

# Prime Times

Prime Timers World Wide

AUGUST 2007

Since 1987

## THE PRIMETIME ADVENTURE

BY FRANCES CLARK, LIFE COACH AND GUEST WRITER


When you think of adventure, what comes to your mind? Here's the dictionary definition of adventure:

### Ad-ven-ture

1. An undertaking or enterprise of a hazardous nature
2. An unusual experience or course of events marked by excitement and suspense
3. Participation in hazardous or exciting experiences
4. A financial speculation or business venture
5. To venture; risk; dare
6. To take risks; engage in hazardous activities

When we think of adventure, we often think about those 'crazy' things 'crazy' people do – you know, hang gliding, skydiving. While these are great adventures, I propose that the most important adventures we have aren't necessarily these—they're the ones that are highly personal. They're the ones where you're willing to risk everything for something important. They are the ones where you step into the unknown and the uncomfortable because there is something there worthy of taking risks. My job as a personal coach is to help people seek out and navigate the adventures that are calling their name.

But I'm not adventurous, you might protest. Wrong! You already are an Adventurer. Don't believe me? How about coming out? I'd dare say that for most Primetimers, coming out was hazardous, un-



Each moment of your life is full of potential, waiting, wanting to be lived by you

usual, suspenseful, exciting, risky, and daring. You risked social status, family, friends, personal safety, financial opportunities, and career opportunities to fully be who you really are. You went into the unknown, potentially dangerous territory of same-sex relationships because there was something there worth risking everything.

Some of us think that adventure is for the 'young' (whatever that means), that when we get older we're supposed to be focusing on safety and security. But **this very moment** in your life, this moment in which you are reading this magazine, has as much potential in it as the first time you had fabulous sex. Really. Each moment of your life is full of potential, waiting, wanting to be lived by you. This very moment you are in the best position you've ever been in to be adventurous.

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Cruisin'

# Austin Plans Appreciation Dinner for Woody Baldwin-November 17

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Plans are being made for a Founder's Day Appreciation Dinner to honor Woody Baldwin, Founder of the Prime Timers Worldwide organization, and a member of the Austin chapter of Prime Timers. The dinner is planned in conjunction with the 20<sup>th</sup> Anniversary of the establishment of Prime Timers Worldwide; and the 18<sup>th</sup> Anniversary Dinner of the Austin chapter. The dinner is set for November 17, 2007, at 7:00 PM.

The organization is emerging as a leading force in gay and bisexual communities; and while it is not a political organization, it is concerned with society as it affects the aging gay and bisexual population. We are leading the pack in seeking answers to the needs and problems of maturing gay and bisexual men.

The Austin chapter was the third chapter of Prime Timers established by Woody after Boston and New York. He and his former partner now deceased, Sean O'Neill, moved to Austin from Boston as their city of choice for retirement. Woody began the Austin chapter in 1989 and has remained as one of its members throughout the lifetime of the chapter.

This will be a once in a lifetime event hosted by the Austin chapter. Please make your plans now if you wish to attend.

Prime Timers Austin can be contacted by telephone to our former President, Jim Davis, 7401 Whispering Oaks, Austin, TX 78745; telephone 512.447.7035, or by email at [jrdavistx@aol.com](mailto:jrdavistx@aol.com).

### THE BOARD OF DIRECTORS and THE FOUNDER'S DAY APPRECIATION DINNER COMMITTEE

The Austin Chapter of Prime Timers Worldwide invites you to attend the Founder's Day Celebration, and the 20<sup>th</sup> Anniversary of the establishment of the Prime Timers Worldwide organization, and the 18<sup>th</sup> Anniversary of the Austin Chapter of Prime Timers Worldwide honoring:

***WOODROW (WOODY) BALDWIN, Founder***

**On November 17, 2007 at 7:00 o'clock PM**

At The Wyndham Garden Hotel  
3401 South Interstate Highway 35 (at Woodward exit)  
Austin, Texas  
512.448.2444 or  
Toll free 800.966.3927

Dinner \$25 per person

RSVP by October 31, 2007

To Jim Davis

7401 Whispering Oaks, Austin, TX 78745  
512.447.7035 [jrdavistx@aol.com](mailto:jrdavistx@aol.com)

Please make menu selection of beef or chicken

For hotel accommodations Notify Wyndham Garden Hotel directly  
Room rate: \$89 Rate available until October 17 then back to regular price For discounts, please mention "Prime Timers"

# CAN YOU BELIEVE THAT PRIME TIMERS IS TWENTY YEARS OLD? WOW!

## Founder Filosophy by Woody Baldwin

CAN YOU BELIEVE that in that time we have been giving thousands of older gays a way to have a meaningful life in their advanced years? We have shown them that there is a lot of fun to be had at our advanced ages. We have become the salvation for many a bored, dispirited fellow who thought gay life was only for the young. Instead we have even proved to them that they can still be sexually desirable.

