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# Colorado COUNTRY LIFE

Volume 56 • Number 1 • January 2025

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# The CREA Legislative Team

A statewide viewpoint

By **Kent Singer** Executive Director



If you look back at the columns I have written for *Colorado Country Life* each January, you can likely predict that the topic will be the start of another session of the Colorado General Assembly. More specifically, how the Colorado Rural Electric Association works to protect the interests of Colorado's electric co-ops during each 120-day legislative session.



This year, CREA celebrates the 80th anniversary of the founding of the trade association. One of the primary drivers of the creation of CREA in 1945 was the need for Colorado's electric co-ops to be represented at the state capitol. Although the electric co-op program was initiated by actions taken at the federal level, namely, an executive order signed by President Franklin Delano Roosevelt in 1935 and an act of Congress creating the Rural Electrification Administration in 1936, many important decisions relating to the operations of Colorado's co-ops were left to our state legislature. Recognizing that they needed a unified voice at the state capitol, Colorado's electric co-ops came together to create CREA.

So, for the last 80 years, CREA has worked with thousands of state legislators to tell the electric co-op story and remind them how co-ops provide light and power to 70% of the land mass of the state. The CREA team has been on the ground at the state capitol for eight decades advocating for policies that will ensure the viability of the electric co-op business model and the strength of co-op communities.

We do this work with a great team of hardworking lobbyists and policy experts. In a companion piece in this edition of *CCL*, you will meet Taylor Ward, CREA's Director of Government Relations. Taylor is new to CREA and he brings a wealth of legislative and policy experience to this role. Taylor heads up our government relations shop and he is ably assisted by Craig Johnson, CREA's Director of Policy and Strategy and General Counsel. Craig has several decades of electric utility policy and legal experience, including stints with the Platte River Power Authority and CORE Electric Cooperative. Craig has provided legal representation and policy advice to many different electric utilities and trade associations, and his wealth of knowledge on co-op issues is instrumental to our success in the policy world.

In addition to our in-house team (which includes my nearly three-decade career representing electric co-ops), CREA also retained the services of a contract lobbying firm, the Capstone Group, for the 2025 legislative session. The Capstone Group has a long record of success with the general assembly, and it adds yet another layer of support to CREA's legislative work.

We look forward to another great legislative session this year and another 80 years of success for Colorado's electric co-ops!

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*Kent Singer is the executive director of CREA and offers a statewide perspective on issues affecting electric cooperatives. CREA is the trade association for 21 Colorado electric distribution co-ops and one power supply co-op.*



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# Welcome to 2025!

**M**agazine production is a wonderful but weird process. See, my team and I wrapped up December's issue mid-November and have been working on this issue since early November (well, longer, actually ...). And when you are reading this letter, we are working on the February issue. It is no exaggeration when I often say that I don't know what month we're currently in; it's legitimately tough to keep track.

Regardless, we know for certain that when you are reading this, it is, in fact, January.

That said, welcome to 2025!

We've been anticipating January so we can also welcome you to the new *Colorado Country Life* magazine. We have been working tirelessly since early 2024 to bring this redesign to life. We held focus groups and meetings, pored over designs and fonts, and made lots and lots of decisions. Many twists and turns and revisions landed us here at this final product — and we are so excited to finally share it with you.

We have great content planned for *Colorado Country Life* this year. Take some time to get familiar with the new look and enjoy!



By Kylee Coleman Editor

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## EDITORIAL

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# Let's Make a Plan

## Getting started with estate planning

By Mary Peck

For most people, the idea of estate planning can bring up plenty of associations and emotions, which is probably why so many of us avoid it. According to a recent survey by Caring.com, only 32% of people in the United States currently have an estate plan.

Thinking we don't have enough money to justify creating a will is a common misconception. But as Patrick Hicks of Trust & Will — a digital estate planning company — points out, it isn't just for the wealthy. Hicks says that every person over the age of 18 should have an estate plan, no matter their financial situation.

Free online tools can help you create a simple will, and attorneys, life insurance advisors, and even bankers can help with starting an estate plan. One of the most important reasons for planning ahead is to ensure your loved ones have clarity in navigating legal complexities and the peace of mind in understanding your wishes.

In rural electric co-op communities, Colorado's more than 35,000 farming and ranching families face unique challenges in planning for future generations.

"For farmers and ranchers, there is such comingling of the business and personal life," says Jeff Tranel, agricultural and business management economist at Colorado State University who specializes in estate and succession planning for farm and ranch families.

Along with holding workshops and conferences throughout the year, Tranel meets with families across Colorado to facilitate estate planning conversations and reiterates the importance of one crucial concept in planning.

"My top three tips for successful estate planning are communicate, communicate, communicate," he notes. "We need to have effective, open, honest conversations. This is not just farm and ranch families — everyone needs to have these conversations."

Estate planning may feel daunting, but with fresh perspective and open communication, it doesn't have to be. It's about much more than wealth — ultimately, it's about ensuring your wishes will be honored, your loved ones will be cared for, and everyone will have peace of mind.

### GETTING STARTED WITH AN ESTATE PLAN

Checklist provided by the National Council on Aging

#### Take inventory

Make a list of everything you own of value that you can think of — both tangible (cars, jewelry, etc.) and intangible (bank accounts, life insurance plans, etc.).

#### List your family members

This will help with understanding and accounting for the needs of your immediate family and dependents.

#### Choose which directives you want in place

Planning ahead through living wills and medical powers of attorney means fewer decisions will need to be made during an already stressful time.

#### Designate your beneficiaries

A beneficiary is a person or institution inheriting part(s) of your estate. Remember to include backup beneficiaries.

#### Know the laws

Colorado has no inheritance tax but take time to understand the full scope of state and federal probate and estate laws to ensure you have optimal asset protection.

#### Choose a law firm or online service

As you develop a clear picture of your estate and who should receive it, decide what estate planning service is right for you.

