people, although it is not exclusively gay. Barbary Lane Communities was founded by three openly gay housing specialists: David Latina, Randi Gerson and Jeffrey Dillon. With a total of more than 45 years of experience developing and managing housing and a keen appreciation of GLBT senior housing needs, they have the skill and drive to transform the way senior living is provided to this growing market. They found the Lake Merritt Hotel in Oakland as their first Barbary Lane Community.

“What’s interesting about the property is that the Lake Merritt Hotel was originally built as an apartment hotel, so every apartment has the original pre-war décor – crown molding, the works,” says David Latina, the organization’s president. Built in 1927, it is very open, everything flows. It makes it easy to make a transition to “right-sizing” instead of downsizing.

“We had to create private space for the residents,” says Latina. “Our doors swing both ways – we want to change the typical retirement community experience,



Madrigal’s Terrace Room

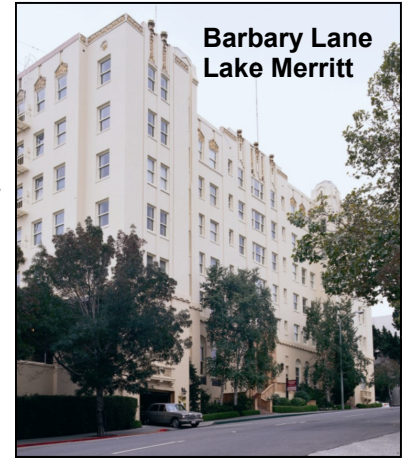
bring the LGBT community into Barbary Lane, and our residents out into the community.” As a result, the property is also open to the public. Madrigal’s Terrace Room, the restaurant, is open to the public for lunch and dinner. Residents get two meals a day, breakfast everyday 7 days a week,

and 30 other meals a month. By design, it is neither institutional food, nor an industrial setting. The restaurant will serve great cuisine, in a restaurant setting. Residents are encouraged to share the dining experience with their friends.

Barbary Lane welcomes community events, but they must be open to residents, in conjunction with the residents’ advisory committee. In fact, one Prime Timers group is already hoping to have their monthly meetings there.

Living at Barbary Lane is for people who are still independent. However, Barbary Lane takes a very different approach to integrating folks into their community. They require LGBT sensitivity training for everyone on their own staff – including those who are lesbian, gay, bisexual or transgendered. They also require that training for any company that provides services on-site (e.g. a home health care company). A geriatric care manager is available to help develop a “wellness portfolio.” This professional will work with a potential resident to assess where they are from a health standpoint, determine where the person is at high risk – for a stroke, or diabetes for example – and identify what home care service the resident might want to use, what hospital to go to – all things better thought out in advance than having to do it on the fly.

Because the number one defining factor in moving from independent living to assisted living is a fall, Barbary Lane is making the building barrier free. When it was built in the 30s, it had stairs, tubs and other barriers and hazards. So the first priority, according to David Latina, was to make it barrier free, eliminate the two and three steps in a hallway. There are easy flow ramps from one level to another; the tubs were removed and step in showers with grab bars put in their place. If



Barbary Lane Lake Merritt



Updated bathroom with step in shower

Lane Senior Communities

assistance is needed, there are pull cords to summon help.

There are some great technological features as well. Each unit is equipped with a "flush monitor" - a passive monitoring system which respects the resident's privacy but provides protection against being left alone when help is needed. The monitor is in the toilet. What's the first thing you do when you get up? Go to the toilet, right? The device records when the toilet is flushed. By a set time in the morning, if you haven't flushed your toilet, a staff member will come around to make sure you are okay. Pull cords, pendants, and the flush monitor are all included in the rent.

Barbary Lane is a rental senior community, aimed at the middle class - incomes between \$38,000 and \$68,000 a year. They pledge that it won't cost anymore to live at Barbary Lane than it costs to live in any other retirement community in the Bay Area. Apartment options include 25 studio apartments, 15 one-bedroom units, and 4 small one-bedroom apartments.

Latina points out that as people age, they move from paying about 40 percent of their income for housing to paying as much as 80 percent.

At first blush, it seems like a lot. But when you consider what comes with a rental at Barbary Lane you can easily see how this works. Included in the monthly rent is your apartment; two meals a day; transportation (bus or town car within a five mile radius); housekeeping weekly, weekly bed bath and linen service for your own sheets/towels; 24 hour attendants; day time concierge; an activities director (no charge for programming); a spa with a fireplace, massage table, and roll-in deluge shower; a fitness room with recumbent equipment; cable (senior TV 32 channels, additional channels for slight charge); internet DSL; utilities including telephone; a family room, with flat screen TV which seats 16-20 people; a bank of 4 computers to use for email; a conference room; multi-purpose room; and the lobby area w/ newspapers and periodicals.