CAN YOU BELIEVE that we have provided the opportunity for many men to find the love of their lives? I wish there were a way of knowing how many single men have found a lifetime partner through Prime Timers. We know there have been many. In the early days of the Austin chapter alone, a member complained to me that there were too many couples and not enough singles. I told them that nine of those couples were 18 singles when they joined. That number has no doubt tripled or quadrupled as the



Woody Baldwin

chapter is now celebrating its 18th anniversary. Surely this has happened in many chapters.

CAN YOU BELIEVE that we, in our own quiet way, have changed the belief of younger gays that there no gay life after 40 or 50, or whatever date they had perceived as the end of gay life? They have witnessed Prime Timers having some of the best years of their lives and it has given them a brighter outlook on the future.

CAN YOU BELIEVE that in 20 years we have brought older gays from the pits of gay society to a position of genuine respect as a contributing force in the gay community?

We have every right to be proud of our association. Become an active Prime Timer and enjoy these opportunities. Do good by telling all your lonely friends about us. We are gay! We are proud!



### Labor Day Weekend

Oklahoma City  
Aug 31-Sept 3

There is still plenty of room for this year's Labor Day Weekend. We have world class entertainment for our guests, with "Carol Channing in Concert Starring Richard Skipper", the usual great weather, and an opportunity to renew old friendships and make new ones.

For more information and a registration form contact [PTLaborday@aol.com](mailto:PTLaborday@aol.com) or send your name and address to Labor Day Weekend, PMB # 134, 5030 N. May Ave, Oklahoma City OK 73112

**STILL SPACE AVAILABLE**

### Prime Timers Worldwide 20th Anniversary Convention

Reno, NV October 11-14

More info and a registration form  
[www.HSPTRENO.com](http://www.HSPTRENO.com)

For a room: 1-888-726-6311 -- ask for Reno  
Reservations -- then ask for Group Code **S10PRIM**.  
Room rates are only guaranteed till Sept. 10, 2007.



### Las Vegas May 2008



Watch Prime Times for details

# OVER THE RAINBOW NOT OVER THE HILL

## BOSTON PRIME TIMERS WIN BEST PRIDE PARADE FLOAT

I'm still high on our triumph and just wanted to share my excitement with the rest of you who probably feel the same. We showed 'em, by God, and then some, but it was a victory on so many levels we need to recognize and appreciate what an extraordinary accomplishment it really was. Of course, if it weren't for the brilliant leadership and workmanship of Craig Davini it could never have happened, so however much we want to congratulate ourselves it is to Craig that we owe our most profound gratitude and thanks.



I think something completely unique happened to us this year, before, during and after the parade. In previous years we have always had applause from the crowd, more or less in the vein of, "Good for you, old girls," or "Thanks for Stonewall," but something else was going on this time. Through



an astonishing combination of factors we not only reached the crowd but we damn well dazzled them, and for those shining moments (with or without the sun) we were as one with those joy-filled faces, and there were no barriers between us.



And how about all of those extraordinary factors! I honestly don't think any group except the Prime Timers could have carried it off with such style and wit and zaniness, but apart from the magnificent accomplishment of the float itself, the cast of characters and those amazing costumes was peerless.

There isn't enough room in this memo to thank and appreciate all the float personnel and walkers who completed the most important aspect of the whole production: "Over



Boston's Pride Float "Over the Rainbow Not Over the Hill"

the Rainbow Not Over the Hill". We found the perfect venue for the message and we produced a yes, goddamit, fabulous show to get it across. I am immeasurably proud and elated to have been a small part of the endeavor, and there is no question that it is an historic and unforgettable part of our history. We will long remember the thrill of connecting so completely and joyfully with our audience, and at the same time so happily and successfully projecting our image.