### KEY PARTS OF AN ESTATE PLAN

- **Will** — directs how your assets will be distributed after your death.
- **Living will** — outlines desires for medical care if you're unable to provide them yourself.
- **Guardianship** — ensures dependents are cared for by a trusted person in the event of your death.
- **Medical power of attorney** — gives a trusted individual permission to make health care decisions on your behalf.
- **Trusts** — legal tools that can offer tax benefits and meet specific needs, like wealth distribution over time.

*Mary Peck is a content creator who connects people with practical tips, ideas, and information to help them prosper. She lives with her family in Northern Colorado.*



# If the Snowshoe Fits

By Becky Jensen



*Photo courtesy of Becky Jensen*

Just because we live in Colorado doesn't mean we all ski. Sure, it's a great winter sport, but I don't love it enough to endure the weekend crowds and traffic gridlock, let alone the high prices of lift tickets and gear. I haven't skied or snowboarded at a Colorado ski resort in nearly 15 years, and I don't miss it — not when there's another winter activity that gets me outside on the cheap, far from the maddening crowds.

This alternative is snowshoeing — my favorite form of winter outdoor recreation.

Granted, I'm not an adrenaline enthusiast, so the slower pace of snowshoeing suits me just fine. But similar to skiing, a snowshoe hike invites you to plow through fresh powder, soak up sunshine on a bluebird day, and follow groomed trails through snow-frosted forests in the mountains. It can also be an incredible workout.

I bought my name-brand snowshoes on sale for around \$100, and I've been using them for years. If you're new to snowshoeing, I suggest borrowing or renting equipment first to make sure you like this type of recreation before you buy. In my neck of the woods, you can rent snowshoes at a local outdoor gear shop in Fort Collins for \$15 a day, or at the Moose Visitor Center in Jackson County for \$5.

Snowshoeing is an outdoor activity for all skill levels, and a variety of trails and experiences exist across Colorado. For beginners, Rocky Mountain National Park offers shorter, ranger-led snowshoe walks now through March. For those seeking a longer challenge, several state parks — including Mancos, Pearl Lake, Ridgway, Sylvan Lake, Golden Gate Canyon, and State Forest — provide cozy hut and yurt options for overnight snowshoe adventures.

One of my favorite free events is a potluck and moonlight snowshoe hike, held this year on February 22 at the Moose Visitor Center in State Forest State Park near Gould, west of Cameron Pass. Snowshoers can bring a potluck item to share at 5:30 p.m. and then hit the groomed Gould Loop Trail around sunset. At the end of the mellow hike, rosy-cheeked snowshoers warm up with hot chocolate and gooey s'mores by the campfire at the ranger's cabin. The best part? No lift lines, no I-70 traffic jams, and no empty wallet; just good food and a quiet, snowshoe walk through the woods illuminated by glow sticks and moonlight. It makes for a magical experience.

---

*Becky Jensen is a writer and podcast contributor who lives and works in a little cabin on a big river in Northern Colorado. She's a former farm girl turned mountain mama and a proud member of Poudre Valley REA. You can find her at [beckyjensenwrites.com](http://beckyjensenwrites.com).*



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Brian Lazar  
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# Advocacy FROM THE Ground Up

Grassroots efforts can influence energy policies

By Sharon Sullivan



**A**s Director of Government Relations for the Colorado Rural Electric Association, Taylor Ward keeps tabs on proposed legislation affecting the state's electric co-ops — issues that can impact utility rates and reliability, how electricity is generated, and how utilities operate. Ward lobbies lawmakers daily on behalf of CREA's 21 member co-ops.

And while it's his job to try to influence policymakers, what's most impactful for swaying public policy is for lawmakers to hear the voices of their constituents — to hear real-life stories of how public policy impacts their lives, Ward says.

"It's important to amplify local voices through grassroots advocacy," Ward says. Electric co-op members are encouraged to share their opinions by voting, sending emails, attending public meetings and town halls, writing letters to the editor of their local media, and organizing or joining campaigns of policymakers who support electric co-ops.

In Ward's experience, grassroots advocacy transforms the collective power of electric co-op members into meaningful action. "When members engage in advocacy, they help shape policies that directly impact their lives, ensuring their voices are not just heard but acted upon," he says. "By incorporating advocacy into their routines, co-op members can build stronger,

more resilient communities and safeguard their energy future."

The key to swaying public policy is staying informed, Ward notes. Maintaining contact with your local electric co-op, connecting with its board of directors, and reading *Colorado Country Life* magazine can all help consumers be aware of issues that can affect energy policy.

Morgan County Rural Electric Association makes it easy for its members to get involved by offering a grassroots network signup on its website. When an important issue arises affecting co-ops, the Fort Morgan-based co-op sends a notice to those who sign up for the grassroots network, asking for its members to write letters or make phone calls to their legislator. Members are provided with tips and tricks on how to most effectively communicate their position — whether it be a drafted letter that can be personalized or talking points for in-person conversations.

"We enlist those members in the network to be



**Taylor Ward, CREA Director of Government Relations**



involved — especially when there is potential energy legislation that we know could impact their life,” says Morgan County REA Director of Communications Maddie Pollart.

As CREA Director of Government Relations, Ward represents 21 electric co-ops — that equals 1.5 million customers spread out over roughly 70% of Colorado’s land mass. However, when individual co-op members engage in grassroots advocacy, awareness builds and Ward’s voice at the state capitol is amplified, which can help

influence energy policy, he says.

“Co-op members are the driving force behind our advocacy efforts,” he says. “Their active participation ensures that policymakers understand the real-world impact of the decisions they make for our communities.”

*Sharon Sullivan is an award-winning Grand Junction-based journalist. Her work has appeared in Colorado Newswire, The Colorado Sun, The Grand Junction Daily Sentinel, [Cornerpost.org](http://Cornerpost.org), and other publications.*

## Tips for Contacting Legislators

**Ward and CREA offer these tips for communicating with your legislators.**

### DOS

#### 1. Be Respectful and Professional

- Always address legislators and staffers formally unless invited to use first names.
- Demonstrate appreciation for their time and consideration.

