

PRIME TIMES

A NEWSLETTER FOR MATURE GAY AND BISEXUAL MEN

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HOW I SPENT MY SUMMER

TWO PRIME TIMERS SHARE THEIR SUMMER VACATIONS

THE SUMMER OF HELL (ALMOST)

STANLEY ULBRYCH, NEWSLETTER EDITOR, RHODE ISLAND PRIME TIMERS

A few weeks ago, my friend Jim and I visited the Georgetown Kentucky area to see many of the famous horse farms. I had the chance to admire a few of the multimillion dollar horses that race at some of the celebrated race tracks around this country and the world.

The trip ALMOST turned out to be "the vacation from Hell". It was bad enough that we had to get up at 3:30 in the morning in order to get to the airport in time for the 5:45 am flight. We got the first hint of trouble on the flight from Providence to Kentucky. There was supposed to be a one-hour layover in Baltimore. Turned out the second flight was canceled. The only other available flight that day was SEVEN hours



Stanley U. Jim O.

Photo courtesy of Stanley Ulbrych

(continued next page)



later. You haven't lived until you try killing seven hours in an airport. The thing that helped a little was the fact that there were rocking chairs available to sit in. But if you think seven hours in a rocking chair is good, let me tell you, you're off your rocker.

Jim and I had a fantastic time touring many of the horse farms in the area. It was hot and humid most days with a lot of walking. Mostly, we both felt tired but happy.

But during the last few days of the vacation, I felt short of breath a great deal of the time. I kept thinking "heart attack" to myself, but I just did not want to say it out loud. By the time I got home, it was worse with a large spike in my blood pressure. Managed to get a fast appointment with my cardiologist. After an examination, I was told it was NOT a heart attack, just something related to a heart problem I have had for a long time. She changed my meds and added a new one. All seems to be well now.

Jim, on the other hand, kept saying he wasn't sick but just didn't feel right during our trip. He woke up one morning with one side of his face drooping and slurred speech. We both thought stroke, but never spoke the word. We went to the local walk-in, they examined him and they sent him to the local hospital ER. There it was determined that it was not a stroke, but something called Bells Palsy, a virus that can be treated. They gave him a few meds and now he's well on the way to recovery, but he was told that it may return. Great fun for us both while we are 900 miles away from home.

It's now two weeks since we returned. My new meds seemed to have resolved my problem. Jim feels he's improving every day, but still has a ways to go for a full recovery. Someone asked me the other day if I would go again. I gave him my answer in two simple words.....HELL YES!

MY CANADIAN ROAD TRIP

BY GENE POOLE, SAN ANTONIO PRIME TIMERS

Being retired provides an opportunity to be much freer than if you need to report somewhere daily to make money. Travel is one of the things most of us aspire to do. You also have the ability to go where the weather is best during summer or winter. I live in San Antonio in the winter and Olympia, Washington in the summer.



Chateau Frontenac

This year, I decided to drive cross country from Olympia to visit my children in Virginia. The plan was to drive through the upper states on the way there and then on the way back drive across Canada.

It came to pass in June and July. After spending Father's Day with my children I headed north to Québec City. On the drive back to Olympia I visited Montreal, Ottawa, Toronto, Winnipeg and Calgary.

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After Calgary, the urge to be home again after 5 weeks on the road got to be too great to continue on to Vancouver and Victoria where I had been to many times before anyway. I did attempt to visit Lake Louise outside Calgary but was frustrated with trying. It is just too popular during the summer. The government has put in parking lots miles out from the lake and takes tourists to the lake on buses. However, the demand far exceeds the capacity of the buses to get people back and forth. The line for the bus wrapped around the parking lot and was a 2 to 3 hour wait.

While Canada is inexpensive for Americans to visit because of the current favorable exchange rate for the American dollar, there are some things to know before you go. Your phone will probably work in Canada but it will cost you a fortune to use it. If you normally use your phone to navigate, you can rack up data charges because everything you do is roaming. It may be possible to get an International plan from your carrier, but AT&T was still too expensive in my opinion. Making future hotel reservations is harder if you are used to using your phone for research and making the reservation. I kept my phone off the entire time I was in Canada. You might also discover the portable GPS device you have in your glove compartment won't work in Canada. This could prompt a visit to Costco. There you will discover Canadian Costco only takes MasterCard and not Visa like in the US. You might also discover that your debit card won't work in the pumps either because it is from a foreign bank. It will work in ATMs and most service stations can swipe it inside but not Costco.

Canadian credit cards all require a pin so an American card sometimes confuses the service station clerk because their machine spits out a receipt that needs to be signed instead of prompting for a pin. The Canadian province of Manitoba had just passed a new law that required gasoline to be paid for in advance. The law doesn't allow you to just leave your credit card with the attendant. You must actually pay for an amount of gas. The law was so new that the attendants didn't know how to reprogram the amount preset in the pump to clear it if your car would not hold the entire amount of fuel. It caused lots of frustration for them as well as me.

I won't try to tell you about all of the adventure but just the first place I visited, Québec City and some of the places nearby. Québec City is in Canada's mostly French-speaking province. It originated around 1608. It is dominated by the Citadel high on a hill with fortified walls like many medieval European cities, with stone buildings and narrow streets. It was quite a hike up to get to the older part from my hotel. There is a stairway part way to the top, but I also discovered an elevator in a nearby tobacco shop. Even after the elevator ride, it is still three steep blocks to the Citadel level. My first experience was noticing a bicycle shop at the top on a sloping street. A man in cycling gear was attaching a trailer to his bike out front. It seemed unusual that a bike shop would be at the top of a hill on such a steep street. I also quickly discovered that it was a Surly Bicycle dealer. These are heavy steel bikes that are revered almost like a cult by some cycling enthusiasts. I have a friend in Virginia that owns two of their popular bikes, a Karate Monkey and a Long Haul Trucker. It is

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common when riding with him to hear other riders yell Surly when passing, in recognition of a fellow owner.