By George Wright, Boston Prime Timers

Photos by Frank Lapiana, edited by Charlie Briggs

## At Other Pride Events



TORONTO



TULSA



CENTRAL OKLAHOMA

# HERE AND THERE.....

by Zach Mullaney, Central Oklahoma Chapter

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**PERTH, W. AUSTRALIA:** August 25, the chapter is planning a train ride to the town of Bunbury. They plan to see the town, then have lunch at the Prince of Wales Hotel. If you have a senior card, the cost will be \$25.60, otherwise the fare is \$51.20. (Seniors are half price!) If you receive 'age pension', you can use it as your yearly free trip. I've ridden Aussie trains and they are a great way to go.

**VANCOUVER, CANADA:** Boy, are they a busy chapter. Some of their activities include a bridge group, brunches, coffee clubs, golfing group, meet and eat, cycling group, movie nights, potlucks, pub nights, stitch and bitch (the blurb says "not much stitching, but a lot of bitching and gossip"), theatre parties, and a walking group. The next time your in their gorgeous city, you'll sure find something to do.

**BAY AREA:** For those of you going on to San Francisco after the Reno Convention, there are three chapters in the Bay Area for you to hook up with. Beside the San Francisco chapter (415/648-8678), there are also chapters in the East Bay/Oakland-El Sobrante area ([don3637@aol.com](mailto:don3637@aol.com)), and Silicon Valley Vintage Men ([hughbarnett@earthlink.com](mailto:hughbarnett@earthlink.com)) in the Santa Clara/San Jose area.

**PENSACOLA:** The Pensacola chapter no longer has a newsletter on the World Wide website, but if you're going to be in the Florida Panhandle area, email [grrbear@cox.net](mailto:grrbear@cox.net). The Bear will be able to suggest events, places, and happenings.

**TWIN CITIES:** They have an interesting photo gallery that includes many of their members. What ever the social event was, they are having a good time, including the drag. One of the guys is particularly handsome. Hmmm! I wonder if he has a partner.....

**ST. LOUIS:** Their new chapter is up and rolling. Friday, August 17, the guys are having a midnight movie social at the Tivoli. The theater is showing the old 3D classic film "Creature From the Black Lagoon". Geez, I remember that film while still in high school, sitting in the theater with the funny glasses, having the hoo-hoo scared out of me.

**CINCINNATI:** The Tri-State chapter has put together a cookbook of favorite dishes of the members. It has all kinds of recipes from appetizers, beef dishes, soups, salads, poultry, desserts, along with cooking tips. Clever idea.

## I Love Prime Timers

By Michael Stone, VP Chapters



Michael Stone  
VP Chapters

It's interesting to really *hear* what people are saying and how they are saying it. By now most of us realize the difference between 'hearing' and 'listening'. As I continue to grow more 'senior' each year I realize that things continue to change for me in my life and in the way I interact with others. I like this change. It helps me understand the world around me and, in turn, allows me to better work with and help others.

A few weeks back I traveled to Pittsburgh, PA. Jack Samuels had contacted me about starting the chapter two years earlier and we worked together for several months before it was started in 2005. Like all of us who have worked to start chapters we know it will always be our babies. We watch it, we try to nurture it and we look for it to grow. Jack, along with the board, invited me to attend their monthly meeting and to address them. I was greatly honored to accept that invitation (along with 2 other recent invitations) and booked my flight.

We went directly from the airport to a new bar which was hosting another group's event (Gay women and men mixed and also 'social'). Many of the men were also members of Pittsburgh Prime Times (PPT). I listened and watched the dynamics as I mixed and talked with some very nice, friendly people. I began to notice something when I talked with them

about PPT: Prime Timers did not mean a whole lot to them and I began to ask myself 'why'?

For about a week preceding this trip I continually thought about what I would say to the membership on Sunday afternoon. The monthly meeting was being held as a yard party and BBQ and Pot Luck. It would be a mixture of members and non-member friends. How would I ever get their attention and what was it that I could say that they would *hear*? I only hoped something would soon suggest itself. I thought of "I love Prime Timers" as an attention grabber, but where could I go from there?

When I arrived at the party about 45 guys were busily engaged in eating and animated conversation. I stepped onto the patio and shouted out (with enthusiasm), "I love Prime Timers! Why do I love Prime Timers? Because it allows me to meet and be with wonderful people like you". It grew very quiet as I continued. From there my short (for me) 20 minutes went swimmingly (that's my \$5.00 word for today). I wanted to share my love for Prime Timers and what it means to be a Prime Timer.

