

# PRIME TIMES



**A NEWSLETTER FOR MATURE GAY AND BISEXUAL MEN**

**FEBRUARY 2018**

**2018/Issue 1**

**PRIME TIMERS WORLD-  
WIDE SINCE 1987**

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## 100 YEARS STRONG AND STILL FIGHTING FOR US

**BY GENE HALL & BOB JONES, PRIME  
TIMERS CENTRAL VIRGINIA**

December 23, 2017 was declared Guy M Kinman, Jr. Day in the city of Richmond, VA. It was on that day 100 years ago that Guy entered the world in Heavener, OK. He was an Army brat and his family moved to Indiana.

Guy grew up and went to college. At the suggestion of his mother he decided to go into the seminary and became a preacher. This was followed by a stint in the Army as a Chaplain during the Korean War. None of these jobs seemed to fill the void in his life. In 1962 he moved to Richmond, VA and fell in love with a

Photo courtesy Gene Hall



woman and her three stepchildren. They were married for ten years and Guy says "she was a wonderful woman" but still he was not fulfilled. It was during this time that Guy had a period of self-discovery

and came to realize the fullness of his homosexuality. Their divorce came with a great deal of relief and freedom. For the first time in his life, Guy knew who he was and what he wanted. As he says, "There are times in your life when you do turn a corner".

*(continued next page)*



Photo courtesy Diversity Richmond

## 100 YEARS STRONG AND STILL FIGHTING FOR US (CONT'D)

Guy remembers that time after he started to reach out and make gay friends. He “would see people at the Opera who looked scared, they were afraid that he would speak to them. They were working and going about their lives but they were not themselves. These wonderful people who were deprived, who were not their real selves, they were afraid. They were not by nature afraid, society had made them afraid”.

In 1985, Guy heard about a campaign to put up billboards in Lynchburg and Roanoke. He ran for President of the Richmond-Virginia Gay Alliance, raised money, and the billboards went up all over town in Richmond. The billboards were not the in-your-face type but rather a gentle kind of message to make people think. One of them read.....



Guy was in a unique position to stand up and speak out in the media; he was not afraid for people to know he was gay. Many today consider Guy a hero for the effort he spearheaded over thirty-two years ago. Guy is modest and resists that title. “If it wasn’t I, it would be someone else.”

In 2003 Guy was one of the first members of Prime Timers of Central Virginia. Through his many contacts, he was able to recruit numerous new members for the Chapter.

Reflecting back on that time and the progress that has been made, Guy says, “There has been a

sea change around the world as human beings who have been deprived all their lives, have been enabled to realize they have a right to be themselves. The best authority on who they are is them! Growing older has given me a chance to reflect on being gay, I realize now that my goal (in the billboard project) was not to help people to feel free to be gay, but to help them to feel free to be themselves.”

Guy feels that older gay men need to tell their stories to help the younger generation recognize the challenges that we have overcome. All people have value and “a right to be famous in their own lives”.

### **PTWW BOARD**

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## MY “BUCKET LIST” IS GROWING!

BY JACK NIMMO, PRESIDENT, PRIME TIMERS WORLDWIDE

2017 minus 1944 equals... 73! 73? How is that possible? I really don't think about my age very often. Birthdays come with a new calculation on November 17<sup>th</sup>. It's really a state of mind that determines your age. I'm young at heart and ageless in spirit. At age 70, I huffed my way up a mountain trail with Michael and Alfredo (two fellow Prime Timers) at my side to look down upon a “bucket list” item in all its glory – Machu Picchu in Peru. I'm still planning trips and challenges because my mind still tells me I have no limits.

In Prime Timers, I'm surrounded by like-minded youngsters in their 70s or 80s that continue to enjoy what each new day offers. Often it is an event put together by my Prime Timers chapter in San Antonio or, more recently, by other chapters of Prime Timers. 2018 started with a bang in Denver after I accepted an invitation from Dick Moore, Colorado Prime Timers' president, to attend their Board meeting and other events. Visiting a Prime Timers chapter in another city expands your knowledge about the way things are done elsewhere and reinforces the truth that Prime Timers are strikingly similar in their friendliness, youthful spirits and desires to get out of the house and have some fun.

Each chapter of Prime Timers has its own formula for success that works for them. That's why we are a society of independent chapters linked by our common goals of providing friendship, activities, support, and personal growth. In Colorado, their winning formula is having Dick Moore remain their president for fifteen consecutive years. Other chapters have specific terms and term limits. Whatever works best is determined by the personality and leadership of the individual chapter.

My visits provide perspective, good ideas to share and answers to questions. For instance, why does Colorado Prime Timers say in their excellent newsletter “serving Colorado for 31 years”? I thought Prime Timers was founded in Boston! I found the answer in Denver. It seems there was a group of men in Colorado that coincidentally formed for social events in 1987 and called themselves Prime Timers, too. Ultimately, the group affiliated with Woody's group. I met one of the founding members of Denver's group in a packed luncheon crowd where we discussed a wide-ranging group of topics including, “What do we get from Worldwide for our \$2 dues per member?” Did you know that Colorado Prime Timers has its own professional Santa Claus? For an excellent summary of the activities that occurred in Denver, I recommend going to the [primetimersww.com](http://primetimersww.com) website and clicking on the newsletter tab. Colorado Prime Timers current edition has the story of that wonderful visit.

Why are chapters seeing me show up and who is paying for that? Last answer first, Prime Timers Worldwide is not paying for the trips. *Worldwide* has a limited budget to support our website maintenance and updates, chapter website development, new chapter formation expenses, our newsletter, the Worldwide Convention and requested support for chapters. Each Board member funds his own travel out of his love for Prime Timers. Chapters sometimes pay a portion of travel expenses with free meals and lodging in a member's home or a hotel or in other ways. That is greatly appreciated because it makes more trips possible. We go to chapters to emphasize how important they are to their community and this Society and to find examples of ideas working at the chapter level to share with other chapters.