#### 2. Be Clear and Concise

- Stick to the main points of your message. Use facts, personal anecdotes, or statistics relevant to the issue you’re advocating.
- Showing how a policy is personal to you and to the lawmaker’s district is the most impactful way to persuade a lawmaker.
- Have a well-defined “ask” (for example, asking them to vote for or against a bill).

#### 3. Stay on Message

- Make your position clear and explain how it impacts you, your business, or your community.

#### 4. Do Your Homework

- To the extent you can, understand the legislator’s district, priorities, and even committee assignments. Tailor your message to show how your issues align with their interests.

#### 5. Build Relationships

- Foster rapport with lawmakers and their staff. Trust and goodwill often lead to long-term advocacy success.
- Visit with the representative at town halls or whenever you bump into them in the community.

#### 6. Respect Their Schedule

- Be punctual and understand if they cut your meeting short. Legislators juggle many responsibilities.

#### 7. Follow Up

- Send a thank you email reiterating key points from your conversation.

### DON'TS

#### 1. Don't Assume They Know Your Issue

- Avoid using jargon or assuming a legislator understands energy policy specifics.

#### 2. Don't Be Confrontational

- Stay calm and constructive.
- Avoid argumentative tones, even if the legislator opposes your position or you oppose their position.

#### 3. Don't Criticize Other Lawmakers

- Avoid speaking negatively about other legislators or parties, as it can detract from your issues.

#### 4. Don't Guess

- Don't guess answers to questions you don't know the answer to. The response, “I don't know, but I will get back to you,” is always acceptable.

#### 5. Don't Forget to Say Thank You

- Never leave a conversation without expressing gratitude for their time, consideration, and service as a legislator.

# Beans Are Booming in Colorado

Farmers embrace the rise of versatile, nutritious beans

By Eugene Buchanan

Eating black-eyed peas on New Year's — a Southern tradition dating back to the Civil War — has long been thought to bring good luck for the year ahead. But even without such blessings, beans are booming in Colorado, with a group of dedicated farmers and processors bringing them to market every year, where they end up on consumers' plates and bowls throughout the country.

"Colorado produces a very high quality of beans," says Troy Seaworth, president of the Colorado Dry Bean Committee and owner of Seaworth Farms, a third generation bean farm in Larimer County. "We are known for producing bright, light-colored pinto beans, which consumers like. Beans fit Colorado well because of our central location for shipping and cool nights and elevation for growing. We're a great bean state."

A quick lesson on legumes. The dry bean market consists of navy beans, light red kidney beans, great northern beans, pinto beans, black turtle soup beans, Anasazi beans, and others. The main one grown in Colorado is pinto, comprising about 85% of the market, with mayocoba and light red kidney following suit. Weld County is the state's main contributor with 21,772 acres of active bean farming.

It all adds up to big business. According to the USDA's Natural Agricultural Statistics Service, Colorado ranks seventh in the country in bean production, putting \$26 million of dry beans on the market in 2022 (just under onions at \$28 million and well below potatoes at \$251 million and corn at



Irrigating a recently planted pinto bean field and close-up of small bean plants. Photos courtesy of A Legume a Day

\$900 million). And though down from a high output of \$41.5 million in 2020, that's still a sizable pod, with 2024's crop expected to come close to that high mark.

## HOW THEY GROW

While not quite in the same league as Jack's giant beanstalk, Colorado's bean success owes itself to the state's bright blue skies and nutrient-rich soils. Warm sunny days and a dry climate mixed with higher altitudes and cold nights are great for growing pinto and mayocoba, creating denser beans with deeper and more complex flavors. Combined with the state's great soil, this also makes them brighter colored and more

appealing to buyers. Most beans are planted between May 20 and July 1, and crop rotation is crucial. Irrigated beans usually employ a three- or four-year rotation with corn, barley, wheat, and alfalfa; dryland beans are rotated every three years with grain sorghum, wheat, and sunflowers.

“Dry beans are an exceptional part of a rotation for a farm,” says Jay Ewald, a fourth generation farmer who spent time cattle ranching in South America before settling back north of Greeley as CEO of processor Northern Feed & Bean. “They put nitrogen back in the soil, resulting in a 15% yield increase in crops like corn the following year. They also take less water and break the weed and pest cycles.” As well as replenishing the soil’s nutrients to support future plant growth, beans also require less water and have a low carbon footprint compared to other protein sources.

Finally, comes their economics, adds Ewald, one of a dozen Colorado processors who clean, bag, and ship beans for hundreds of local growers. “When bean prices are up and those of other crops are down, they’re a great alternative,” he says, adding that yellow beans also do well in the Centennial State. “When farmers decide what to plant, they look at crop cycles and prices. If corn prices are high, they’ll plant more corn. When beans are higher, they’ll grow more beans. We don’t have any growers that only grow beans, nor do we recommend it.”

This is most likely why bean production dropped after 2020, according to Seaworth. “It was probably due to the high corn prices then,” he says. “Corn is easier to grow as there are more weed-control options available for it. And harvesting corn is easier and faster than it is for beans.” He adds that livestock and dairy farms are also growing, requiring more feed, which can push some acres out of beans and into forage crops. “Market conditions can push production up or down just based on supply and demand,” he says.

Then comes the weather, which also plays a role. “Mother Nature usually determines how big the crop is,” says Ewald, adding the best areas are those hugging the mountains along the Front Range. “Heat and wind during blossoming time means fewer pods and smaller crops.”

## BEANS’ BENEFITS AND SPREADING THE WORD

Forget that song you learned as a kid: “Beans, beans, the magical fruit, the more you eat...” (you know the rest). Beans have far more gastronomical clout than they do gas production. They’re an excellent source of fiber, potassium, and iron, and nutritionists have found beans



We’re bullish on beans. Pinto beans from this state are world-renowned — as much as Rocky Ford melons and Palisade peaches.”

—Jay Ewald, CEO of Northern Feed & Bean



Jay Ewald, CEO of Northern Feed & Bean.

Photo courtesy of A Legume a Day

can reduce the risk of heart disease, diabetes, and certain forms of cancer. Low in fat with zero grams of trans and saturated fat, they’re also cholesterol-free and low in sodium, making them perfect for helping with weight loss programs, plant-based diets including vegan and vegetarian, and pescetarian, non-GMO, and gluten-free diets. They also easily kick up concoctions in the kitchen at home, providing an endless array of culinary options — their soft texture and mellow flavor makes them a perfect canvas to incorporate into any meal.