From the top where the Citadel is located are magnificent views of the Saint Lawrence River and the Château Frontenac Hotel. The Citadel has a great tour on the changing of the guards which happens frequently. Below in the Petite Champlain district, the narrow cobblestone streets are lined with bistros and boutiques. The people manning these establishments are very friendly and all speak English as well as French. My T-shirt drawer grew astronomically during this trip.

I highly recommend a drive outside the city down both sides of the Saint Lawrence River on the ancient road know as The Chemin du Roy or road of the kings. The little towns along the road are picturesque and some contain shops and restaurants that are fun to visit. It would also be a great place for a bicycle tour

because of the quiet country nature of most of it. It is a good day trip from the city. Another place to visit outside the city is Montmorency Falls. Once you hike to the top and wander around the trails to the far side, you can see the falls across from them instead of looking straight down, you realize how close you are to the city. The tall buildings of the newer part of the city are easily visible.

I can highly recommend a visit to Canada but you should know that they are not enamored with our current U.S. President. Friends in Winnipeg inquired about my political affiliation and declared that if I was a Trump supporter they were no longer interested in being friends. I had met them in Greece years ago on a spring break tour with my children. This anti-Trump sentiment was prevalent throughout the country.

Hope you enjoyed reading my adventures in Canada.

All photos courtesy of Gene Poole

THE PRIME TIMER WAY

BY JACK NIMMO, PRESIDENT, PRIME TIMERS WORLDWIDE



It was obvious as he stepped into the room that he was apprehensive. A gentleman in his mid to upper sixties dressed in business casual clothes that fit nicely over his grandfatherly shape. Scanning the room for a familiar face, he saw none and felt a bit overdressed as he noticed how casually this group of men were clothed in retirement casual. He hadn't known what to expect when he heard about this Prime Timer group through a friend or how to dress.

Within a few moments one of the men in the room broke free from a conversation and approached him with a broad smile. "Hello. Are you looking for the Prime Timers?" he asked with an extended hand. Within a few minutes the visitor had been introduced around the room and was engaged in conversation. The apprehensive expression had disappeared as he met one nice man after the next. He had found Prime Timers.

Have you ever thought about the logo of Prime Timers with the clasped hands? With the formation of our organization and development of a symbol for us, Woody Baldwin looked for something that would be easily recognizable as a sign of welcome. The clasped hands became that symbol and we are required to have it included in every chapter's logo. Those clasped hands became our identifiable symbol and projected the foundational principle of welcoming mature gay and/or bi-sexual men to the social opportunities Prime Timers provides.

While a hug often takes the place of a handshake in today's environment, the principle is the same. We are an organization that welcomes men to our ranks who would have fewer social opportunities without our 75 chapters throughout the USA and Canada. And, where there are not chapters, these men are welcomed to the Independent Chapter to know about and participate in chapter, regional, and worldwide events that will welcome them from their more isolated envi-

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ronments. We remain the same after 31 years as an organization offering a brotherhood of men sharing life through various social opportunities provided by chapters and the worldwide organization in most major metropolitan cities.

I recently heard a disturbing story. A man from another state visited the xyz chapter luncheon he saw on their website on calendar of events. No RSVP was required so he showed up and sat with the group. No one engaged him in conversation or introduced around the table. After some uncomfortable time, he requested a “to-go” box, took his food and left the table. He was later spotted in another part of the restaurant eating alone. Surely this could not have happened at a Prime Timer chapter event. Hopefully, it didn't for it would be in direct opposition to our founding principle of providing positive social opportuni-

ties for mature gay and bi-sexual men.

In the hypothetical chapter I described as I began this article, our apprehensive visitor may have had a different impression of Prime Timers had the men in the room continued conversations with old friends within their “clique” or if they decided he was too stuffy to be bothered with in that “straight-looking” outfit. Standing alone and unwelcomed, he may have drifted out the door he entered through thinking, I guess Prime Timers is not for me. What a shame that would have been when the man of his dreams was within the room looking for a similar dream! Happily, that smiling Prime Timer extended his hand.

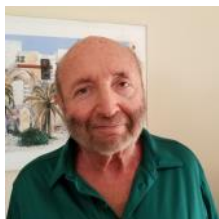
Have you noticed an apprehensive stranger at your chapter's door? Be the first to extend that hand of friendship to a man who may become your very good friend.

TWO ARTICLES FROM OUR DIRECTOR EMERITUS

BY MICHAEL STONE, DIRECTOR EMERITUS, PRIME TIMERS WORLDWIDE

LONG NIGHT'S JOURNEY INTO DAY

A REFLECTION



Again I find myself in Southern California visiting my mother in a skilled nursing facility. Again I am forced to confront the question of “is a long, long life of value when there is nothing left to enjoy?” It has been two years since having to move her here; she is now legally (and entirely) blind, deaf in one ear and has about 10% hearing in the other.

I've spent 5 of the 7 days here visiting her, so far. I would say it is her lifelong stubborn will that keeps her alive. Her mind is relatively clear; her concept of time is skewed. She often complains they fail to bring her her evening meal but when I continue questioning her, I often find that she has, indeed, had that meal.

Yesterday she had a lot of questions about death and convinced me that she's more than ready to end the struggle. It's been over a year

since she has been able to walk, even with a walker. Her walking consists of 2 steps from the wheelchair, a turn, and into bed. Very few people in her facility speak English. Both her roommates speak only Spanish, narrowing her interaction with the world. Basically you have someone who spent her whole life socializing, gossiping and teaching knitting and crocheting classes. Now, there is a void.

During my week in the area, I toured another facility. I like it better and all the patients speak English. The downside: if I can get her in, there is an eight-month waiting list. At this age, does she have eight months?

I observed the patients in this facility; while they seemed well taken care of, it was the same existence. We are living much longer, thanks to modern medicine. I ponder the question: is this a good thing and why? The medical community along with government and religion

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have banded together to keep us alive. Our founder, Woody Baldwin, was condemned to this life until he passed. He found many of the other patients horribly homophobic, so for us this compounds the issue. He was forced to live his last day back inside the closet. When CBS News contacted me wanting to do an interview with both of us, Woody refused because it would 'out' him. This compounds the

problem of living a long life.