(continued next page)

## MY 'BUCKET LIST' IS GROWING! (CONT'D)

Photo courtesy Michael Reyes



So, at 70, Machu Picchu was beautiful. But, I'm finding there is also great beauty surrounding me in a crowd of Prime Timers during a chapter visit. By the time I calculate 2019 minus 1944, I will hopefully have stood in many more chapter events to see Prime Timers enjoying themselves in Sarasota, Tampa Bay, New Orleans, Mobile, Tallahassee and Charlotte. Those are on my schedule already. Perhaps Denver's Santa can assist me with travel to your chapter in his sleigh. Because I am still young at heart, visiting you would be a great goal for me to add to my "bucket list".

Editor's note: We continue to profile 2 members of the Worldwide new Board of Directors to introduce themselves, with Jim and Vinnie next.

## INTRODUCING: JIM O'BRIEN

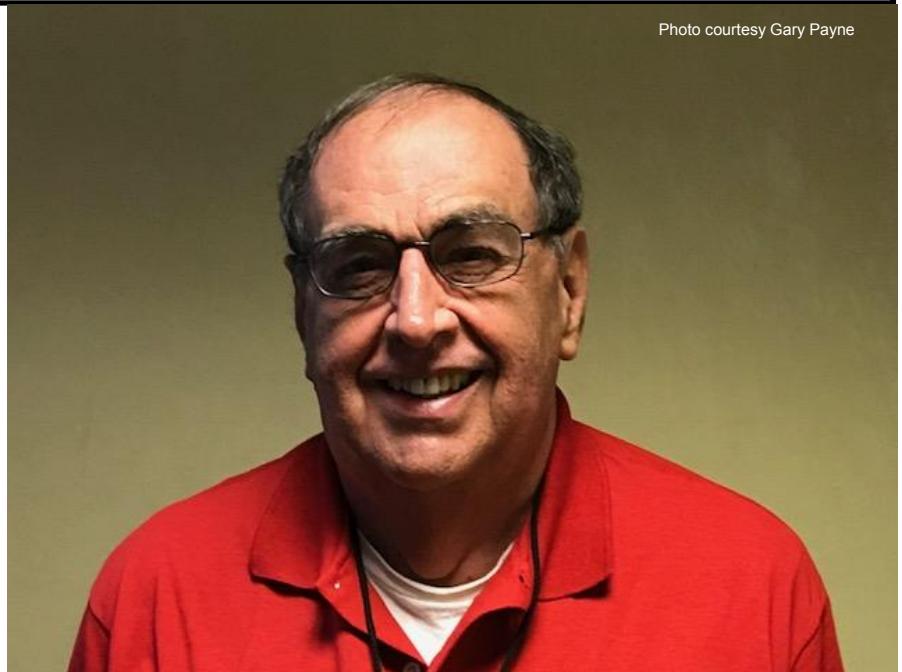
BY JIM O'BRIEN, TREASURER, PRIME TIMERS WORLDWIDE

I am James O'Brien, 72 years old and officially a happy, open gay man. I grew up in Richmond, Virginia and am still a resident there.

I am the youngest of four children. Yes, the baby of the family, that's me. My parents were modest but raised me well. I was educated in the Richmond City school system. I was brought up in a conservative Southern Baptist church and lived in a conservative community. Then, the gay lifestyle was unmentionable.

I have an undergraduate degree in Accounting from Virginia Common-

Photo courtesy Gary Payne



wealth University (VCU). I passed my CPA Exam after graduation from VCU and later received my Certified Global Management Accountant designation. During my 30-year career, I was involved in various firms, including Chief Financial Officer for companies for more than 20 years.

My career offered some challenges in the beginning that were created because of my lack of maturity. However, I kept on moving forward as a CPA performing audits and preparing tax returns. I have become very good at tax preparation and IRS representation, as I am a sought-after CPA in Richmond. When I was hired by one of my clients to serve as controller and later Chief Financial Officer of a company that had annual revenues of \$25 million dollars, I experienced early challenges that taught me how to handle multiple priorities at the same time. This has carried over into my life today. My greatest career achievement came later in life when I completed my MBA degree from Strayer University and was hired by the same university as an adjunct professor where I taught business subjects for several years after graduation. This was a fulfilling experience teaching students how to learn and helping them become a success. I then realized that I should have been a college professor for a career as my enjoyment of teaching others business management and accounting subjects became relevant.

I was blessed with one son, who now works for Delta Airlines and is a musician living in Nashville, TN. I was married for 40 years before coming out. My coming out as a gay man led to my separation and divorce five years ago. It was a very difficult transaction for me probably due to my conservative background as I dealt with the confusing feelings of coming into realizing my true self and accepting my God-given sexuality. Although it was difficult initially, my ex-wife and I handled our divorce well. I believe that honesty and friendship were the main

ingredients that bridged me and my ex through this transition. We realize that it was not her fault that I was a gay man. We are still best friends and she helps me with my tax practice to this day. It was important to both of us not let the divorce interfere with our relationships with our son.

I enjoy the peace of my gay sexuality and my single life once again, living alone with my dog, Ringo. I adopted Ringo four years ago as a rescue dog from a local SPCA. He gives me much companionship and unconditional love. He is my best friend.

My attraction to men began in my early teens or just before. I struggled with the inner feelings and interest in men for many years because I could not share with anyone until I came out ten years ago. However, I did not act on this attraction until my late 30's and early 40's, I started to have secret meetings with men, all the while harboring the guilty feelings that usually occur in early gay life awareness. I haven't had a serious male relationship yet. I feel that I am not ready for a partner or husband now. Instead, I have many friends with benefits.

Unlike other CPA's, I am blessed with a bubbling and friendly personality. My loving personality is one of the reasons for my success in career and my acceptance within the gay lifestyle. My compassion and empathy for other persons feelings set me apart from most. For hobbies, I am a sports and music person. I am a strong college basketball fan. I attend the VCU basketball games and follow the team closely. I am known to travel frequently to Washington, D.C. to attend baseball games of the Washington Nationals. Now, reach up and tighten up your seatbelts. I am a NASCAR fan, as well, although I do not attend the races as much anymore. And get ready for this. My favorite music is bluegrass. How about that? I attend numerous bluegrass festivals every year. Bluegrass music inspires and relaxes me!