Ewald isn’t shy about Colorado’s legumes. “We’re bullish on beans,” he says. “Pinto beans from this state are world-renowned — as much as Rocky Ford melons and Palisade peaches.” People buy beans with their eyes, he says, so the brighter and bigger, the better. “Consumers don’t want dark-colored beans,” he says. “That means





A Colorado bean field harvest, above. Close-up of mayocoba beans, at left. Photos courtesy of A Legume a Day



Colorado produces a very high quality of beans.”

— Troy Seaworth, President of the Colorado Dry Bean Committee and owner of Seaworth Farms

they’re older and perceived as lower quality.” He adds that Colorado is third only to North Dakota and Nebraska for pintos. “We’re known for some of the best pinto beans in the world,” he says. “We might not be known for black beans, but we can certainly toot our horn about our pintos.”

Still, image is everything, which is where groups like the Colorado Dry Bean Committee come in. The trade association is trying to promote the state’s stature in the bean world. It participates in such events as Colorado State University’s annual Ag Day; promotes beans on its social channels, sharing everything from photos to recipe ideas; blasts out a bimonthly bean newsletter; and hosts such events as the [Bean Summit](#). Last year’s summit featured seminars on bean production; a grower panel with such legume legends as Seaworth, JT Farms’ Joe Newton, and Dan Hinman; a discussion on bean nutrition; a panel discussion with organizations using local beans, including Food Bank of the Rockies; and a legume-centric lunch featuring bean dishes from five Colorado chefs.

“Beans have a decent following here, but it could be better,” says committee president Seaworth, who grows beans on about 150 acres of his farm’s total 2,000. “Compared to

other big crops like corn and wheat, beans don’t have as much funding and publicity.”

Ewald also recently met with Gov. Jared Polis about beans’ importance in the state, resulting in Polis issuing a proclamation for the state’s annual Colorado Bean Week every September. Bean Week includes promotions such as Back to School Beans, bean podcasts, and more, showing how important beans are to local food systems and how they can support human and environmental health. The movement also has the support of such bean stalwarts as Colorado’s Chelsea Didingler, founder of [A Legume a Day](#), a website promoting recipes, farming, and other things legume.

Just like a bubbling pot of black-eyed peas, it all boils down to a Colorado crop with the good fortune of finally getting its due.

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*Eugene Buchanan is a former reporter for the Denver Business Journal and 14-year publisher and editor-in-chief of Paddler magazine. His freelance articles have been published in The New York Times, Men’s Journal, Outside, National Geographic Adventure, Forbes Life, and more. He lives in Steamboat Springs.*





## BEAN COOKING INSTRUCTIONS

**Quick soak** – Rinse and sort beans in a large pot. For 1 pound of dry beans (about 2 cups) add 5–8 cups of hot water. Bring to a rapid boil, and boil for 2 minutes. Remove from heat. Cover and let stand for 1 hour. Drain soak water and rinse beans.

**Overnight soak** – Rinse and sort beans in a large pot. For 1 pound of dry beans (about 2 cups) add 5–8 cups of cold water. Let sit overnight or at least for 6 to 8 hours. Drain soak water and rinse beans.

**Cooking** – Add 6 cups of hot water to sorted and rinsed beans. Simmer gently with lid tilted until desired tenderness is reached, about 1½ to 2 hours.

**Serving information** – A portion of uncooked beans typically doubles after cooking (e.g. 2 cups uncooked equals between 4–5 cups of cooked beans). The average serving size is estimated to be ¼ cup of uncooked beans per person (approx. ½ cup of cooked beans).



## A SHORT HISTORY OF BLACK-EYED PEAS

Stories vary about black-eyed peas' presence in the U.S., but most legume scholars agree that the crop was brought to today's United States by enslaved Africans in the 1600s as they were transported to the Americas. West Africans reportedly long considered black-eyed peas a good luck charm to ward off evil spirits, and they are often served on holidays and birthdays.

The tradition of eating them here dates to the Civil War when Northern troops considered them only suitable for animals, with raiding soldiers often leaving them behind. Because of the bean's lowly reputation, Union troops would ignore their fields while razing or stealing other crops. But during harsh winters, the Confederate soldiers survived on them, promoting the legume into a symbol of fortune and prosperity in the American South.

As for bringing good fortune, in the South it's all about the beans and greens on New Year's Day — usually collard greens and black-eyed peas — where beans represent luck and greens represent money. Sometimes, people will add a coin to the pot; whoever gets it receives the best luck for the New Year.



# Wrap Up Your Home and Save

DIY energy audits can help

By Miranda Boutelle

## Q: How do I perform an energy audit on my home?

**A:** An energy audit can be as easy as creating a checklist of improvements based on what you see around your home.

To find opportunities to save energy and money, gather a flashlight, dust mask, tape measure, and cooking thermometer. I recommend taking notes on your phone or a notepad.

First, check the heating and cooling equipment. Determine the age and efficiency of the equipment by looking up the model number on the nameplate. The average lifespan of HVAC equipment varies, depending on the type of equipment and how well it's maintained. If your equipment is older, it may be time to budget for an upgrade. Check the filter and replace it if needed.

Next, check the envelope of your home — this separates the heated or cooled areas from the exterior. Feel around windows and trim for any drafts. Check under sinks for gaps around pipes. Pay special attention to spots where different building materials come together. Seal with weather stripping, caulk, or expanding foam as needed.

Check for leaking faucets, and make sure aerators and showerheads are high-efficiency models in good condition. The gallons-per-minute ratings should be etched on to them. To reduce wasted energy from using more hot water than needed, aerators should be 0.5 to 1.5 GPM, and showerheads should be no more than 2 GPM.

Look in the attic, while wearing a dust mask, to make sure it's insulated. Use a cellphone camera with flash to take pictures from the access area. If you go into the attic, use a tape measure to check the depth

of the insulation. Typically, it should be a minimum of 12 inches deep, but that varies depending on the type of insulation used.