Along with myself, I urge all of you to work at keeping yourselves healthy, alive, and immersed in life as long as you possibly can. I've taken to wearing 'germ masks' and taking megadoses of vitamins when I fly. Stay well and stay at home as long as you can and be happy. Being part of and immersed in Prime Timers is a very big step in that direction.

HELPING HANDS

The group was called "Helping Hands". After trying to get an assistance program of this kind going in our Sarasota chapter way back when, I named it 'Helping Hands' based on the handshake logo of Prime Timers Sarasota and Prime Timers Worldwide! It was decided that at first the group of volunteer members would shop, furnish rides, and help with household chores for those who were incapacitated or possibly needing help with their partners.

This actually started in the Sarasota Chapter in 2012. It has since been revised and reworked. It worked well when needed. I also introduced the concept to chapters when I traveled and visited with them. Over time, it started in several chapters with mixed results. In kicking it off, a notice needs to be emailed to all members to get their names on a list of volunteers for this phase. It is something that each of us needs at some point, as we continue to age.

Several years later we had a few cases of members who lived alone and had been ill or had passed away. Initially we took the entire

list of members and paired each up with someone they might not know too well and each would put in a quick telephone call each morning to the next, briefly stating 'good morning' and just asking how they were and if they needed anything. It met with mixed results.

Not everyone participated in the second part because those with partners had someone to look in on them. However, it was quite successful for those living alone. It's something that took only a few minutes. Members reported that they really looked forward to their calls each morning.

When I left the chapter as President in 2006 I turned over the files to my successor. I'm hoping the above information is enough to give you a picture of how to go about it. Recently, newer revised versions have been showing up in chapters. I now invite those chapters to contact me, when reading this article. I hope they will allow me to include their information with my information. Tell me what worked and what did not work, so that together we can create a framework to pass on.



SAN ANTONIO WORLDWIDE CONVENTION

10/29-11/2/19

The El Tropicano Riverwalk Hotel is taking reservations. Prime Timers have the whole hotel. Convention rates apply three days before and after and include a daily breakfast buffet.

Registrations begin October 25, 2018, see [here](#) for updates.

CHAPTERS' EVENTS

BOSTON'S 31ST (PART DEUX)

BY HARRY FULLERTON, PRESIDENT, BOSTON PRIME TIMERS

On Saturday August 11th, the Boston, Connecticut, and Rhode Island chapters gathered together to celebrate the 31st Anniversary of the founding of Prime Timers. As "New England" chapters, we decided on a good old-fashioned New England Clambake theme for the party. We enjoyed boiled lobster, steamers, chowder, and corn on the cob and all the traditional accompaniments at the Twelve Acres Farm in Smithfield Rhode Island. In addition to the wonderful dinner, the men enjoyed the "Gay J" playing classic hits and some braved a karaoke sing-a-long. The scenic grounds also included bocce and horseshoe courts which several of the guys partook in.

A gift left to the Boston chapter by Woody helped pay for transportation to and from the event for many members. Even now, Woody keeps on giving.. We thank him and celebrate his life and the wonderful organization he founded. Thousands of men in their golden years have enjoyed an active vibrant social life enabled by Woody's actions in creating Prime Timers.

All photos courtesy of Harry Fullerton



The party was a huge success. We are hoping to gather the New England chapters again and make this a yearly event in July. Traveling members in the area are welcome to get in touch with any of the chapters and come enjoy the time with us.



CHARLOTTE'S PRIDE

BY MAX CARROLL, COMMUNICATIONS DIRECTOR, PRIME TIMERS OF CHARLOTTE

The Charlotte Prime Timers were proud to have a booth in this year's Charlotte Pride. The booth looked great and many people stopped by to spin the wheel to win a prize. We gave out a lot of prizes to females and kids, but we took the opportunity to tell the females if they knew of any adult males who could benefit from our group to send them our way, and hopefully the kids gained a good memory of Prime Timers. Most important is that we added several pages of prospects and lent visible support to the mission of Charlotte Pride. The



two-day event set an attendance record at 165,000. The parade on Sunday featured 6,000 people marching in 170 groups. There were also 42 floats. A special thank-you to the numerous Prime Timers volunteers who were responsible for making the booth a reality, including set-up, take-down, manning, and donating prizes.



Both photos courtesy of Max Carroll

PITTSBURGH'S 2018 SUMMER PICNIC

BY RICK S., SECRETARY & TREASURER, PITTSBURGH PRIME TIMERS

A day that had started out gray and drizzly gave way to blue skies and sunshine as Pittsburgh Prime Timers sponsored its third annual picnic in Schenley Park.

A turnout of around 25, including faithful old standbys, new members and those thinking of joining all seemed to thoroughly enjoy the camaraderie, games and outstanding food. The food? Oh yes, delectable appetizers and delicious side dishes competed with perfectly baked and fried chicken for valuable stomach real estate. Even what



Photo courtesy of Mike M

seemed like a hundred desserts – cakes, cookies, fruit salad, cupcakes, cheesecake, gelatin and more – could not outshine the fabulous, exquisitely grilled cheeseburgers and hot dogs individually cooked to order by grill master extraordinaire Michael C.

The annual picnic is always free of charge; it's PPT's way to extend goodwill to its members and entice new ones to join. We ran a 50/50 raffle, though, to offset some expenses and to make one of our rank sinfully rich. Dave S. this year's lucky winner, graciously donated his half back to PPT.

Somehow during all the chatting, eating and game playing we managed to hold an election for officers and directors-at-large. The following were elected:

- President: Mike M.
- Vice President: Phil W.
- Secretary/Treasurer: Rick S.
- Director-at-Large: Bob E.
- Director-at-Large: Michael C.
- Director-at-Large: Robert F.