I wanted each and every person there to know they had nearly 7,000 brothers across the globe to share their lives with, to visit, to stay with, and to go on travels and cruises with. I wanted them to feel the 'family' among members, both independents and in chapters. Mostly I wanted each and every one of them to feel the pride that I feel in being an integral part of this wonderful organization. THIS is what it takes! This is what it's all about! I love the work I do. This is, indeed, love.

# Issues Facing Gay

By Rob Howard, Editor, Prime Times

## FINANCIAL ISSUES CONTINUED

In the last issue, I discussed Income Taxes, Estate Taxes, Gifts and Gift Taxes, Domestic Partner Benefits, Social Security benefits, and introduced the topic of Retirement Savings and Income.

This issue, we continue the discussion of Financial Issues.

### Pensions

This is an important issue because for many couples, the primary source of retirement income is a combination of pension payments and social security. The abrupt stop in the flow of both benefits when a partner dies can bring economic catastrophe to the surviving partner.

When pensions are offered as a benefit by a private employer, they are governed by the Employee Retirement Income Security Act (ERISA). The wife or husband of an employee covered by ERISA has a right to a share of their spouse's pension, unless they waive that right.

Typically, a plan will pay one-half of the benefit a retiree was receiving to his or her spouse after the retiree's death. There are a variety of options available in most plans that set the percentage of the payment.

ERISA provides no protection to a partner in a same-sex relationship. The partner of the employee has no right to part of his partner's pension. If the employee does not set up the pension to pay benefits beyond her death, when she dies, her partner receives nothing.

As a matter of policy, thousands of companies have set up pension plans to allow pension sharing with an-

Retirement tax law, "Required Begin Dates", and annual "Minimum Required Distribution" are complex issues in themselves. They become even more difficult for anyone who wants to pass their retirement savings on to a person who is not their spouse. This includes naming a beneficiary who is a same-sex partner, a friend, the children of the deceased, or to any other person besides the legally married spouse. The laws are designed to protect the surviving spouse of a married couple.

The Pension Protection Act of 2006 extended similar protections to non-spousal beneficiaries. This includes same-sex partners. The new law became effective on January 1, 2007. The rules to defer income tax on inherited retirement accounts are complex, and must be followed carefully to avoid having the inherited money treated as current income.

other person if their employee is not married. Many of these plans pre-date the development of domestic partner benefits by decades.

As an example, at the company I worked for and retired from the pension plan spelled out the payment options offered for "non-related" co-beneficiaries in 1976 when I started work. The payments were based on life-expectancy tables for both the employee and the second beneficiary, and were very similar to the coverage for a married spouse.

However, most employers do not offer these options. When the employee dies, the pension benefit dies with him.

In the case of government employees, who are not covered by ERISA, the state law establishing the pension needs to be followed. Many governments, both local and state, have set up pension plans that allow benefits to continue to a surviving same-sex partner when the retiree dies. However, this is not common.

Federal pensions, because of the Defense of Marriage Act, provide no benefit. As an example, former US Representative Gerry Studds, who recently died, had a partner, Dean Hara. The partner will receive none of Studds' congressional pension of \$114,337, because the federal government does not recognize the 2004 Massachusetts' marriage between Studds and Hara.

The 2006 Pension Protection Act doesn't specifically address defined benefit retirement plans, or change the provisions of either private or governmental plans. You have to look at the provisions of the specific pension plan to determine if there are provisions for non-spousal beneficiaries.

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

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

## 401(k) Retirement Savings Plans

When the married owner of a 401(k) Retirement Savings Plan dies, the surviving spouse can transfer the account to an IRA, or to their own 401(k) plan. This allows them to defer withdrawals as late as age 70 and one-half, when they presumably will be in a lower tax bracket. It also prevents them having to withdraw money from the account when the value is depressed. This is an important issue. During the 2001-2004 recession many retirement accounts lost between 10 and 50 percent of their value. Allowing the surviving spouse to defer withdrawals until the account has rebounded is a significant benefit.

Under the 2006 Pension Protection Act the surviving same-sex partner of a 401(k) owner has similar protections. They can transfer the retirement funds into an IRA and either draw down the funds over a five year period, or over their own life expectancy. Before this law change, beneficiaries often were forced to withdraw the funds in a lump sum, causing immediate tax liability, often at a higher rate than for their normal income. It is not clear at this point if they can defer payment until age 70 ½, an option which significantly increases assets available for retirement.