Insulation can become compacted over time. It should be evenly distributed throughout the attic. Loose fill or blown-in insulation should be fluffy and evenly dispersed. Rolled batt insulation should fit tightly together without gaps.

Exterior walls should be insulated. If your home is older than the 1960s, the walls are probably not insulated. Homes from the 1960s or 1970s likely need more insulation. Wall insulation can be blown in from the inside or the outside of the home. This is a job for a professional.

If you have a basement or crawl space, head there next. Unfinished basements should have insulation on the rim joists, at minimum. This is the area between the top of the foundation and the underside of the home's first-story floor. Use closed-cell spray foam or a combination of rigid foam and spray foam to insulate rim joists. Crawl spaces should have insulation on the underside of the floor between the floor joists. Insulation should be properly supported in contact with the floor with no air gaps. Water pipes and ductwork should also be insulated.

Once your DIY energy audit is finished, review your findings and prioritize home energy efficiency projects. For step-by-step instructions, visit [energy.gov/save](https://www.energy.gov/save).

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*Miranda Boutelle is the chief operating officer at Efficiency Services Group, a cooperatively owned energy efficiency company. She has more than 20 years of experience helping people save energy at home.*



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Issue Age	\$100,000		\$250,000		\$500,000		\$1,000,000*		Issue Age	\$100,000		\$250,000		\$500,000		\$1,000,000*	
	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female	Male	Female
30	9.06	7.88	9.79	8.66	13.03	10.86	18	16	58	29.07	21.98	50.58	36.96	90.59	64.40	172	119
36	9.21	8.31	10.35	9.51	14.03	12.36	22	18	59	31.60	23.51	55.57	39.88	100.09	70.22	190	129
37	9.21	8.58	10.54	9.93	14.79	13.01	22	20	60	34.14	24.28	61.26	42.99	112.38	75.69	209	140
38	9.21	8.71	11.69	10.25	16.01	13.94	24	21	61	37.60	25.65	66.80	47.11	125.99	85.48	238	157
39	9.46	8.86	12.35	10.66	17.03	14.36	25	22	62	41.49	27.91	74.28	51.33	140.97	94.41	267	172
40	9.63	9.10	12.94	11.08	17.91	15.21	27	24	63	44.70	34.39	85.55	59.60	156.32	103.51	288	190
41	10.05	9.22	13.66	11.83	19.43	16.78	30	27	64	48.23	38.53	93.16	64.38	172.38	113.14	327	212
42	10.48	9.26	14.21	12.67	21.12	18.59	33	29	65	53.18	41.15	101.79	70.36	190.05	126.49	361	234
43	10.98	9.50	14.74	13.52	24.08	19.76	39	31	66	59.15	44.62	115.13	75.41	212.51	138.32	398	258
44	11.58	9.84	15.80	14.36	26.19	21.40	43	34	67	65.66	49.09	130.13	83.65	234.48	151.67	443	284
45	12.25	10.17	17.07	15.20	28.73	23.56	48	38	68	74.33	59.65	145.11	112.92	261.19	173.71	491	322
46	12.84	10.65	18.09	16.18	30.78	24.90	51	40	69	82.98	65.91	161.68	129.33	292.32	187.50	548	352
47	13.43	11.16	19.18	17.07	32.95	26.59	56	44	70	93.20	73.30	181.25	148.72	329.12	203.80	615	387
48	13.48	11.88	20.44	17.76	34.64	28.42	58	48	71	102.45	82.71	204.38	159.34	373.07	234.59	702	443
49	13.71	12.33	21.77	18.77	37.18	30.31	63	52	72	113.68	94.13	232.46	172.23	426.44	271.99	807	512
50	14.46	12.99	23.41	20.00	39.71	33.31	69	57	73	127.55	108.24	267.15	188.15	492.36	318.18	937	596
51	15.38	13.75	25.38	21.18	44.57	34.98	78	62	74	142.08	123.01	303.50	204.84	561.42	366.57	1074	685
52	16.37	14.87	28.02	22.76	49.19	37.94	88	67	75	159.25	140.48	346.45	224.56	643.04	423.76	1235	789
53	17.46	15.88	31.30	24.81	54.57	43.94	101	79	76	200.03	174.92	418.29	276.67	784.08	529.52	1489	982
54	18.69	16.72	34.39	26.21	60.44	46.05	114	85	77	249.54	216.74	505.52	339.94	955.35	657.94	1797	1215
55	20.70	17.51	37.60	27.86	66.75	49.43	127	92	78	310.70	268.40	613.27	418.11	1166.92	816.58	2179	1504
56	22.69	19.48	42.17	31.37	73.93	55.29	140	101	79	374.78	322.52	726.16	500.00	1388.55	982.78	2578	1807
57	24.69	20.63	46.07	33.65	81.18	59.73	156	110	80	450.51	386.48	859.57	596.78	1650.49	1179.18	3050	2164

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# Best of Colorado Kids Edition

The winners are in

Whether you are a grandparent, a parent, or a kid, we knew you would offer awesome insight into the Best of Colorado when it comes to places to go and things to do with kids. There are plenty of amazing opportunities across the entire state, but here's what our readers said are the greatest. We hope you find something new in this list that you can go out and explore. Have fun!

## BEST HOTEL

**The Hotel Glenwood Springs, Glenwood Springs**

[thehotelglenwoodsprings.com](http://thehotelglenwoodsprings.com)

"This hotel sits at the foot of Glenwood Caverns, has a huge swimming pool with big and small slides, and you get to ride up the gondola. It is great for kids!"

— Poudre Valley REA member Selah Suppes

## BEST PUTT-PUTT

**Fort Fun, Fort Collins**

Find information online at [fortfun.biz](http://fortfun.biz)

## BEST AMUSEMENT PARK

**City Park Rides, Pueblo**

Go online for location and information: [pueblo.us/337/The-Rides-at-City-Park](http://pueblo.us/337/The-Rides-at-City-Park)

## BEST MUSEUM

**Dinosaur Journey Museum, Fruita**

Plan your visit at [museumofwesternco.com/visit/dinosaur-journey](http://museumofwesternco.com/visit/dinosaur-journey)

## BEST ANIMAL EXPERIENCE

**Colorado Reptile Park, Mosca**

Visit [coloradogators.com](http://coloradogators.com) to find information and to plan your visit.