*(continued next page)*

## INTRODUCING: JIM O'BRIEN (CONT'D)

I joined Prime Timers-Central Virginia (my local chapter) mostly as a support group, not knowing what to expect. I was inactive during the first years and then because Treasurer where I am now in my fourth year in office. I was then elected Treasurer of Prime Timers Worldwide in October 2017. What I have received from being involved in Prime Timers, both locally and Worldwide, is the friendships that I have made. These true lifelong friends have made me a better person. My other benefit from serving both on the Prime Timers local and national levels is

using my skills and experience in the management of both organizations. This is how I am giving back, so far, to the LGBT community.

My mission in Worldwide is to improve and maintain strong internal accounting controls and financials as needed. I am responsible for cash management, filing government required reports as we maintain fiscal integrity of PTWW. I am honored by the trust that the membership has entrusted in me. I am moving forward with the issues facing Worldwide. Thank you for allowing me to serve.

## INTRODUCING: VINNIE PRIMERANO

BY VINNIE PRIMERANO, DIRECTOR-AT-LARGE, PRIME TIMERS WORLDWIDE

I am Vinnie Primerano, one of the newly elected Directors-at-Large on the Prime Timers Worldwide Board of Directors. I am so looking forward to working with such a distinguished, some-experienced and some-new Directors on this current Board. From the three Board meetings we have had so far, I can tell we are going to take the Prime Timers organization to new highs and transform it into an all-encompassing group of gay and bisexual men. The new Board instantly bonded and became fast friends. Many of you may know me already because each Director-at-Large was assigned as Worldwide Board Liaisons to 25 Chapters. My region, with some exceptions, is a backward "C" that extends from New Orleans to Florida, up the east coast to Ontario, Canada, and west to Wisconsin. I am also the Chairman of the Relevance Committee tasked with making the Prime Timers relevant to new and younger members.



Photo courtesy Vinnie Primerano

Currently, I am the President of the Palm Beaches Prime Timers in Florida, one of the several Chapters the Prime Timers have in the State of Florida. This is a fairly young Chapter which began in 2012 and quickly rose to over 100 members. Not having known anything about the Prime Timers organization before, I was fortunately introduced to it by a manager in Compass, the LGBT Community Center of the Palm Beaches, and joined in 2013. I was soon appointed to the Board, ascended to Vice

President, and then to President in 2015. I have been re-elected twice to Palm Beaches Board of Directors and to the position of President. Now in 2017, I have the honor of having been elected to the Prime Timers Worldwide Board.

Many attribute this to my overt enthusiasm about the Prime Timers as a fraternal and social organization providing support and friendship to Mature Gay and Bisexual Men who may be new to the Palm Beaches or the South Florida area, singles and couples looking to make new friends, men who are recently out, divorced (gay or straight), widowed, and many men who just never knew that an organization like the Prime Timers existed. We are very active with breakfasts, lunches, dinners, stage shows, nature walks, art exhibits, casinos, etc. Compass in the City of Lake Worth, Florida, does throw one of the largest PrideFest 2-day events in the country. This year, it will be the weekend of March 24-25. The Pride parade on Sunday not only has the support but also the participation of our City, County, State, and Federal officials. Yes, we are so fortunate that our United States Congresswoman doesn't miss a Compass LGBT or Pride event.

As for me personally, I was born and raised in Bronx, New York. I graduated Michael Saint Michael Academy, a college preparatory school for boys, and went on to Iona College's Business Administration Program, majoring in Accounting. I was hired as a Senior Auditor in International Operations for The Chase Manhattan Bank (now JPMorgan Chase Bank) on Wall Street in New York City with whom I spent my whole career. Within my first year, I was promoted to the Supervisor over the International Auditing staff. After five years, I was transferred to a supervisory position in International Operations. After undergoing several of the Chase Bank Management Training Programs, I was promoted to Manager of various International Check Operations. Through Chase, I became both a Certified Cash Manager and Certified Treasury Professional (*basically the same as a Certified Public Accountant but specializing in Bank Cash Management Products*). After I took an early retirement from Chase, I was hired by the New York Institute of Finance as an instructor. I am also a published non-fiction author and much of my present time is spent with writing another book. Finally, in 2013, my husband Tony and I moved to Lake Worth in Palm Beach County, Florida. This was the best move we've ever made. Because of our introduction to the Palm Beaches Prime Timers, we now have so many wonderful friends and feel we are living in one of the best places and periods of our lives.

## A NOTE FROM THE EDITOR

BY ADRIAN LIAU, NEWSLETTER EDITOR, PRIME TIMERS WORLDWIDE

If you haven't already noticed, I've made some tweaks to the font size and style of the newsletter. More importantly, what I have tried to do is create a seamless reading of the newsletter. That is, I don't want you to read something on page 1 and then have to flip to page 10 to read the rest. The story always continues on the next page. This way, you won't



have to go back and forth. I hope you like these changes and if not, let me know how I can help your reading of this newsletter to be more pleasurable.

And don't forget, we still want your contributions. This newsletter will no longer be restricted to 12 pages per issue so the more you contribute, the "fatter" this newsletter will be! Just email us at: [newsletter@primetimersww.com](mailto:newsletter@primetimersww.com)

## HERE AND THERE

COMPILED BY JIM OLIN, SAN ANTONIO PRIME TIMERS

TORONTO, ONTARIO: Most days of the week include at least one or more recurring events. Euchre and Bridge are played and scoring positions are published in the newsletter. There are lessons and guided practice for Bridge. Coffee with social time is scheduled during the week. Monday lunches are held at rotating locations.

BOSTON: The January meeting had a presentation from The History Project, a volunteer organization. They are interviewing LGBT people of Massachusetts and preserving their record of social and historical contributions. Donations of memorabilia may be made. The group also provides a forum for educating the public.

WICHITA, KANSAS: Outgoing President, Richard U's accomplishments of the chapter's growing membership, safe environment for Prime Timer activities and making Prime Timers better known as the Wichita LGBT community. New president Stephen G. encourages outreach by having members hand out Prime Timer business cards. In the January newsletter, there was a nice biography of the new president.

PRIME TIMERS CENTRAL IOWA: A January outing was planned in a nearby State Park Lodge. Board members provided the main course and members brought salads, side dishes and desserts. Gary M. contributed a series of photographs used in the newsletter. They included winter wildlife and winter scenes around the Des Moines area.