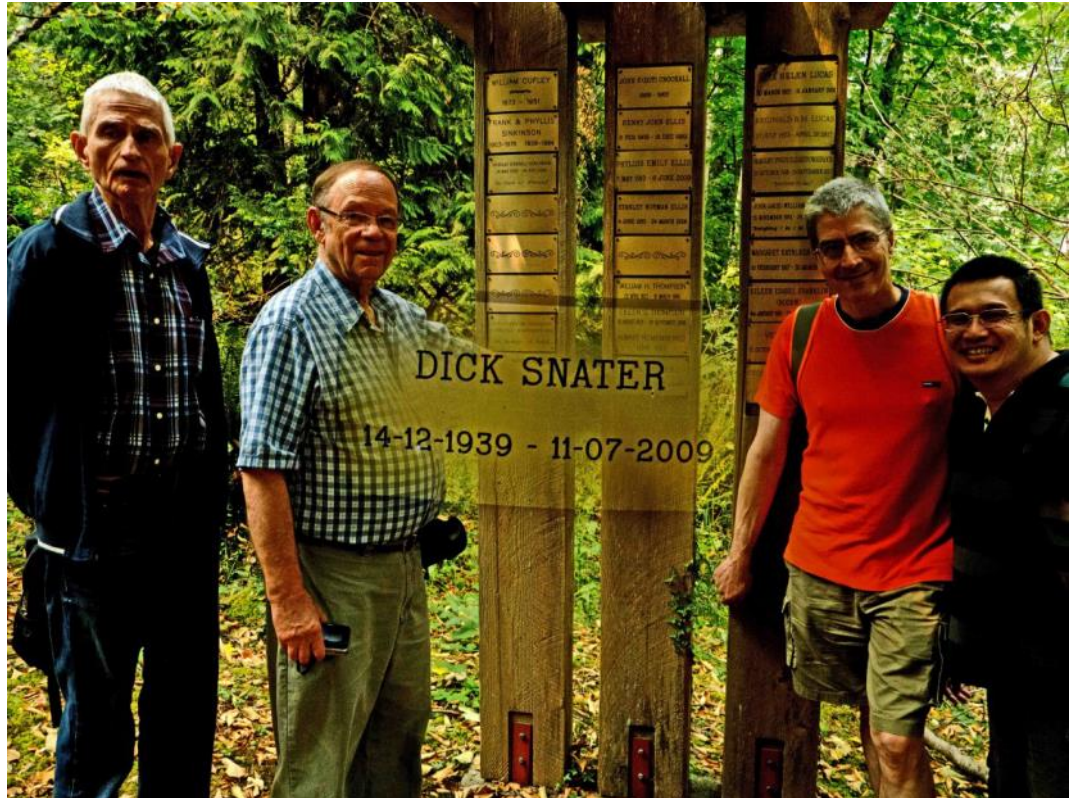
Photo courtesy of Rick S

TRIP TO BOWEN ISLAND

BY TED BIELBY, VANCOUVER PRIME TIMERS

ARTICLE TAKEN FROM VANCOUVER PRIME TIMERS NEWSLETTER AND REPRODUCED WITH PERMISSION FROM PETER MCCARTHY, NEWSLETTER EDITOR, VANCOUVER PRIME TIMERS

There was nothing unlucky about the number 13, when on Monday, August 13th, 8 adventurous Prime Timer men boarded the B.C. ferries to beautiful Bowen Island. The air was a little smoky from the forest fires but not enough to hamper our 3rd Day-Trip Adventure of the summer. After arriving on the island we split up for individual preference activities. Five of us went on the usual forest hike, cutting off through 'the meadow' for an abbreviated version. The stroll was leisurely, stopping for photos of the magnificent forest vistas and blackberry picking. We discovered a new "off Leash" park for dog owners and passed the most canines we've ever seen on this walk. Everyone was friendly and



added fun to our 75 minute hike. We finished up by visiting the Dick Snater Memorial in the Memorial Garden – one of the



Both photos courtesy of Vancouver Prime Timers

purposes of the Bowen Island destination each year. John Smith had gone on his own hike, climbing the demanding trail up to the Snug Cove lookout point. He said it was well worth it despite the hazy view upon arriving at the top. Then it was lunch time and we all opted for the over-stuffed hot dogs and hamburgers. Ice cream finished off the menu. We returned on the 3:15 ferry to Horseshoe Bay with the unanimous decision it was one of the best Bowen Island trips ever.

2018 CENTRAL OKLAHOMA PRIME TIMER LABOR DAY WEEKEND LIKENED TO A FAMILY REUNION

BY STEPHEN DUBOIS, CENTRAL OKLAHOMA PRIME TIMERS



As people started to check into the Habana Inn for the COPT's Labor Day Get-A-Way Weekend 2018 August 29 - September 3rd, they could see and feel that there were more people than in past years. Indeed, they were right. The Habana Inn filled the 130 rooms that were allocated to Prime Timers. Habana Inn offered an additional 9 rooms. By the time the festivities started, those rooms were already booked. Many rooms had 2 people in them.

Some scheduled events included: Continental Breakfast, Hospitality Room, Happy Hours, Welcome Party, BBQ dinner, Randy Lunsford entertaining beside the pool all weekend long, Box Lunch or Pizza both days, 2 days of city tours, Saturday night banquet with world class singer Dr. Matthew Johnston from Wichita, KS, a couple of brunches, and bridge. There's also fun by the pool whether in the pool or sitting visiting and watching others.

The 170 attendees were free to decide what to participate in or to go with friends to do whatever they wanted in Oklahoma City. Participants come from nearly every state in the US, Canada, and Australia. They sat at tables under umbrellas or around the pool catching up with friends about their lives. New friendships begin with forming bonds that will be strengthened with phone calls, emails, and visits. Several participants described the annual gathering as like coming home for a family reunion. One of our COPT members, while on a Prime Timers cruise overheard a discussion among those on the cruise that the Labor Day Weekend in OKC was their best value for the money of any such gathering.