### The winners of the \$100 gift cards are:

- Randy Brockett, Colorado Springs – Mountain View Electric member
- Sonia Akers, Grand Junction – Grand Valley Power member
- Melody King, Fruita – Grand Valley Power member

Alligators bask in the sun at the Colorado Reptile Park in Mosca.

Photo by Kylee Coleman





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# New Year, New Cheers

By Craig Johnson

Whether for health reasons or to keep up with that New Year's resolution, nonalcoholic cocktails — mocktails — are becoming more and more popular. When alcohol-free spirits started to show up in my neighborhood store, I was curious and decided to give them a try. I soon learned that you cannot simply substitute a nonalcoholic bourbon or gin in your favorite cocktail and expect it to taste the same. To make a great-tasting beverage, you need to know what mixers will blend with and complement the nonalcoholic spirits.

Fortunately, Anne Schaeffer has the answers in her *New Mocktails Bible*. This helpful book features 250 nonalcoholic drink recipes for many occasions. There are also chapters on ingredients, mixing, and stocking the perfect home bar.

I put Schaeffer's *New Mocktails Bible* to the test and picked up some of the mixers and other ingredients recommended in the book. I generally prefer traditional cocktails, so I started with the Maple Bourbon Old Fashioned.

## MAPLE BOURBON OLD FASHIONED

### HERE'S WHAT YOU NEED:

- 3 oz Free Spirits™ The Spirit of Bourbon
- ½ tsp bourbon barrel-aged maple syrup
- 1 dash aromatic bitters
- Ice
- 1 slice orange peel, for garnish
- 1 maraschino cherry, for garnish

### HERE'S WHAT YOU DO:

Pour ingredients into a cocktail shaker, mix, and pour over ice. Garnish with an orange peel and cherry and enjoy!

Recipe and photo courtesy of The Free Spirits Company, published in *New Mocktails Bible* by Fox Chapel Publishing.





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# Will This Strange Antarctic Squid Solve America's Memory Crisis?

*New Deep Sea Discovery Proven to Be The #1 Natural Enhancer of Memory and Focus*

Half a mile beneath the icy waters off the coast of Argentina lives one of the most remarkable creatures in the world.

Fully grown, they're less than 2 feet long and weigh under 10 pounds...

But despite their small size, this strange little squid can have a bigger positive impact on your brain health than any other species on the planet.

They are the single richest source of a vital "brain food" that 250 million Americans are starving for, according to a study published in the British Medical Journal.

It's a safe, natural compound called DHA - one of the building blocks of your brain. It helps children grow their brains significantly bigger during development. And in adults, it protects brain cells from dying as they get older.

Because DHA is so important, lacking enough of it is not only dangerous to your overall health but could be directly related to your brain shrinking with age.

With more than 16 million Americans suffering from age-associated cognitive impairment, it's clear to a top US doctor that's where the problem lies.

Regenerative medicine specialist Dr. Al Sears, says thankfully, "there's still hope for seniors. Getting more of this vital brain food can make a life changing difference for your mental clarity, focus, and memory."

Dr. Sears, a highly-acclaimed, board-certified doctor—who has published more than 500 studies and written 4 bestselling books — says we should be able to get enough DHA in our diets... but we don't anymore.

"For thousands of years, fish were a great natural source of DHA. But due to industrial fish farming practices, the fish we eat and the fish oils you see at the store are no longer as nutrient-dense as they once were," he explains.

DHA is backed by hundreds of studies for supporting razor sharp focus, extraordinary mental clarity, and a lightning quick memory... especially in seniors.

So, if you're struggling with focus, mental clarity, or memory as you get older...

Dr. Sears recommends a different approach.

## THE SECRET TO A LASTING MEMORY

Research has shown that our paleo ancestors were able to grow bigger and smarter brains by eating foods rich in one ingredient — DHA.

"Our hippocampus thrives off DHA and grows because of it," explains Dr. Sears. "Without DHA, our brains would shrink, and our memories would quickly fade."

A groundbreaking study from the University of Alberta confirmed this. Animals given a diet rich in DHA saw a 29% boost in their hippocampus — the part of the brain responsible for learning and memory. As a result, these animals became smarter.

Another study on more than 1,500 seniors found that those whose brains were deficient in DHA had significantly smaller brains — a characteristic of accelerated aging and weakened memory.

## PEOPLE'S BRAINS ARE SHRINKING AND THEY DON'T EVEN KNOW IT

Dr. Sears uncovered that sometime during the 1990s, fish farmers stopped giving their animals a natural, DHA-rich diet and began feeding them a diet that was 70% vegetarian.

"It became expensive for farmers to feed fish what they'd eat in the wild," explains Dr. Sears. "But in order to produce DHA, fish need to eat a natural, marine diet, like the one they'd eat in the wild."

"Since fish farmers are depriving these animals of their natural diet, DHA is almost nonexistent in the oils they produce."

"And since more than 80% of fish oil comes from farms, it's no wonder the country is experiencing a memory crisis. Most people's brains are shrinking and they don't even know it."

So, what can people do to improve their memory and brain function in the most effective way possible?



**MEMORY-RESTORING SENSATION:** The memory-saving oil in this Antarctic squid restores decades of lost brain power starting in just 24 hours.

Dr. Sears says, "Find a quality DHA supplement that doesn't come from a farmed source. That will protect your brain cells and the functions they serve well into old age."

Dr. Sears and his team worked tirelessly for over 2 years developing a unique brain-boosting formula called **Omega Rejuvenol**.

It's made from the most powerful source of DHA in the ocean, squid and krill — two species that cannot be farmed.

According to Dr. Sears, these are the purest and most potent sources of DHA in the world, because they haven't been tampered with. "**Omega Rejuvenol** is sourced from the most sustainable fishery in Antarctica. You won't find this oil in any stores."