CENTRAL FLORIDA: In his New Year message, president Ken B. cites the success of the "Good Deeds Project". Looking forward to 2018, the recipient will be Orlando Union Rescue Mission. The club will be collecting items through spring. 46 members and guests celebrated a Christmas dinner on a three hour riverboat ride. Weather was good and there were no jackets in the pictures. The menu looked pretty good too with Prime Rib, Salmon, Chicken and Vegetarian as entrée choices.

HAMILTON, ONTARIO: Hamilton started out the new year by changing the look of their newsletter and changing its name to PRIME NEWS HAMILTON. The January issue is offering a survey for members to suggest activities for the coming year. It looks like Hamilton Prime Timers had a great December with a Holiday Dinner and a New Year's Eve party as well as other recurring events.

TULSA AREA PRIME TIMERS: President Jim greets members with a New Year message. The minutes of the last board meeting are published for all members to see. There is a picture with members and Prime Timers Worldwide President Jack Nimmo who made a surprise visit. The chapter has a double calendar, one with chapter events and the second with community events.

SEATTLE: The Interim Chairman reminded members that many Seattle Prime Timers become instant and long-lasting friends. He thanked members who worked on keeping the club going. The club prints its Steering Committee Minutes in the newsletter providing information to the membership. Seattle is also looking at Mardi Gras and offering a third party Mardi Gras program.

PHOENIX: Their largest ever December Holiday Party had 123 people in attendance. A gift was given to everyone and there was a drawing for door prizes. Outgoing and incoming board members were all introduced. The chapter is forming a Phone-A-Friend program. A volunteer would call a member every day to touch base with them. The Phoenix chapter is celebrating their 25<sup>th</sup> anniversary this year. The year will have a series of special events that started with a January 25<sup>th</sup> Anniversary Kick Off Dinner.

MELBOURNE, AUSTRALIA: Vintage Men are ready to celebrate Midsumma Festival coming in January and February. The club has scheduled an event at Midsumma Carnival. Some



## THE NEWSLETTER OF PRIME TIMERS WORLDWIDE

club members participate in Joy 94.9 radio shows. Joy 94.9 FM is Australia's first and only gay and lesbian community radio station. Podcasts are also available.

**LAS VEGAS:** President Ray P. mentions changes coming to the chapter. In the January newsletter, he honored outgoing board members and introduced the new ones. The new board took their positions at a mid-January Appreciation Banquet.

**SAN ANTONIO:** In mid-February, the Chile Cook Off will be hosted by Greg and Bruce. Contestants will bring pots of chili that are judged by a panel chosen from the membership. Members without chili will bring appetizers, vegetables, corn bread, and desserts. The cook-off has become a popular annual event. After everyone has eaten, a

western wear contest is held with winners judged by non-participants. Certificates are awarded for best chili and western wear.

**DALLAS/FORT WORTH:** This year's goal is to reach out to potential new members. Advertising and in person booths at festivals or Pride Events may be used. In addition to recurring monthly activities, the club newsletter has a calendar of special events set up for the entire year.

**COLORADO PRIME TIMERS DENVER:** 67 Prime Timers and guests attended the 30<sup>th</sup> annual Christmas Party. See article below. The club will use the same venue for the 2018 Christmas party and even has the date set. A March event will take club members for a two-hour ride on the Winter Park Ski Train. Members need not ski nor be a skier.

# 30TH ANNUAL CHRISTMAS PARTY

BY RICHARD MOORE, COLORADO PRIME TIMERS

On Saturday, December 9th, the Colorado Prime Timers Chapter celebrated their 30th Annual Christmas Party. It took place at Maggiano's restaurant, right in the center of downtown Denver at the Pavilions.

There were 67 members and guests in attendance with a special visit from Santa Claus.

The family-style meal included salad, two pasta dishes, and salmon served by a very friendly and sufficient staff. There was also a full cash bar serving wines, beer and top shelf drinks.

Throughout the festivities, there were drawings for door prizes donated by the members. After dessert, President Dick Moore, presented certificates to a founder of the chapter and made him an honorary member. He also gave a certificate of thanks to the president of the Front Range Bears for their support and service to the chapter. The highlight of the party was the presentation of the very special award, the Francis Acre "White Buffalo" Award for 100%-plus service



to the chapter in 2017. Dick also recognized the Board members and all of the coordinators.

After the awards came three raffles: 100% cash, a special gourmet dinner, and a \$100 gift card to a five-star restaurant.

As all the guests were leaving, they received a stocking of goodies and a 2018 calendar.

A party like this would never have happened if it weren't for the many volunteers the chapter has.

## PUERTO RICAN STORM REFUGEES

BY DAVID ZARKIN, PRIME TIMERS MINNEAPOLIS/ST PAUL

Photo courtesy David Zarkin



Marc Turner, left, and his husband, Ricardo Otero, of Puerto Rico joined Prime Timer friends from across the globe in January on the Caribbean cruise

Prime Timers from Puerto Rico, Ricardo Otero and Marc Turner, took a much needed break from the grim aftermath of Hurricane Maria when they cruised the Caribbean with other Prime Timers from around the world this January.

Without electricity in Cidra, 45 minutes south of San Juan, they have no air conditioning, so they stay outside playing cards every night while the mosquitoes feed on them. "Then we go to bed with the bugs buzzing around our heads", Otero said.

Going on five months in their mountain community without electricity and running water requires buying ice for their food cooler. In September and October, they spent about three hours every day standing in line to buy ice. Without electricity for a refrigerator, their food choices are limited to canned goods and

very few perishables.

Electric generators that run on diesel gas were not available from retailers but two months after the storm, they bought one from a roadside vendor for \$1,000 that normally would sell for \$300 at a retail store. Getting fuel for the generator which they run for three hours at night was difficult shortly after the storm but now it's more available and they use it for three hours at night.

Otero has lived in Puerto Rico since he was six years old and Turner moved from Fort Thomas, KY in Sept. 2016. They were married a month after Hurricane Maria.

Although Puerto Rico has been Otero's home for most of his life, the current harsh living circumstances have necessitated possible relocation to the mainland for this Prime Timers couple.

## WHY SHOULD I BOOK EARLY WHEN I DON'T KNOW WHAT'S GOING TO HAPPEN

BY ROBERT ROSENTHAL, PALM BEACH PRIME TIMERS

Who can tell the future? Who knows what's going to happen? Will I be healthy enough to make plans a year away? Why should I even think of that?