Central Oklahoma Prime Timers wish to thank the owners and staff of the Habana Inn for the many years they have made us feel like family. Also, to the many volunteers and participants who came together to make Labor Day 2018 fun in the sun and like a family reunion a success. We can only hope the new owners who bought The Habana Inn will be as accommodating to our group as we have experienced in the past.

The newly renovated Hotel Habana will welcome C.O.P.T. Labor Day Get-A-Way guests for 2019. See you in 2019. Join the party!

All photos courtesy of Jim Houk

THE ANNUAL PIG ROAST

BY TED RICHMOND, PRESIDENT,
TRI-STATE PRIME TIMERS

On September 9, 2018, Tri-State Prime Timers (Cincinnati, Ohio) met for our annual Pig Roast. We had 83 men from Ohio (Greater Cincinnati area, Dayton, and Columbus), Michigan, (Detroit), Indiana (Aurora), West Virginia (Charleston), and Iowa. We met at Laurel Farms in New Richmond, Ohio, a place TSPT had their first Pig Roast in the late 90's. Our group was very fortunate to have a couple of members open up their farm for a couple of monthly meetings each year for our members in the tri-state area.

Two years running, we have had rain which dampened the ground; but not the spirits of our members and guests. Our scheduled corn hole tournament had to be canceled, and while some suggested a wet tee-shirt contest or mud wrestling to replace it, we instead had great food and fellowship. The mud came later when cars started leaving because after a day of rain we had to push some cars out of the parking field!

Our group really enjoyed special guest speaker, Dr. Lauren Olson, MD author of "FINALLY OUT: Letting Go of Living Straight". An entertaining speaker, Dr. Olson spoke of his personal journey of living his life as a gay man and discovering his true self. Dr. Olson stressed the importance of having a physical community of friends in our time of cyber social media. Having a community of friends can help us develop a healthy lifestyle. He made our members feel proud of our brotherhood as Prime Timers.

We look forward to next year, so if you're in the area during our pig roast, feel free to stop by.



All photos courtesy of Jerry Shipley

PTWW PRESIDENT VISITS PHOENIX

BY HUCK FITTERER, NEWSLETTER EDITOR, PRIME TIMERS OF PHOENIX



Photo courtesy of Phoenix Prime Timers

The President of Prime Timers Worldwide, Jack Nimmo, recently visited Phoenix, AZ. On July 28th, 2018, he had dinner with Board Members from the Phoenix chapter; and on August 1, 2018, the Prime Timers of Phoenix hosted a Meet and Greet at Los Diablos Bistro.

PICTURES FROM CHATTANOOGA'S POOL PARTY

BY WAYNE HARTMAN, PRESIDENT, PRIME TIMERS CHATTANOOGA



Photos courtesy of Wayne Hartman

HERE AND THERE

COMPILED BY JIM OLIN, SAN ANTONIO PRIME TIMERS

U.S. WEST

RENO: The High Sierra Prime Timers had a successful time at the Northern Nevada Pride Festival this year. Many people visited their booth and two people joined the HSPT chapter. In the 'community' parade, the chapter had a car with members representing the chapter. Chapter president Larry P. looks at future participation in the Northern Nevada Pride Festival as a priority. The chapter completed a survey of members and had a discussion on pot lucks, guest speakers and future events. The chapter is also talking about fundraising and establishing a budget for the chapter.

DENVER: Member Cecil B. celebrated his 90th birthday a couple of months ago. He and his partner of 48 years led the Pride Parade sitting on the back "deck" of an open convertible. At the annual picnic there were 42 participants and food was plentiful. The chapter invited a family from Denmark who was traveling the country in an RV vehicle and a Mexican family to partake in all the food. A June Wednesday lunch drew 54 people.

SEATTLE: The Steering Committee wishes readers a Happy Autumn, especially after a warm, dry and smoky summer. Autumn will bring a return of the cool wet days of the Pacific Northwest and the fall color of the trees. The chapter had 22 people turn out for the annual picnic. A regular ethnic dine out is on the schedule of events. Recently the group ate at Persepolis Grill which has Middle Eastern, Persian and vegetarian food.

PALM SPRINGS: The club is exploring joint ventures with the LGBT Community Center and the Front Runners and Walkers. The club is planning an October trip to Big Bear Lake Oktoberfest. The flat rate includes transportation, a guided tour around the lake, admission to Oktoberfest and gratuities. The chapter is holding its summer food drive for the Center. It will be held in conjunction with a Monday Night Mixer at a local nightclub. The Center food truck will be parked at the nightclub taking donations.

PHOENIX: Worldwide board President Jack

Nimmo recently visited the chapter (see previous page). While he was at a chapter meet and greet, he met two non-members and signed them up for membership in the Phoenix chapter. The chapter is planning a visit to the OdySea Aquarium in Scottsdale. There will be a Happy Fall Y'All Dinner shortly after the Autumnal Equinox. A special October birthday party is planned for member Jan J. He will be turning 97.

U.S. SOUTH

TAMPA BAY: Member Brad G. shares his story in the September newsletter, titled "My Life as a Stripper (It's Not What You Think)". The chapter is asking members to be aware of event reservation requests. Recently, twice the number of members showed up for a reserved event, creating stress for the host. The chapter will use an online reservation system. The chapter honored Labor Day in the newsletter with an article accompanied by historic pictures of laboring men. Back to Brad G., a "stripper" is a skilled position in the printing industry.

AUSTIN: The chapter held its summer kick off with a Memorial Day Pool Party. They wrapped up with a Labor Day Pool Party. The club has been making a special effort to hold holiday themed events on the actual holiday so Prime Timers will have a place to go during the holiday. Austin Prime Timers has participated in the Austin AIDS Walk for several years and will participate again this November. The chapter is proud it has been one of the top fundraisers for that organization in each of the last three years. A recent APT newsletter listed new members with their interests and hobbies.