## MORE IMPRESSIVE RESULTS

Already, the formula has sold more than 850,000 bottles. And for a good reason, too. Satisfied customers can't stop raving about the memory-boosting benefits of quality-sourced DHA oil.

"The first time I took it, I was amazed. The brain fog I struggled with for years was gone within 24 hours. The next day, I woke up with the energy and mental clarity of a new man," says Owen R.

"I remember what it was like before I started taking **Omega Rejuvenol**... the lack of focus... the dull moods... the slippery memory... but now my mind is as clear as it's ever been," says Estelle H.

"My mood and focus are at an all-time high. I've always had trouble concentrating, and now I think I know why," raves Bernice J. "The difference that **Omega Rejuvenol** makes couldn't be more noticeable."

And 70-year-old Mark K. says, "My focus and memory are back to age-30 levels."

These are just a handful of the thousands of reviews Dr. Sears regularly receives thanks to his breakthrough memory formula, **Omega Rejuvenol**.

## WHERE TO FIND OMEGA REJUVENOL

To secure bottles of this brain-booster, buyers should contact the Sears Health Hotline at **1-800-969-9772**. "It takes time to manufacture these bottles," says Dr. Sears. "The Hotline allows us to ship the product directly to customers who need it most."

Dr. Sears feels so strongly about this product, he is offering a 100%, money-back guarantee on every order. "Send back any used or unused bottles within 90 days and I'll rush you a refund," says Dr. Sears.

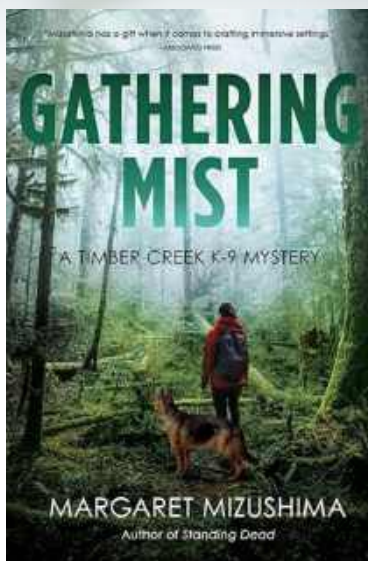
The Hotline is taking orders for the next 48 hours. After that, the phone number may be shut down to allow for inventory restocking.

Call **1-800-969-9772** to secure your limited supply of **Omega Rejuvenol**. Readers of this publication immediately qualify for a steep discount, but supplies are limited. To take advantage of this great offer use Promo Code **COOM125** when you call.



# Wintertime Reads

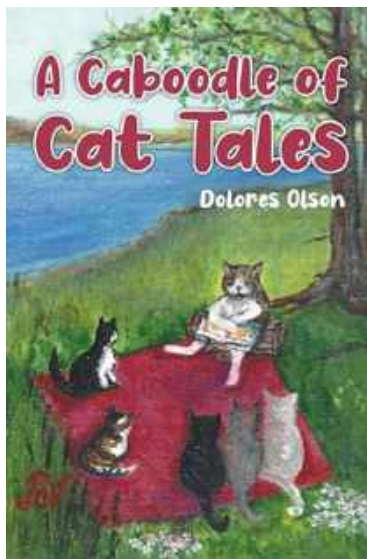
Stay home and get lost  
in a good book



**GATHERING MIST**  
BY MARGARET MIZUSHIMA

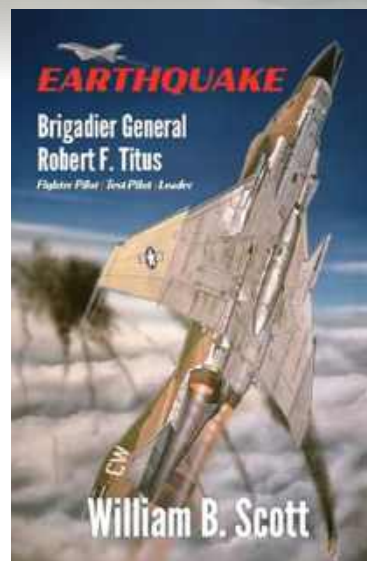
Deputy Mattie Wray is summoned to Washington's Olympic peninsula for an urgent mission to find a missing child. With only a week before her wedding, Mattie is hesitant to leave Timber Creek, but her K-9 partner Robo's tracking skills are needed in the search.

Secrets hide within the fog deep in the mossy forests of the Pacific Northwest in *Gathering Mist*, the thrilling ninth installment in the Timber Creek K-9 mystery series, written by Colorado novelist Margaret Mizushima.



**A CABOODLE OF CAT TALES**  
BY DOLORES OLSON

A collection of short stories told from the viewpoint of cats and kittens, *A Caboodle of Cat Tales* is Colorado author Dolores Olson's first book. The clever and captivating adventures always have a happy ending and stir the imagination of young readers.



**EARTHQUAKE**  
BY WILLIAM B. SCOTT

Rarely has an United States warrior's life story been as varied and engaging as that of United States Air Force Brigadier General Robert F. Titus — call sign Earthquake. He began his 32-year military career as an 18-year-old Army paratrooper at the end of World War II. Written by William B. Scott, *Earthquake* presents Gen. Titus's extraordinary life experiences and details how Titus worked to become an Air Force fighter pilot who flew more than 550 combat missions in the Korean and Vietnam wars.

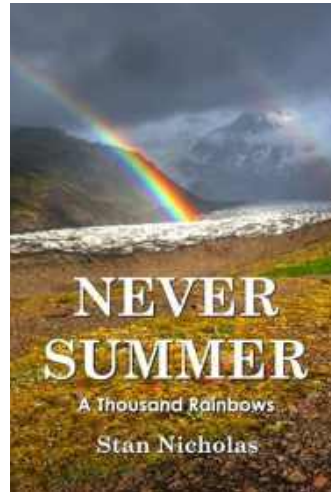


**ANYONE BUT HER**  
BY CYNTHIA SWANSON

It's 1979, and 14-year-old Suzanne is reckoning with the aftermath of her mother Alex's shooting death during a robbery at Alex's store, Zoe's Records. A clairvoyant since childhood, Suzanne is not surprised when Alex's ghost appears. But when Alex raises

alarm bells about Suzanne's father's new girlfriend, what Suzanne can't foresee is the lifelong repercussions as she heeds Alex's warning.