Here again, the rules are complex, and must be followed carefully (preferably with professional advice) to avoid tax liability.

## Hardship Distributions from a 401(k) account

The 2006 Pension Protection Act allows the owner of a 401(k) to use funds from the plan for some medical and financial emergencies of their non-spousal beneficiary.

The previous law allowed that ability only for spouses and dependents.

## Individual Retirement Accounts (IRAs)

When the surviving spouse of a married couple inherits a traditional IRA, it can generally be rolled over into the survivor's own IRA or they can choose to make the IRA their own. This allows the survivor to defer withdrawals as late as age 70 and one-half years, when they are presumably in a lower tax bracket.

Under existing law, when a traditional IRA was inherited from a same-sex partner (or from anyone else who is not your married spouse), it could not be rolled over, receive a roll-over contribution, or be treated as their own IRA. The assets must be withdrawn beginning shortly after the death of the owner. In some cases, the

person inheriting an IRA would have to withdraw the entire amount within five years. Distributions can also be taken annually based on the beneficiary's life expectancy.

This has a negative impact on taxes because withdrawals must begin almost immediately (rather than waiting for retirement age) and are treated as regular income. In that case they will be taxed at the survivor's highest tax rate.

Non-spousal beneficiaries of IRAs already had some option to stretch out payment. It is not completely clear how an IRA will be treated under the 2006 Pension Protection Act, or if the rules will change.

This should result in a lower tax burden than that caused by an immediate full distribution. However, this is a matter to discuss with a tax professional or a financial advisor who is completely familiar with the new law.

## Workers Compensation and Disability Income

If a married employee dies from an on-the-job injury, the surviving spouse receives a monthly survivor's check. If an employee who is in a same-sex relationship dies under the same circumstances, his surviving partner gets nothing. As previously noted, this is also true of disability income under the Social Security program.

### **NEXT ISSUE**

**One of the most troublesome issues facing same-sex couples are the financial consequences of Long Term Care.**

**It is expensive, and while the state can help if you have little income or assets, the laws are hostile to same sex couples. In the next issue, a discussion of**

### **MEDICAID**

If you would like to receive a copy of the full report NOW rather than wait for the entire series, send an email to [rob-howar@aol.com](mailto:rob-howar@aol.com) and I will email a copy to you. If you'd rather have it on a CD, send your name and address by email, or by US Mail to Rob Howard, 4436 NW 59<sup>th</sup> St., Oklahoma City OK 73112.

(Continued from page 1)

You have a ton of experience, wisdom, and knowledge—the most you’ve ever had, in fact—to apply to whatever you choose. You don’t have the luxury of thinking you’re going to live forever, so you have a great reason to be adventurous right now!

Adventure is highly personal. It doesn’t have to be about jumping out of planes. Your adventure may be moving to another town, starting a new career, becoming the chair of an organization. It may be learning to live with a condition that limits your physical abilities. Trying a new flavor of ice cream. Asking out that cute guy you’ve been eyeballing. Wherever the edge is between your comfort zone and your growth zone, find it and flirt with it. Don’t worry about what anybody else’s adventure is—embrace your own. It’s tailor-made for you.

If you’re like me, you might be inclined to embrace the suspense, the daring and the excitement part of adventure, and more reluctant to embrace the unknown, the risk, and the hazard. I challenge you to embrace them—the unknown, the risk, even the hazard. Now why would I encourage that? Because it brings you alive. Think about it. Think about the times when you took risks, when your life was hazardous. The times that were scary, unknown, when you risked everything for your own happiness. What came out of it? What growth happened for you, what changes that otherwise wouldn’t?

Also, I encourage embracing the risky unknown simply because it’s the truth. Life *is* unpredictable. It *is* risky. We don’t know what’s going to happen to us. Seeing and acknowledging the truth of our life is always the best way to go, even if it’s really hard. When I finally said out loud to myself that I was attracted to other women, I breathed such a big sigh of relief. I had spent so much time running from the truth, and it was a relief to not have to run away anymore. When we accept whatever the truth is – for example, we might fail at some endeavor—then we don’t waste energy trying to pretend that we won’t fail. We instead can use that energy to help our endeavor flourish.