U.S. MIDWEST

WICHITA: President Steve mentions finding cool and low cost summer events. One was a visit to the Wichita Aviation Museum on half-price day. Another event considered was indoor miniature golf. The chapter had 22 members at the annual Stonewall event. The chapter recently celebrated their 19th anniversary. The Founders Day Event had 36 people in attendance. Food was plentiful. President Steve gave out certificates of appreciation. The Clyde Mason Award was presented to

(continued next page)

Richard U. for his contributions to Prime Timers. Activities Director Martin mentioned in his newsletter report that the Founders event was one of the best ever.

MINNEAPOLIS/ST PAUL: President Glenn writes in his letter to the chapter about how much he enjoys fall. He observes watching the kids waiting for their school buses but nowadays with all their heads down looking at electronic devices. He mentions that he controls the use of his devices and wants to engage more with the world around him and with people. The chapter is promoting Quatrefoil Library which is an LGBT organization. They offer an afternoon of coffee, games, and socialization. Visitors may bring additional games, snacks, water, and drinks. On Labor Day, several Prime Timers attended a special event called "Courage and Compassion: Our Shared Story of the Japanese American World War II Experience".

TRI-STATE, CINCINNATI: President Ted writes about how diverse Prime Timers are and in his lifetime Prime Timers may be the most diverse group he ever associated with. He mentions Labor Day and his growing up in a union home and all the employments and professions encountered with Prime Timers. He asks that we enjoy the wonderful diversity of our brotherhood.

TULSA: The Oklahoma chapter celebrated its 25th anniversary in September. The chapter is also remembering members who have passed away over the years. The club purchased polo shirts with the club logo for the 25th anniversary. There were four members 25 years ago. The founders wanted to bring Woody Baldwin's mission to Tulsa. Current and charter members Bob G. and Chuck C. helped bring that mission along to 2018. The anniversary celebration was held at a local steak house.

CHICAGO: A few years ago the club wanted to rent a boat for an August party on Lake Michigan. With the cost too high, the event was changed to a party on land. Hence, it was turned into the Annual No Boat Party. The chapter newsletter mentions an LGBT Widowers group that meets periodically. The Chicago Prime Timers annual Dinner Dance will be held in late October. After cocktails, a sit down dinner will be served. Then comes dancing with the Chris Forte Band followed by a cake

and coffee dessert buffet. Some chapter members attended a Jazz Concert held at a local museum. The performance was outdoors and chairs, snacks and beverages were permitted.

U.S. NORTHEAST

RHODE ISLAND: Steve suggests some small group activities, including reading a book and discussing it, taking a walk around the park or attending a show. He also mentions the Providence Gay Men's Chorus starting rehearsals for their December show. Newsletter editor Stanley mentions an article about prostate cancer and the newer treatments available now. Rhode Island chapter participated in the August celebration of Prime Timers with Boston and Connecticut chapters (see page 7). There were 81 in attendance. The chapter is participating in the Halloween Bash with Boston and Connecticut chapters.

CANADA

HAMILTON, ONTARIO: The September newsletter opens with a picture of Worldwide President Jack Nimmo and talks of his September visit. He will be lunching with the chapter at the Royal Botanical Garden. It's one of only a handful of royal gardens with the most well known being Kew Garden in London. The club is dealing with buying food for an event and then not having members who signed up to attend show up. The club will try a purchase reservation and payment system. The chapter is scheduling several outdoor events, including a bicycle ride on Toronto Islands (Lake Ontario), Niagara Falls bicycle ride, hiking and St Georges Apple fest. They are looking for interested members for a chess group. Some single members are looking for travel companions. Eastern Canada and Cuba have been suggested destinations.

NANAIMO, BRITISH COLUMBIA: The chapter has prepared a Constitution and will submit it to members by email. There will be a comment period where comments will be distributed to members. Later a YES/NO vote will be taken. Loren Olson will be speaking at the Victoria Chapter. The Nanaimo chapter will have several attending members. The chapter has also scheduled a trip to Salt Spring Island to share in the Island's Pride Parade and celebration. The chapter is floating the idea of having a September 2019 cruise to Hawaii out of Vancouver. There would be five days at sea and five days cruising the islands of Hawaii.

UPCOMING EVENT

September News Release:

*PRIME is less than
two months away!*

Regular Registration To Close Soon

{Come and have fun with Prime Timers
registered from 22 chapters so far.}



OCTOBER 25 - 28, 2018
REGIONAL EVENT for ALL CHAPTERS
NORTH MYRTLE BEACH, SC

Carolinas PRIME is created to foster the goals of Prime Timers and to offer a way for chapter members from all Prime Timer chapters to meet and work together for both social and other activities. This event is open to all Prime Timers members {and their friends} in any chapter of Prime Timers Worldwide. One reservation fee covers all hospitality and banquet events {hotel and other meals not included}.

Friday, October 26, {or before} will be time to see all that Myrtle Beach and North Myrtle Beach have to offer.

Saturday, October 27, will feature an optional breakfast gathering, four speakers in the AM and two afternoon breakout sessions. Each evening, Thursday through Saturday, will offer a hospitality suite with themed gatherings on Friday and Saturday nights. Our PRIME banquet will be on Saturday night at the host resort and will feature some nice door prizes. We close with an optional breakfast on Sunday morning. See the full listing in the online program.

Host Resort: BEACH COVE RESORT

4800 South Ocean Blvd
North Myrtle Beach, SC 29582

The Beach Cove Resort is an oceanfront, all condominium, resort. Your reservation is made direct by calling **800-331-6533** or **843-918-9000**, select Option 2, then Option 1, and use "Carolinas PRIME" as the group name. {Free parking & free Wi-Fi; Pets are not allowed at this resort.}

Oceanfront executive condo for:

\$80 + resort fee + tax = \$103.04 per night. ~600 sq. ft., 2 queen beds, living room with queen sleeper sofa, kitchenette, 1 bath and private balcony.

Oceanfront 2 bedroom condos for:

\$130 + resort fee + tax = \$159.04 per night. ~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.



**Hotel Information, Event Registration
and Program are online at:**
www.primetimersww.com/carolinasprime

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

TITLE TO REAL ESTATE

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.