Fast-forward to 2004, when the opportunity arises to rent the old Zoe's Records space and turn it into a gallery, Suzanne jumps at the chance. But Suzanne nonetheless can't shake the sensation that she's being watched. Written by award-winning Denver author Cynthia Swanson, *Anyone But Her* is a psychological thriller that will keep you reading until the last page.



**NEVER SUMMER:  
A THOUSAND  
RAINBOWS**  
BY STAN NICHOLAS

For 13 years, Stan Nicholas — along with his mother, father, and three sisters — traveled from Iowa to the Pacific Northwest each summer in an old Chevy equipped with a cartop

camper. They were seasonal migrant fruit harvesters who made more than half of his father's annual teacher salary in one summer. In his autobiographical book, Nicholas writes, "I resented how hard I worked for that money and what I gave up by never experiencing a summer that a normal child got to enjoy. For my childhood there was never summer." Nicholas' reflections in *Never Summer* are combined with his analysis of societal expectations as well as comparisons to current-day issues.

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**READER PHOTOS**



K.C. Electric members **Bob and Mindy (Schneider) Nestor** celebrate with CCL at Treasure Island Hotel in Las Vegas the day after their wedding. Congratulations, newlyweds!



Poudre Valley REA member **Irene Thomson** enjoys CCL during her vacation in Cancun, Mexico.



**Beth Price**, a Poudre Valley REA member, brings CCL to Germany to see the Christmas Markets or "Weihnachtsmarkt" in German.



**Charlene Walker**, a Sangre de Cristo Electric member, enjoys the Panama Canal locks with CCL. Charlene's husband Larry is behind the camera.



During a river cruise, Poudre Valley REA members **Murry and Karen Camp** stop to visit Omaha Beach in Normandy, France.



Mountain View Electric Association member **Haley Chapin** takes CCL on her adventures around New York City over Thanksgiving, including a stop at the iconic Rockefeller Skating Rink.



Poudre Valley REA members **Kevin and Dianna Billings** bring CCL on their recent trip to Maui.

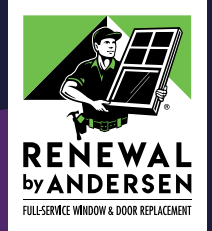


Sangre de Cristo Electric member **Tana Lawler** visits Istanbul, Turkey, with CCL. She says, "I traveled around the world to share a glimpse of this big city with all of you! My favorite part was visiting the Basilica Cistern and experiencing the amazing food and cultural ventures." Thanks for bringing us along, Tana!

**DON'T FORGET TO PACK CCL FOR YOUR NEXT TRIP!**

**Show us where you enjoy CCL for a chance to win!** Take a photo of someone (or a selfie!) with the magazine and share it with us on the Reader Engagement page at [coloradocountrylife.coop](http://coloradocountrylife.coop). Each month we'll draw one photo to win \$25. See all the submitted photos on our [Facebook page @COCountryLife](https://www.facebook.com/COCountryLife).





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FULL-SERVICE WINDOW & DOOR REPLACEMENT

**303-562-2548**  
**TopWindowsColorado.com**



<sup>1</sup>Subject to availability, on a total purchase of 4 or more. Buy 2 windows or doors and get the second 2 windows or doors, of equal or lesser value, 40% off - applied to lowest priced window and/or door products in purchase. \$400 discount valid during first appointment only. Cannot be combined with other offers. To qualify for discount offer, initial contact for an appointment must be made and documented on or before 1/31/25 with the purchase then occurring on or before 2/10/25. Products are marketed, sold and installed (but not manufactured) by Renewal by Andersen retailers, which are independently owned and operated under Window Warmth, LLC d/b/a Renewal by Andersen of Colorado. CO Lic. # 244783. NM Lic. # 399874. See complete information and entity identification at [www.rbguidelines.com](http://www.rbguidelines.com). ©2025 Andersen Corporation. ©2025 Lead Surge LLC. All rights reserved.

<sup>2</sup>Plan 4521. Subject to credit approval. Rates range from 14.26% - 21.19% APR (interest rates range from 15.99% - 24.99%). Loan amount and rate will vary based on your income and creditworthiness. Monthly payments are not required during the Promo Period. Loans for the GreenSky® consumer loan program are provided by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC services the loans on behalf of your lender, NMLS #1416362. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with that consumer loan program. GreenSky Servicing, LLC is a financial technology company that manages the GreenSky® consumer loan program by providing origination and servicing support to banks and other financial institutions that make or hold program loans. GreenSky, LLC and GreenSky Servicing, LLC are not lenders. All credit decisions and loan terms are determined by program lenders.



# LEADERS FOR A SUSTAINABLE FUTURE

Colorado's electric cooperatives are leading our state toward a sustainable future. We will continue our commitment to maintaining reliable electricity at the lowest possible cost, while also advancing innovative solutions that sustain co-op communities now and into the future.



## **MAINTAINING RELIABILITY & AFFORDABILITY**

We maintain a dependable grid to keep costs reasonable while working to decarbonize energy resources.



## **ADVANCING INNOVATIVE SOLUTIONS**

We support local projects that employ new technologies to meet the specific needs of individual co-ops.



## **ENHANCING COMMUNITY RESILIENCE**

We support energy solutions that strengthen communities now and into the future.



## **CELEBRATING 80 YEARS OF CONNECTION WITH COLORADO'S ELECTRIC CO-OPS**

The Colorado Rural Electric Association is the statewide trade organization fostering unity among and providing service to 21 electric distribution cooperatives and one generation and transmission association in the state.

CREA represents co-ops at the state capitol and supports your local electric co-op in its safety initiatives, communications efforts, and education classes.

Learn more at [crea.coop](http://crea.coop).