Take out the need to buy most groceries (if you want to cook for yourself, each unit is equipped with a full kitchen), have a car, pay utilities, or shell out \$50 a month for a high speed internet connec-

tion, and you can see that Barbary Lane adds up to a good deal. Rents range from \$3200 a month for the studios, to \$4200 a month for the large one-bedroom unit. A second person in the unit is only \$600 additional. The second person can be your spouse, your partner, or your best friend. There are no restrictions against unrelated people living in the same unit. Although the minimum age for a resident is 55, if he or she has a younger partner, the partner is welcome as a resident as well. There is a modest (compared to other senior communities) membership fee, which is partially refundable during the first four years of occupancy.

If you live in Topeka, this might sound high, but Latina assured Prime Times that it was in line with other senior communities in the Bay Area with similar sized units. Barbary Lane Senior Communities is looking forward to welcoming their first residents in January 2008. So far, the youngest resident signed up is 71, the oldest 85 - 80 percent men, 20 percent women.

Once Barbary Lane Lake Merritt in Oakland is open, Latina looks forward to establishing other urban based senior living communities in New York, Los Angeles, Palm Springs, and San Diego. Within five years, he hopes to have five properties up and running.



If you want to know more about Barbary Lane Senior Communities, look on the web at www.barbarylanesenior.com or call toll-free 866.450-LGBT (5428) or 510.903-3600.

**NEXT MONTH
PRIME TIMES LOOKS AT
SPIRIT ON LAKE
HOUSING COOPERATIVE
in Minneapolis, another community
based, affordable housing
Development designed for
LGBT Seniors**

TIME FLIES WHEN YOU'RE HAVING FUN

BY KENDALL CABE, PTWW BOARD 2001-2007

Wow! Time flies when you are having fun. You close your eyes for a second and 8 years passes. Whew! It seems like it was only yesterday that I started with Prime Timers Worldwide. I've been at it long enough that I almost forget how it all started at times.

I found out about PT through some guys on a chat room online. They mentioned it to me and I checked into it. I was living in NC at that time and there wasn't a chapter near me. I had actually tried to startup a chapter in Raleigh, but I soon determined I was moving and gave up on the idea. Now, there's a nice chapter in that area and I'm glad the area now has a group to help the older men in that area out.

My run with PT Worldwide started as a co-webmaster back in 1998 or 1999. I took over that position around 1999 or 2000 from the previous person. I stayed with that until I ran for the board in 2001 at the Palm Springs convention. I stayed with the board for another 6 years after that first election. Now, 8 years after that first start, I'm going to be leaving the board of Prime Timers Worldwide.

I've served under 3 different President's, and on 3 different boards. I've worked with some absolutely wonderful people and have helped to move the organization forward. I'm definitely proud of my time on the board. I decided to step down this year because there are several new faces waiting in the wings. These folks deserve a chance to impart a little of themselves into PT Worldwide by serving on the board of directors. They are all competent and able men and I believe they will do some good work on the board. I have faith in the incoming board that it will continue to improve the group and continue to move it forward

As I depart the board, I want to encourage those of you reading this message to consider working with PT Worldwide or your local chapter, if you are in one. The local chapters are always looking for able people to help out. You might have a skill that they are looking for. Why not check on it and put a little of yourself into Prime Timers and continue an outstanding tradition!



Kendall Cabe

Member at large, 2001 – 2003, Secretary, 2003 – 2007



Tulsa Area Prime Timers annual picnic at Heyburn Lake was interrupted briefly by the always unpredictable Oklahoma weather. This was the second year in a row that rain intruded, but the TAPT guys are persevering. Outgoing President Jack refers to it as their "Fun in the Sun" annual event.

Prime Timers Worldwide is a social, educational, and cultural organization for mature gay and bisexual men, with 69 chapters in North America, Europe and Australia

For more information about Prime Timers Worldwide, go to

www.Primetimersww.org

WORTH THE INVESTMENT

BY MICHAEL STONE, VP CHAPTERS

Although this isn't part of my 'official' division I'm addressing this mainly to all of our **Independent members** out there, so please listen up! As we have traveled through our careers toward or into retirement we have all concerned ourselves with making investments to take us into a sound and secure future. Right? Well, I'm asking you to take the bull by the horns and join with me in making an investment.

Many of our Prime Timers Chapters are formed as a result of an Independent member standing up and making the decision to invest in his own future (and those of others in the area) by starting a chapter. After all that's the best place to plant the seed that will nurture and grown into a chapter.

It doesn't take much, guys!