When a client purchases real estate, I am often asked what is the best way for him or her to take title. As I find myself often saying to clients, "it depends". Below are some issues you should consider when taking title to a property you are purchasing. Of course, you should discuss the options with your attorney and determine what is best for you.

1. In Your Own Name. This is certainly an option. So, for example, title may be vested in the name of John Smith or Jane Doe, assuming you are John or Jane. If you are not John or Jane, you can still take title in most states in the name of John Smith or Jane Doe but you may need to file a fictitious name registration stating your real name and the name you want to use. Many lenders require you to take title in your own name. However, as more fully stated below, this may not be your best alternative.

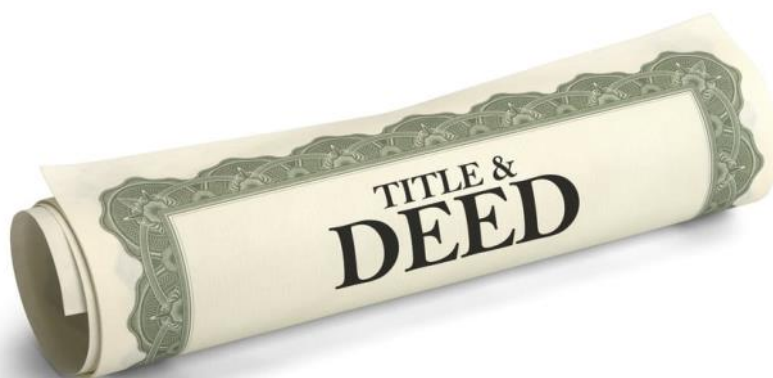
2. Purchasing with someone else. If your purchase a property with your partner or a relative, he or she may wish to be on the title with you. Assuming that, several variations,

all with different legal consequences exist:

a) Tenancy in Common - This is where John Smith and Jane Doe take title together but state that if one deceases, then their interest goes to their heirs and not to the other. In other words, there is no right of survivorship interest to Jane is John passes. So, if John predeceases Jane, then his interest in the property goes to according to his will and not necessarily to Jane. If John does not have a will then it

will go to his heirs. If Jane is not one of his heirs then Jane might have some concerns. Also, As discussed below, this concern can usually be taken care of with proper planning by your attorney.

b) Joint Tenancy - Again, this is where John and Jane buy the property together but instead of it going to the deceased's heirs or through his will, it goes to the other person automatically upon death of the first owner. So, again, if John passes before Jane, it passes immediately to Jane upon John's death and does not go through any will he has executed.



(continued next page)

Many of my LGBT clients often prefer this way of titling property purchased by them together. This way, they are protecting each other in the event of death. Again, an attorney should help you with this to make sure both of your wishes are followed. One major caveat here, John's interest in his property are subject to the claims of his creditors. So if John has a \$100,000 judgment against him, his creditors can execute on it any time before his death and, possibly even cause the property to be sold to satisfy the judgment.

c) Tenancy by the Entirety - In a small minority of states, where John and Jane are married (or two men are married), then the property can be titled as Tenants by the Entirety. This is a special kind of Joint Tenancy for married couples. If John and Jane are husband and wife, and their property is held in Tenancy by the Entirety, then upon John's passing, it goes to Jane as in Joint Tenancy. However, the property is not subject to the claims of John's creditors unless Jane predeceases John. In other words, presume John has a \$100,000 judgment against him. If John passes before Jane, the property goes to Jane and the judgment is extinguished. If Jane predeceases John, then the judgment is not extin-

guished and John's creditor can go after the property.

3. Trust. Most often, the property will be held in a revocable trust. The Trust document will state to him the property goes to (or at least John's portion). This method of titling has nothing to do with creditors or inheritance tax or otherwise but is simply an Estate Planning device.

4. Corporation Partnership or LLC - Many times, property is held in the name of a corporation or LLC. This is invariably for business reasons. To be sure, many businesses own the property where their offices are located. Indeed, lenders who supply loans or capital may want the real estate titled certain ways. Consultation with your attorney will determine what is best for you and your business. Significant income tax consequences result by whichever method you use to take title so it is strongly recommended that you discuss this with not only your attorney but your accountant as well.

In summation, there is no "one size fits all" on how to title real estate. Business and personal considerations come into play when making those decisions. What is set forth above are some general guidelines to consider when making those decisions. Good luck.

SAN ANTONIO WORLDWIDE CONVENTION 10/29-11/2/19

Registration fees include a daily, completely free hospitality room for alcohol and non-alcohol drinks, snacks and socialization at lobby level.

Registrations begin October 25, 2018, see [here](#) for updates.



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.

What?????? You don't have to be sick and get a doctor's note and wait for months for the company to decide. That's right. Just a call to Courtyard Travel telling them you are cancelling.

That's great but why book early, sometimes a year or more in advance?

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 days 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.



Michael & Robert, Prime Timers World Wide, Family & Friends, and
(We have had former wives, siblings, adult children and friends join us)

COURTYARD TRAVEL

Present

WINTER CRUISE 2019 aboard Holland America OOSTERDAM

January 12-19, 2019 - 7 day Eastern Caribbean Cruise

Jan 12 - Ft. Lauderdale

13 - At Sea

14 - Dominican Republic

15 - San Juan

16 - St Thomas

17- At Sea

18- Half Moon Cay

19- Ft. Lauderdale

Prices are Per Person based on
Double Occupancy

Rates are Subject to Change
Without Notice

Deposit \$350 Per Person due
AT Time of Booking

Prices From

Inside \$549.00

Ocean View \$669.00

Balcony \$919.00

Suite \$1,679.00

Port and Taxes Charges \$325

No Cancellation Penalty until
October 12, 2018

Final Payment due Oct. 12, 2018

BOOK NOW TO INSURE PRICES

For Information and Reservations:

COURTYARD TRAVEL

1010 Northern Blvd. Set: 228

Great Neck, N.Y. 11021

BOBETTE AT COURTYARD 1-800-437-9685

MICHAEL STONE 941-359-8212

ROBERT ROSENTHAL 561-969-6958

— Donations Made To Primetimers World Wide —



February 9th - 16th, 2019

Rhapsody of the Seas

7 night Western Caribbean Cruise

Tampa: Puerto Costa Maya, Mexico: Belize City, Belize: Roatan, Honduras: Cozumel, Mexico: Tampa

SHIP HIGHLIGHTS

Columbus Ohio Prime Timers would like to invite all Prime Timers and friends to share the comradery of a Caribbean cruise. Rhapsody of the Seas delivers an unforgettable cruise experience, no matter the hemisphere. Conquer the sea and relax away the stress of life on land-at the VitalitySM Spa or glass-canopied Solarium adults-only pool. This is a ship built for adventure, too, with Rock Climbing, Casino RoyaleSM, and entertainment including shows and live music.