Making plans for a trip can be daunting. Everybody is urging you to book early and there are no assurances. What about a penalty if you can't go?

What if....what if.....?



# !STOP!

When you book with cruises arranged by Courtyard Travel, hosted by Michael and Robert, and benefitting Prime Timers Worldwide, you can rely on No Penalty if you cancel 90 days before the cruise. Yes — Full payment and no questions.

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We get cabins as soon as they are available and the ship discounts them. We never know when they increase the fares. We recently had a \$500 increase in fares for a cruise. If you wanted to go on that cruise and had not booked right away you would pay more. Cabins go up in price the closer we get to sailing.

Here is the answer to what to do if you are thinking about one of Courtyard Travel cruises, hosted by Michael and Robert, and benefitting Prime Timers Worldwide. BOOK NOW and you can cancel 90 before sailing without penalty. That's having your CAKE AND EATING IT TOO.

Check out the next 2 cruises in the next couple of pages.

RIGHT THIS WAY!



PRIME TIMERS WORLDWIDE, MICHAEL & ROBERT WITH  
COURTYARD TRAVEL  
PRESENTS

### NCL JADE'S 16 Night Transatlantic Cruise September 29, 2018 to October 15 2018



- September 29 - Sail from Southampton England
- 30 - At Sea
- October 1 - Lerwick, Shetland Islands, Scotland
- 2 - At Sea
- 3 - Reykjavik, Iceland
- 4 - Reykjavik, Iceland
- 5 - At Sea
- 6 - At Sea
- 7 - St John's, NL, Canada
- 8 - At Sea
- 9 - Halifax, NS, Canada
- 10 - Portland, ME
- 11 - At Sea
- 12 - Manhattan, NY
- 13 - At Sea
- 14 - At Sea
- 15 - Miami, FL

### THREE OPTIONAL PACKAGES

- 1 - Three night London Novotel central hotel, 1/2 day sightseeing, & Transfer to Ship**  
**\$680.00**
- 2 - Reykjavik - 8 hour tour with some of the best known natural phenomena**  
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# HOLLAND AMERICA OOSTERDAM

## January 5 - January 12, 2019

### EASTERN CARIBBEAN



Michael and Robert Friends and Family, COURTYARD Travel  
Present  
Winter Cruise 2019

Jan. 5 - Ft. Lauderdale		5:00 PM
6 - At Sea		
7 - Grand Turk and Caicos Islands	8:00AM	3:00 PM
8 - San Juan	1:00 PM	11:00 PM
9 - St Thomas, U.S. Virgin Islands	8:00 AM	5:00 PM
10 - At Sea		
11 - Half Moon Cay, Bahamas	8:00 AM	3:00 PM
12 - Ft. Lauderdale	6:00 AM	

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Ocean View	\$669.00
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Port and Taxes Charge \$325

Prices are per person based on double occupancy  
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Deposit \$350 per person at time of booking  
Final payment due October 5, 2019  
No Cancellation Penalty until October 5, 2019

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**ASK ABOUT PERKS**

Editor's note: If you need anymore convincing to go cruising, here are a couple of articles on the recent cruise in January

## SAILING ABROAD AN OLD FRIEND WITH NEW FRIENDS

BY MICHAEL STONE, DIRECTOR EMERITUS, PRIME TIMERS WORLDWIDE

Photo courtesy Michael Stone



Since first boarding her on December 1, 2012, outside of Rome, I've always looked back on the Celebrity Silhouette as a dear old friend. The ship was nearly new and our group numbered near 100, coming from all over the globe. We spent sixteen days aboard the ship, ending in Ft. Lauderdale. The consensus was in: everyone loved nearly everything about the ship and the Prime Timers they met...

Shortly afterwards we were able to again book the ship for a seven-day Eastern Caribbean cruise and, again, everyone loved the ship. I can't put my finger on the date but I think it was January of 2014. When Courtyard Travel suggested we take a January 2018 cruise aboard the Silhouette, I was

thrilled.

Being familiar with the ship and its venues made it a bit easier for us to plan our onboard events. Setting up group dining was easier now than in the past and we were able to seat our group of 65 all at the early seating in our own dining room.

What a surprise when I arrived at Port Everglades and spotted the ship. She looked every bit as good as she looked in 2012. Once aboard I was overwhelmed. It seemed spotless and brand new. I'm always looking for wear and tear but I could find none. Above is the picture I took of her as she sat docked at the pier in Costa Maya, Mexico. Doesn't she look grand and regal? Just the vessel we all deserve to board as Prime Timers!

As in the past, Celebrity was there to work with us. Our onboard group coordinator jumped right in to help us. The maitre d in the dining room jumped right in to bring some of our folks to dine with us. Several were mistakenly scheduled for late seating. In the past, waiters never like us to move around; all that has changed. They now encouraged us to move around. We did so every night and it was really rewarding sitting and dining with new friends we might not have met had we stayed put in our seats.

This marks the twelfth year I've escorted travels for Prime Timers with Courtyard Travel. I have to tell you this was one of the friendliest bunch of folks I can remember. Everyone jumped right in and gave so much energy and fun to the group. We had great weather and besides seeing

some new faces, it was so wonderful spending time with old friends and introducing them to the new friends.

At the end of each cruise, we ask for a written evaluation of the journey. This cruise had the highest ratings I can remember. Robert is already looking ahead to 2020 to see when we can book the Silhouette, again, and find us a new itinerary.

One of our past worldwide presidents once said that the bonds and camaraderie on the cruises were one of the best things that we do (as an organization) to promote interaction and communications among members. I agree. In addition, our friends at Courtyard Travel continue to make donations to the Woody Baldwin fund after each travel opportunity. Thank you, friends old and new, for sharing your lives with all of us. We look ahead to future adventures with you.

Photo courtesy Robert Rosenthal



## CRUISING EXPERIENCE

BY MARVIN LEVIN, CHICAGO PRIME TIMERS



Photo courtesy Marvin Levin

To cruise or not to cruise – that is the question. (No, not *that* type of cruising!) Taking an ocean cruise is a popular way to spend a vacation. Many Prime Timers have found it an excellent way to relax and get away from the daily activities at home. Prime Timers Worldwide and other groups and travel agents offer a wide range of cruising options. Besides ocean cruises, you can enjoy river cruises in the US and overseas. Here's a description of the recent West Caribbean cruise aboard the Celebrity Silhouette.