Here's what it costs you

- Desire
- The will
- Some time
- More energy
- Caring
- Working



Michael Stone
VP Chapters

Here are the dividends

- Meeting individuals
- Working with them
- Co-creating fun events together
- Expanding your circle
- Being part of a worldwide family
- Having less 'down' time

A special thanks to our Traveling Ambassador, Steven Dubois, on his continued hard work. After months of working together he 'kicked off' our 69th chapter (anything special about that number?) on Sunday, July 15. Also, a special thanks to Traveling Ambassador, Monte Biven, who visited and met with our Myrtle Beach Chapter yesterday. At present both ambassadors continue to work with me to launch chapters soon in Maine, Mexico City, Las Cruces, NM, Halifax, Nova Scotia, Louisville, KY, Mexico City, Columbia, SC, Jacksonville, FL and Israel.

Independents pick up your telephones or hit your computers and let me know you exist! Together let's get to work in making that investment that leaves chapter 69 behind as we move forward in the future. Phone me at: 941 359-8212 Email: mstonefl@verizon.net



Las Vegas Prime Timers Mt. Charleston Day Trip and Lunch at the Lodge - Elevation 7,719 ft.

We had a great time on our Mt. Charleston Day Trip and lunch at the Lodge. The weather was perfect, about 75 degrees, we had a great lunch on the wood patio with a nice breeze blowing and the humming birds were buzzing everywhere. It was a great trip. Some of us rented a 15 passenger van and carpooled from the LGBT Center. Some others met us at the restaurant. Have you ever tried to get this many handsome men in one place at one time for a photo opportunity? Its like herding cats. What a great bunch of guys we have. I counted 23 including several guests.

Prime Timers Travel Adventures!

THERE ARE MANY OPPORTUNITIES FOR PRIME TIMER TRAVEL

AL RONNENBERG PLANNING AMSTERDAM / PARIS TOUR AUGUST 2008

Al Ronnenberg, a member of the Minneapolis-St. Paul Prime Timer chapter, is hard at work planning a 10 to 12 day tour of Amsterdam and Paris. The tour is expected to be in August 2008. Al planned a very successful Prime Timer tour from the Twin Cities to New York City last year.

If you think you may be interested, email Al at alronnenberg@aol.com or call him at 651-917-3400.



COURTYARD TRAVEL CRUISES ESCORTED BY PRIME TIMERS MICHAEL STONE AND JOE FUTCH

PANAMA CANAL—JANUARY 22, 2008 10 Day 'Reunion 2' Cruise

Some categories have already been filled with a waiting list. Our ship will be Holland America's beautiful Volendam and we'll be visiting the exciting ports of Half Moon Cay, Aruba, Curacao, Colon, Panama, Lake Gatun and our transit through the Gatun Locks of the Canal, in addition to Limon, Costa Rica. We are hoping to be able to offer a custom, Gay tour of Costa Rica while in Limon. Cabin prices start at only \$1,299 (plus port charges and taxes) for this 10-day cruise.

EASTERN MEDITERRANEAN OCTOBER 3, 2008 10 Day 'Reunion 3' Cruise

The response to our 'Reunion 3- Eastern Mediterranean 10-Day Cruise' on October 3, 2008 has been wonderful. We have filled more cabins earlier on this cruise than on any other. We will be sailing on Celebrity's beautiful Galaxy from Rome to Sicily, Athens, Mykonos, Santorini and Rhodes, Greece, Ephesus, Turkey and Naples and Capri before returning to Rome. Cabin prices start at only \$970 plus Port Charges. Courtyard Travel will be assisting us in the future with group airfares and pre and post cruise hotels in Rome.

INTERESTED IN A RIVERBOAT CRUISE IN CHINA?

Last year Michael Stone and Courtyard Travel were exploring the possibility of a tour of China by riverboat. The tour didn't come together, but there have been several people calling to ask about the possibility of seeing China in the future. If you think you might be interested in seeing China, email Michael Stone at mstonefl@verizon.net or call him at 941.359.8212.

FOR MORE INFORMATION OR TO BOOK THESE TRIPS

Michael Stone 941 359-8212
mstonefl@verizon.net or
Marc Solomon 917 359-3888
marc@courtyardtvl.com or
Courtyard Travel Great Neck, NY
www.courtyardtvl.com/
1-800 437-9685 and ask for Bobette

THIS IS YOUR NEWSLETTER!

Do you have an idea for a story? Want to submit a story? **Want to tell other Prime Timers what is happening in your chapter?** Want to write a Letter to the Editor? Want to Subscribe? Subscriptions are \$10 a year for five issues. **Do you want to copy an article?** Contact: Rob Howard, robhowar@aol.com or 4436 NW 59th St., Oklahoma City OK 73112