It’s not the unknowns, the risks, or the hazards that determine the flavor and texture of our life experience—it’s our RELATIONSHIP with them. You’re old enough to know it’s inevitable that some ‘bad’ things have happened and will happen to all of us. We lose our job. Our friends die. Our house burns down. Our parents refuse

choose to seek the possibility of growth and good in everything that shows up in our lives

to speak to us because we’re gay. We know that we will eventually die. Even though we wish we could, we can’t stop these things from happening. **But we can choose how we experience them.** When we choose to see the ‘bad’ things as an adventure, as an opportunity to grow more love, joy, peace, self-knowledge, and inner power in our lives, as an opening that might serendipitously bring us something wonderful, we shift the experience dramatically. Looking for and finding the possibility in all parts of our lives changes how we feel, how we experience them.

I’m not advocating a Pollyanna approach to life. It hurts like hell when bad things happen. I’m advocating that we let ourselves fully walk through the pain and the grief and embrace it as its own adventure. I’m advocating that we choose to seek the possibility of growth and good in **everything** that shows up in our lives, in the service of making the most of our lives.

Another reason to embrace everything that shows up: the best things in my life came from the hardest parts, from the times when I was willing to risk everything to be true to myself. Like when I chose at 29 to be open to dating women, and discovered a sense of joy, peace, and love that I had never felt before, as well as finding mutual love for the first time in my life.

I challenge you to embrace *your* adventure for the sake of what you might gain. To try on being someone who is willing to take risks, walk into the unknown, live in suspense, do something exciting, weather a hazard. Nervous? Skeptical? Claim this thought experiment as your adventure for today.

I invite you to this three-part adventure:

1. Tell the story of your life thus far as an adventure in which you are the hero. What are your past adventures? When did you choose to step outside your comfort zone and risk something big in order to gain more of yourself? What did you risk? Gain? Lose? What changes for you when you tell your life as a story of adventure?

2. Where is the adventure in your life right here, right now? What’s adventurous about who you are, what your life is like? Where are the opportunities to embrace the unknown, the risk, the excitement, the hazard? What risks are you willing to make for what gains?

3. What is the adventure that’s calling your name? What wants to be explored? What wants to be born? What’s the thing you’d do if you knew you would not fail? What’s the thing that scares you that deep down you long for?

My job as a life coach is to support people in discovering and living their own personal grand adventure—I’d love to hear about yours! I invite you to write the story of

your past, present or future adventures and call me or e-mail me to tell me about it. I am working on compiling stories of adventure for my website ([www.AdventureMatrix.com](http://www.AdventureMatrix.com)). If you want support for designing and living your adventure, give me a call—I'd love to talk to you.

If you do anything with your life, do this: find the adventure in the here and now—the potential, the growth, the risk, the excitement, the challenge—and live it full-out! Create the adventure your heart is longing for. Risk everything for what matters most to you. It matters less whether you actually get 'there' and more that you move on an adventure that brings you alive. The adventure opens you up to the richness of the life you have right here, right now, and takes you somewhere fabulous. **Your adventure is your destination.**

## About Frances Clark



*Frances is a life adventure coach and owner of The Adventure Matrix, LLC, a business dedicated to coaching in, through, and for the grand adventure of life. She studied life coaching at the Coaches Training Institute. She has a BM in Music Composition from Belmont University and an MS in Bio-medical Engineering from*

*Boston University.*

*Her life has been a collection of adventures. Her previous adventures include working at a hardware store, conducting an orchestra playing one of her compositions, making maps, waiting tables at Cracker Barrel, being a hang-gliding bum and instructor, engineering optical system prototypes, and teaching technical stuff. She's a life-long woods-tromper and ditch-monger. She composes music, sings, and plays piano, drums, cello, and anything else she can make a racket with.*

*She coaches people who are ready to live adventurously. She lives in Placitas, New Mexico with her partner and two dogs. Her current adventures include backpacking, fishing, learning Spanish, and growing adventure in the sidewalk cracks of life.*

# Everything Informs My Life

## Why Frances Clark is my Life Coach



By Rob Howard, Prime Times editor and member of the PTWW Board

Before I met Frances Clark at a National Gay and Lesbian Chamber of Commerce regional meeting in Dallas, I didn't even know what a life coach was.

She offered a couple of sessions as a trial, and over the past two years has become my champion, my confidant, and my friend. So what is a life coach?