About 65 Prime Timers from throughout the US, Canada and Europe were among almost 3000 passengers on this mega-ship. Geographically the largest contingent included fourteen Chicagoans counting several snowbirds from Florida.

The cruise left from Ft. Lauderdale, which along with Miami is one of the most popular departure points for Caribbean cruises. Most one-week cruises tend to leave on Saturday or Sunday. There was a chance every evening to meet for

cocktails at one of the ship's bars. On this cruise, there were two other gay groups aboard, plus some separate gay couples. We had signed up for the early dinner seating and had a chance to attend a show in the large theater after dinner. Typically, those who sign up for the late dinner seating watch the entertainment before dinner.

The first stop was Key West, which showed little sign of the recent hurricane activity. That day, the weather was overcast and a bit cool. Not typical weather. Optional shore excursions included tours of Key West, kayak nature tours, pub crawls and snorkeling. Or you can just stay onboard and enjoy the pools and hot tubs, game rooms or casino.

Then we spent a day at sea. That gave the Prime Timers a chance to hold a Meet and





Greet Mixer and later an Icebreaker Party.

The next stop was Costa Maya, Mexico. You'll have a hard time finding Costa Maya on a map application unless you go to a geographic view instead of looking for roads. Then you'll be able to see the piers extending into the ocean. Costa Maya is a destination created by the cruise industry. There's not much to do there except visit the various shops. Shore excursions here included Salsa Cooking and Dancing, with Beach Break, inland trips to Mayan ruins, beach activities, snorkeling and scuba diving. I've been on other cruises with special cruise destinations that had more to do.

The following day we went to Cozumel. As with most Caribbean ports there were many options for trips ashore. Some travelers simply find a local cab driver to tour them around. Others go on one of the ship's excursions. A popular choice was a submarine tour of the nearby coral reefs. Lots of ancient ruins to explore, beaches to enjoy, geographical wonders (such as an underground river), etc. Several of the tours featured local chocolate. And as always, plenty of places to shop.

The final stop was the Grand Cayman Islands, with dolphin encounters, tours of the Turtle Lagoon Hatchery and Education Center, and a plethora of beach activities, Indian ruins and shops. This was followed by another day at sea. We took a tour of the ship's kitchens and had a "Wild Head Party" where several of us decorated ourselves "from the neck up" for prizes.

If you do take a cruise, be sure to plan some time to see the sites near your departure point. This is a great opportunity to spend some time with other Prime Timers.

Bon voyage!



Photo courtesy Marvin Levin



Photo courtesy Wayne Hall



Photo courtesy Wayne Hall

## UPCOMING EVENTS



**CENTRAL OKLAHOMA PRIME TIMERS  
LABOR DAY GET-A-WAY 2018  
AUGUST 29 - SEPTEMBER 3, 2018**

The Labor Day Planning Committee is hard at work now and is proud to announce the 22nd Annual COPT Prime Timers Labor Day weekend. The five day event held at the Southwest's Premier Gay Resort -The Habana Inn in Oklahoma City - begins with early registration on Wednesday, August 29, 2018 through Labor Day on Monday September 3, 2018.

**The Habana Inn will begin taking room reservations Monday, March 5th at 8:00 AM CST, call (405) 528-2221 or (800) 988-2221.**

**There are more lines on the 405 number increasing your chances of getting through quicker instead of the 800 number.**

You do not have to be a Prime Timer to attend. We hope to have the registration forms in the mail in February and on the PTWW Website.

Central Oklahoma Prime Timers looks forward to welcome old & new friends. For more information, please feel free to contact us [COPT.LaborDay@gmail.com](mailto:COPT.LaborDay@gmail.com).

## WESTERN REGIONAL GATHERING

Las Vegas Prime Timers will hold their 8th annual Western Regional Gathering September 23-26, 2018. This event we be at the Stratosphere Casino, Hotel & Tower, 2000 South Las Vegas Boulevard expects to attract men from all over the country. The Western Regional Gathering includes both scheduled events and free time.



### HOST HOTEL WITH CASINO & DINING

Hotel rooms are available at the Stratosphere Casino, Hotel & Tower at discounted \$46/night rates plus tax and \$29.95/night resort fee. To reserve your room, use online code "Las Vegas Prime Timers 2018" and/or Group Code C-LVPT18 by calling (800) 998-6937. Attendees do NOT have to be a member of the Prime Timers. All adult male men are welcome to register.

### MEET and GREET

A Registration Room and Hospitality Suite will be available for information and socializing throughout the event. Guests are invited to drop in, obtain information on activities, and network with other men. Special activities will also be available. This will be a chance for the attendees to meet members of the Las Vegas chapter, as well as get to know each other. The Hospitality Suite will be open various hours with open bar and snacks. The Suite may close if it exceeds the number of people that Fire Code allows or if it so loud that guests on the floor complain.



**FULL WEEK**

Full Registration fee includes Meet N Greet, Hospitality Suite with Full Open Bar, Free Daily Continental Breakfast, Daily Seminars, Dinner Buffet with free tower rides afterwards, a Welcome bag and gifts.

**Complete information is available on the Las Vegas Prime Timers website: [www.LasVegasPrimeTimers.com](http://www.LasVegasPrimeTimers.com)**

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Web: [www.LasVegasPrimeTimers.com](http://www.LasVegasPrimeTimers.com)



## **CAROLINAS PRIME REGIONAL EVENT**

The Prime Timers chapters in North and South Carolina are having their second 'Carolinas PRIME' regional event from October 25 – 28, 2018, in North Myrtle Beach, SC. Carolinas PRIME began in October 2016, and is planned to be an every-other-year event held during the years when there is not a PTWW convention.

We had over 75 {from 9 states} at the first PRIME event, three great speakers, a fun banquet and hospitality times. The PRIME Board looks

forward to opening this second regional event to all Prime Timer members & friends who would like to enjoy some time with PT friends in the Myrtle Beach area in October. There is a Saturday program with several guest speakers as well as several social times during the gathering, all shown on the 'Our Program' page of the web site.