ACCOMMODATIONS

Pricing starts with a Interior \$503.00 per person, Outside \$615 per person , Balcony \$1072.00 per person, and Deluxe /suites \$1287.00 per person.

STEPS

1. Simply choose your accommodations on board the beautiful Rhapsody of the Seas. Call your travel agent, Cynthia at 614-783-4180
2. You will receive a \$50 - onboard credit
3. Pay your \$100 per cabin deposit to reserve your cabin. The full \$500 refundable deposit is due 30 days after reserving your cabin
4. Pay your final payment. 11/11/18

FOR MORE INFORMATION

Ronald Camp 614 581-2700

<http://www.primetimersww.org/copt/index.php/cactivities/travel>

<https://www.caribbeanweddingtravel.com/primetimerscaribbeancruise/>

Michael and Robert, Prime Timers World Wide, Family & Friends and
COURTYARD TRAVEL

HOLLAND AMERICA VEENDAM

HAVANA, CIENFUEGOS, OCHO RIOS, GEORGETOWN

Winter Cruise January 15-22, 2020

| | | | |
|---|---------------------------------|----------------|---|
| Jan. 15, 2020 Fort Lauderdale | | Leaves 4:00 | |
| Jan. 16, 2020 Havana, Cuba | Arrives 8:00 AM | | * |
| Jan. 17, 2020 Leave Havana | | 2:00 AM | |
| Jan. 18, 2020 Arrive Cienfuegos | Arrive. 8:00 AM. Depart 5:00 PM | | |
| (tender required-Wheelchair Access Limited) | | | |
| Jan. 19, 2020 Ocho Rios, Jamaica | Arrive 10:00 AM | Depart 5:00 PM | |
| Jan. 20, 2020 Georgetown, Cayman | Arrive 8:00 AM | Depart 5:00 PM | |
| (tender required - Wheelchair Access Limited) | | | |
| Jan. 21, 2020 At Sea | | | |
| Jan. 22, 2020 Arrive Fort Lauderdale | 7:00 AM | | |

* VISA REQUIRED (the cruise line will issue visas and add approx. \$75 to your onboard statement)

Additional charges are Port Tax \$170 and Government Tax \$210.
All rates are per person based on double occupancy.
Rates are subject to change and can be withdrawn at anytime.

SPECIAL! BOOK BEFORE NOVEMBER 19, 2018

GET these rates and perks

Also Your deposit is only \$175 instead of \$350. And you get.
Signature Beverage Package, excluding drinks that exceed \$9.00
Dinner at speciality restaurant - Pinnacle Grill
50% reduced deposit
For a Suite - \$200 per cabin on board spending money

Inside from: \$839
Outside from: \$939
Balcony from: \$2,339
Suite from: \$2,439

NO CHARGE FOR CANCELLATION POLICY BEFORE OCT. 19, 2019. FINAL PAYMENT DUE OCT 19, 2019
For Information and Reservation: -

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| GREAT NECK, N.Y. 11021 | MICHAEL STONE 941-359-8212 |
| | ROBERT ROSENTHAL 561-969-6958 |

THE BACK PAGE

BY ADRIAN LIAU, NEWSLETTER EDITOR. PRIME TIMERS WORLDWIDE



Halloween Fun Facts

1. Halloween, or All Hallows' Eve, can be traced back about 2,000 years to a pre-Christian Celtic festival held around November 1 called Samhain (pronounced "sah-win") or "summer's end" in Gaelic.
2. Dressing up in costumes was once a way to hide from ghosts. The tradition started as a way for the Celtic and other European people to hide from the spirits who returned at this time of year. People wore masks when they left their homes after dark so the ghosts would think they were fellow spirits. To keep the ghosts out of their houses, people would place bowls of food outside to make them happy.
3. Jack-o-lanterns were originally carved into turnips. In a traditional Celtic story, a man named Jack tricked the Devil, so after Jack died, the Devil made him roam the night with only a burning coal to light his way. Jack put the piece of coal in a carved-out turnip, a common vegetable then, and thus it became known as Jack of the Lantern. Irish and Scottish people would carve their own versions of Jack's lantern with scary faces and place them near windows or doors to frighten away Jack or other evil spirits. When immigrants brought the tradition to America, the native pumpkin was more available than turnips, giving rise to today's jack-o-lanterns.
4. Trick-or-treating likely evolved from the medieval custom of "souling" in England. On All Souls' Day celebrations during November 2, poor people would knock on doors asking for food in exchange for saying prayers for the home's dead relatives.
5. Cats have been part of the history of Halloween for centuries. During Samhain, priests used cats as part of a ritual to try to predict the future.
6. The "bon" in bonfire is a reference to bones. During Samhain, priests lit large fires to represent the sun returning after the hard winter. They would throw the bones of cattle into the flames, creating a "bone fire".
7. Black and orange are the traditional colors used for Halloween decorations. Orange is seen throughout autumn's changing leaves and is a symbol of strength and endurance, while black is typically the color of death. The Celts may have been the first people to use this color combination to gain strength for the long winter ahead and celebrate the dead during the Samhain holiday.

Adapted from "8 Fun Facts About the History of Halloween", <https://www.parents.com/holiday/halloween/traditions/fun-facts-about-the-history-of-halloween/>, accessed September 14, 2018.