A life coach is someone who helps you explore the excitement of life. Who can nudge you about things you want to do, but just aren't finding the time to take care of. (Frances has been urging me to get back to work on my book about caring for our aging parents, for example. In the meantime, "our aging parents" has become us.)

When I describe it to others, some think it sounds like therapy. While I am a great advocate of therapy when you need it, this isn't it. To me, therapy is to help you when things **aren't going right**; to deal with past and present behaviors and experiences, and to help a person to heal.

Frances helps me when things **ARE going right in my life**. I have so many things going right in my life right now, that sometimes I just need a little help sorting it out. A different perspective. A suggestion or two. Life coaching can also help when things are not going right—for instance you hate your job. It's about maximizing where you are at, where you want to go, and creating and initiating actions that take you there.

Frances and I have talked about the articles I write, how to deal with difficult situations in organizations I participate in. How to make time to do the things I want, and not feel guilty when I don't get to everything.

I have always believed that everything that happens to you in life—good or bad—informs your life. That every person you meet enriches your life. I live a serendipitous life, and hope that there are 30 or 40 more years of it left.

A serendipitous life is one where lots of unexpected stuff happens, and you pick your way through it. I am "retired" although I don't use the word much anymore. I didn't intend to become a full-time gay and senior activist when we moved to Oklahoma City, but that's what happened and I love it.

Frances helps me smell the roses without getting hay fever. She is one of the people who brings joy to my life—so as your editor, I asked her to share that joy with each of you!

## Jarvis and the Computer

By Jarvis Cummings, VP Independents

It is so frustrating when something goes haywire with your computer and you just ain't smart enough to fix it yourself. Last Sunday something happened to our computer. When I tried to work on PTWW Independent Members stuff, nothing happened. Zilch, Zero! All of the PTWW data is stored on Microsoft Access and I couldn't retrieve anything. Wouldn't open nary a file! I silently blamed Norman, swearing to myself that he had done something to screw up the works. Off to the computer experts to sort out my problem. They couldn't fix it, so I hooked the broken computer back up and called Microsoft. Two and one half hours later the guy in the Philippines said he couldn't fix it. He would have Microsoft guru call and assured me he would solve the problem –'tain't so Magee! So, I called the head honcho at Microsoft. He would contact the folks who only do Access and they would solve the problem.

Lo and behold after three conference calls and two hours later, I spoke with a guy from Microsoft Access and after some idle chit chat about name address and phone number, he took me through three steps...and voila`, I'm back with Access and running! For three days, I figured I was in a mell of a hess and would check myself into a Nunnery and take a vow of silence because I knew I couldn't face Woody Baldwin and the rest of the PTWW gang and tell them I had lost all PTWW Independent Members files. But someone at Microsoft looks out for us dumbasses and I am SAVED!

Now I can attend the Reno convention with a smile on my face and put the Independent Members file in the hands of the next Vice President! I just pray he is more computer savvy than I.

Now that I am stress free, I look forward to the convention and meeting all of the Independent Members from all over the world. I have heard from a few of the International set and they are gonna be there. So bone up on your French, Italian, Spanish and some Aussie-ese and let's show everyone what we can do.

G'day mates!

Jarvis

## WELCOME RHODE ISLAND!

On Sunday, May 20, Ray Lyons and a friend, Paul, attended Connecticut Chapter's brunch. Ray, from Providence, Rhode Island, met with Steven Dubois, Worldwide Traveling Ambassador.

Pat Karr, President of Prime Timers Worldwide, was contacted by Ray recently about starting a chapter in Rhode Island. Michael Stone, Vice President of Chapters, asked Steven to meet with Ray and determine how to facilitate starting a new chapter.

Ray Lyons and Paul must have had a great time at the Connecticut brunch, because when Steven arrived home, he already had a call from Ray wanting applications, saying he was getting a PO Box and setting up a chapter checking account. He would like to have a meeting in June or July to get a Rhode Island Prime Timers chapter up and running.

One important factor in establishing the chapter was the enthusiasm of the men attending. Another vital factor was the attendance and support of the President, Vice President and other members of the Connecticut chapter, and several members of the Boston chapter, the two chapters closest to Rhode Island.

That evening, seventeen men joined, adopted the chapter name, approved the by-laws and elected the slate of officers for the ensuing year. Steven introduced Roy Moeckel as the future Traveling Ambassador for this area, after asking Michael Stone about this introduction. Roy was a big help in running a portion of the meeting and getting the men there enthused and ready to get them started as the 69<sup>th</sup> chapter. Congratulations, Rhode Island!