The host resort is the Beach Cove Resort where all accommodations are condos. We have great rates for this event AND they offer the same rates for the day before and the day after our gathering.

The Carolinas PRIME chapters look forward to greeting guys from other Prime Timers chapters for this weekend in October. Check out our web site: [www.primetimersww.com/carolinasprime](http://www.primetimersww.com/carolinasprime)



By: Sam Powell, Director of Carolinas PRIME & Chairman Independent Chapter, PTWW

**FULL AD ON THE FOLLOWING PAGE**

**Hotel rates also available  
for Oct 24  
and Oct 29  
to extend your stay.**

# Carolinas PRIME II

**OCTOBER 25 – 28, 2018  
REGIONAL EVENT  
NORTH MYRTLE BEACH, SC**

Sponsored By: PRIME Guys from Chapters  
in North and South Carolina

Joined Together to Have Fun and Fellowship and to  
Support Members of Prime Timers Chapters

**This event is open to all Prime Timers in any  
chapter of Prime Timers Worldwide. One reservation fee  
for all events. Hotel and event  
registration is online at:**

[www.primetimersww.com/carolinasprime](http://www.primetimersww.com/carolinasprime)



**Carolinas PRIME is  
created to foster the  
goals of Prime Timers  
and to offer a way for  
North and South  
Carolina chapter  
members, AND members  
from all other Prime  
Timer chapters, to work  
together for both social  
and other activities.**

**Carolinas PRIME strives to  
create fellowship, using  
events organized and  
shared by Prime Timers  
chapters.**

## OUR HOTEL:

We will gather at the:

**BEACH COVE RESORT  
4800 South Ocean Blvd  
North Myrtle Beach, SC 29582**

Beach Cove Resort is an oceanfront, all condominium,  
hotel less than 1 mile from Barefoot Landing. Your  
reservation should be made direct by calling 800-331-6533 or  
843-918-9000, select Option 2 and use "Carolinas PRIME" as  
the group name.

Oceanfront executive suite\* for:  
\$80 + resort fee + tax = **\$103.04 per night.**

Oceanfront 2 bedroom condos\*\* for:  
\$130 + resort fee + tax = \$159.04 per night.

\*~600 sq. ft., 2 queen beds, living room with queen sleeper sofa,  
kitchenette, 1 bath and private balcony.

\*\*~1100 sq. ft., 2 BR, one with king bed, one with 2 queen beds, living  
room with queen sleeper sofa, full kitchen, 2 baths and private  
balcony.

Pets are not allowed at this resort.  
Free Parking & Free Wi-Fi

Editor's note: Starting with this issue, we will begin a legal column series. Please remember that the information provided is intended only for educational purposes; consult with a local attorney for specific answers to your own situation.

## DISPOSING OF YOUR STUFF

BY JIM SCHWARTZ, JD, CHICAGO PRIME TIMERS



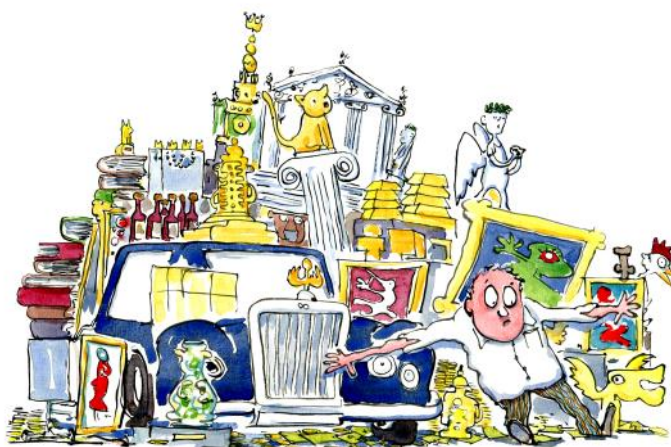
### About the author:

Jim grew up in Philadelphia. After graduating from Penn State with a B.A. in history, Jim went to Villanova University School of Law where he graduated with a J.D. After graduation, Jim first went to work for the City of Philadelphia and then became employed by the Commodity Futures Trading Commission. In private practice, Jim's areas of concentration have been securities, commodity futures, real estate, tax, wills and trusts.

Let's face it ... we all have "stuff". That "stuff" can range from real estate, to bank accounts, to stocks and bonds, to pensions, to jewelry, to clothes, to artwork and so on. Moreover, when we pass, we all want our "stuff" to go to whom we want it to go to ... not to someone chosen by the State. There are several ways to convey your "stuff" to those you want to get it. There is no "best way for all" to accomplish that goal. But some ways may be better than others. For example, putting your cash under your pillow with a note saying, "This goes to X" is probably not the best way to get your cash to X. Rather the better solution is to execute one of the many testamentary documents, all of which tell others to whom you want your "stuff" to go to and who you want to do it. Then your goals are accomplished. This article will concern about some of the testamentary methods available to you.

The least technical of the testamentary

documents is a "Will" or "Simple Will". A Will is a document which states your wishes as to what you want done with your "stuff". When a



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client requests that I prepare a Will for him or her, the questions I generally ask are: 1) what are your assets (what "stuff" do you have and how is each item titled e.g., do you own it alone or with another or what); 2) what are your liabilities (and what, if any liabilities do you want paid from your assets after you pass); 3) do you have any special

bequests, that is, are there some things which go to specific people such as your bomber jacket go to Cousin Billy or your family Bible to Aunt Jean; 4) after your list of specific bequests, what do you want done with the remainder of your "stuff"; and lastly 5) who do you want to do all of that.

Assuming all questions are fully answered and your Will is prepared and properly executed, upon your passing, your Will should be ad-

(continued next page)

## DISPOSING OF YOUR STUFF (CONT'D)

mitted to Probate. Once the probate process is complete, your "stuff" will be distributed to that person(s) whom you designate in your Will. You should note that the probate process can be a long, complicated and expensive process. Also, there can be challenges and claims to your wishes from beneficiaries who got nothing and/or from creditors. So, it is best to consult an attorney in your jurisdiction who should be able to help you prepare a "Will" and avoid some of the common pitfalls which can occur.

Another testamentary document which conveys your "stuff" upon your passing is a "Living Trust". A Living Trust is a type of Trust created during your (you are called the Testator) lifetime. Generally, you are also the Trustee until the time of your death. The Living Trust document first creates the Trust and then provides that certain of your assets be deposited into the Trust. For example, one common asset often deposited into a Living Trust is real estate. To accomplish this, execute a Quit Claim (or similar deed) to transfer ownership from you to the Trust. Assuming you are the sole Trustee of your Living Trust, it is basically still your asset. Other assets can similarly be included in your Living Trust such as bank accounts, boats, cars and so on.

Living Trusts may either be revocable or irrevocable. Most common ones are revocable, meaning that any asset you transfer into your Living Trust can be sold by you at any time before your death. So, if your car is an asset in the Living Trust and you want to get a new car, just sign the Title as "XYZ Living Trust by XYZ, Trustee" and then sell the car. The same is true of your house or any other asset in the Trust.

Being so, what are some pros and cons of a Will vs Living Trust? Some pros are a

Living Trust can often minimize or even eliminate the probate process. The probate process can be long, sometimes taking more than 2 years. Another pro is a Living Trust need not be filed with a Court whereas a Will must be filed so there is the potential for your Trust plan being more private. Another pro is a Trust can potentially avoid Guardianship and/or Conservatorship. A third is it helps you get your affairs organized. Some cons of using a Trust over a Will include that it generally costs more to establish a Trust than execute a Will; transferring assets from your name to a Trust can sometimes be a challenge; and despite a Trust, you still need some kind of Will for items which cannot be included in a Trust such as assets which are not titled (furniture, clothing, some artwork and more), even if the Will simply says the remaining assets from your estate "pour over" into the Trust.



As stated, Trusts may also be irrevocable. They are also more complicated and vary significantly from state to state. You should discuss if this is for you with an attorney or with your attorney.

Finally, there is a "Living Will". This is a document which expresses your wishes regarding certain medical decisions such as whether to withhold hydration or food and is a document used when you are unable to make those decisions for yourself. This document also varies from state to state.

I hope this has been helpful. Estate planning is sophisticated and should only be done by you with an attorney you are comfortable working with.

If you have any questions, please send them to me via the newsletter. I will try to answer them all and may post some here.

## THE BACK PAGES

Editor's note: The back pages is a place where you can show off your creative talents or want to share something light-hearted, like a joke (please, only clean humor!). It can be a place where trivia or even useless information is shared. It can be as personal or as silly as you want it to be. Contributions are always welcome!

### I SEE RED

BY ADRIAN LIAU, NEWSLETTER EDITOR, PRIME  
TIMERS WORLDWIDE



While red has traditionally been associated with danger in the Western world, for the month of February 2018, it means two major celebrations. First up is Valentine's Day on the 14th. The best known origin of this day is based on Valentine, a Roman priest who lived during the third century. When emperor Claudius II outlawed marriage because he felt that single men made better soldiers than married ones, Valentine defied the emperor's decree and continued to perform marriages in secret. When he was found out, Valentine was put to death and his name is celebrated for love and romance to this day.

For all you singles out there though, it doesn't feel like a day of celebration. But why not do something good or fun just for you? Pamper yourself. Set a goal for that day to do something you enjoy. Or do it with your single friends. Better yet, with your Prime Timers single friends. Show some love and appreciation for each other.

On the 16th, it's Chinese New Year. Unlike Valentine's Day and many other celebrations, it is a moveable day each year as it is based on the lunar calendar. It is a major celebration for the Chinese, and traditionally, every Chinese is expected to return to their hometown to visit their families and pay respect to their parents and senior relatives. The actual celebration occurs on the day before as the immediate family members gather for the evening feast. During this period, there are lots of food, lots of noise with the lighting of firecrackers, and lots of entertainment with the traditional lion dances. Kids receive "red packets" stuffed with money inside from their relatives. Each Chinese year is associated with one of the 12 animals of the zodiac signs, and this year is the year of the dog.

So if you are still feeling down 2 days after Valentine's Day, why not help celebrate Chinese New Year by eating some Chinese food and maybe adopt a dog to show your love!



# GEORGE'S POETRY PAGE

BY GEORGE AKERLEY

I love my man for his masculinity,  
And I love my man for his intensity;  
His sensitive and caring words,  
Spoken in love and sincerity;  
Are like music to my ears,  
And provide beauty in my heart.  
Tender kisses, a peck here and there,  
Are delightful, warm and loving.  
Paul, my darling, I have never,  
And I truly mean never,  
Found a lover as sweet, as caring,  
As you, the only man I adore.  
Without you nearby, my heart is quiet;  
Beating softly, not like in your arms,  
Holding me, caressing me, your love,  
Apparent, caring, adoring, enormous,  
Provides a warmth I had never known.  
Falling in love made so easy,  
All because of your love for me

A man who comforted me,  
His grace, so delighted me,  
We sat and discussed the day.  
Holding hands, sweet kisses always.  
Departed, now, I reminisce,  
His welcoming arms so delightful,  
Each kiss a treasure to me.  
I loved him so long, alas, he's gone.



Had I never seen a man so beautiful?  
Hazel eyes simply mesmerized,  
Watching him stride, a soft gate,  
His swagger had me gaping,  
How can he be so luscious?  
My heart was leap in -- he is IT!  
I'm still watching, waiting on nerves.

Only a man can make me shake.  
I'm at his mercy; his will.  
Delicious, his kiss, the first;  
I've lost words, speechless.  
Each heavenly kiss gives me bliss.  
I strip, naked before him. Have me!

Girls had said hello.  
Boys turned their heads.  
Handsome, on that side,  
Sturdy, strong, inviting.  
I found my yearning.  
His torso, slightly leaning.  
He seemed so strong,  
My weakness was gone

His eyes met mine,  
I smiled, he missed it;  
Alas, I'm thinking...again.  
Seems too hard to take.  
On another day, I think;  
He'll notice, we'll chat.  
Handsome, sexy, smart;  
One day, please be mine.



So long ago, I wondered.  
Why do they attract me so?  
Is it the torso that I spy?  
Or am I looking at this guy  
In thoughts never known?  
Could I be the one for you?  
Please, show me love, the right way.