President Ray Lyons and officers of the newly formed Rhode Island Primetimers

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

For more information about Prime Timers Worldwide, go to

**[www.Primetimersww.org](http://www.Primetimersww.org)**

## Denver PrideFest a Great Success

The Denver PrideFest was a great success. With an estimate of 250,000 attending the 2 day celebration and the parade had 125 entries and variety of interesting themes.

The Colorado Prime Timers were very visible wearing their Tee Shirts with the new logo on them. Prime Timers manned the Coors Booth as well as the Pepsi booth. Mark and Francis brought their Rhoades Car (a 4- wheeled 4-seat Bicycle) and entered it in the parade. There were 4 sitting in the car and some walking, bicycling and others carrying the new banner with our logo on it.

Then of course we had our own booth which was attractively decorated with a background of Rainbow flags and 4 tri-fold display boards with a lot of pictures. We had well over 250 people stop in our booth and inquire about Prime Timers and what our function is. Several joined and others took literature to think about joining our happy group.



Chicago

(Above) Chicago Prime Timers Greg Neil and Gary Werle prepare for take-off at Greg's wonderful July 4 blowout.. (Right) Watching fireworks from Greg's deck



Edmonton Pride Parade



Colorado Prime Timers "float" (above) and booth (right)



## Myrtle Beach Going Strong

By Montie Biven, Traveling Ambassador



I met the Myrtle Beach guys at their Pizza social held at the new GLBT center. They are planning for the future of both the center and the group together. They wish to build up financial as well as community support for the center by doing fundraisers, including purchasing a big screen TV for the center's use. The center is used by children as well as adults.

Fundraisers include a Pasta night on August 31 with auction items and a garage sale tentatively set for September. Myrtle Beach is a small club with around 24 members to date, but they are striving to build internally and promoting to others their desire to succeed. Ed Miramontes, the president is taking on those projects and with the help of all of Myrtle Beach's wonderful members they will succeed.

# Prime Timers Travel Adventures!

Michael Stone, along with Joe Futch and Marc Solomon, Cruise Escorts!

Oh, what we do for the love of adventure, travel and camaraderie! The more we get the more we want and the more we listen to our fellow travelers! Courtyard Travel is wonderful with assisting in getting us premium cruises and deeply discounted prices. You asked for the Panama Canal and we have it to offer! You asked for Europe and we thank you for your overwhelming response to our Mediterranean cruise. We're already looking ahead to 2009 and listening to your requests and looking at the Baltic and whatever else you have in mind! We've been hearing the word 'China' again!

At present plans are pretty much sewn up for our next, official Prime Timers Cruise, Fall Colors on September 15. We can't thank Carl Krause and some of the Boston Prime Timers enough, who are coming down to meet our ship and escort us on a tour. In addition, Austin President Phil Richardson and partner, Michael, will be meeting us in Portland, ME for a private tour there. Lastly, we have put together a 'custom excursion' in Halifax for our guys!

## Panama Canal January 22



Our bookings have been on the increase for our 'Reunion 2 - Panama Canal 10-Day

Cruise' on January 22. Some categories have already been filled with a waiting list. Our ship will be Holland America's beautiful Volendam and we'll be visiting the exciting ports of Half Moon Cay, Aruba, Curacao, Colon, Panama, Lake Gatun and our transit through the Gatun Locks of the Canal, in addition to Limon, Costa Rica. We are hoping to be able to offer a custom, Gay tour of Costa Rica while in Limon. Cabin prices start at only \$1,299

(plus port charges and taxes) for this 10-day cruise.



Ephesus

## Eastern Mediterranean October '08

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



Santorini

If you are interested in any (and we hope both) of these wonderful adventures, please remember that all of these cruises are escorted by us for Courtyard Travel and include all the social events that keep you coming back, plus some new and (we think) innovative get-togethers. Remember Courtyard's generous 'no-fee' early cancellation policy. So, what do you have to lose? Give one of us a call and we'll tell you more and help you book! All contacts are in the Eastern Time zone! Welcome aboard!



Mykonos

## FOR MORE INFORMATION OR TO BOOK THESE TRIPS

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## THIS IS YOUR NEWSLETTER!

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