

Come to Our Seminar Next Tuesday on Estate Planning for Baby Boomers

Dan McKenzie is a Littleton-based attorney who brings more than a decade of specialized expertise in estate planning and administration to help Baby Boomers navigate critical financial and legal decisions. What, for example, is the most tax-advantaged way for you to leave your home or investment property to your heirs?

As you consider downsizing and transitioning into retirement, discover how proper estate planning can protect your assets, minimize taxes, and ensure your legacy reflects your values.

This seminar is particularly timely

and needed, because President Donald Trump’s tax and spending bill made some big changes to Medicare and Medicaid that affect paying for long-term care.

Since Medicaid is often a key part of planning for future nursing home or assisted living costs while protecting assets for future generations, these changes could make it harder to qualify for support. As a result, private long-term care insurance, spend-down strategies, and asset protection planning may become even more critical.

Learn strategies specifically de-

signed for this stage of life, including asset protection, healthcare planning, and techniques to preserve wealth for future generations while maintaining financial security.

The seminar is in the large meeting

room at the Lakewood Public Library, 20th Ave. at Miller Street, west of Kipling Street, on **August 26th, from 5:30 to 7:30 pm.**

I’ll record it for the benefit of those who can’t attend.

Open Tomorrow: Golden Ranch on Big Lot



This 2-bedroom “old Golden” home at **16405 Mt. Vernon Road** is in what online maps label as “West Pleasantview,” a quiet unincorporated Jefferson County neighborhood undergoing major transformation. Adjoining the City of Golden, homes are being snapped up and often rehabbed into million-dollar homes or their large lots subdivided. You can get in on that trend with this 1962 bungalow on a large lot across from an entrance to the 20-acre Westblade Park. That’s not to say this home is not perfect as is for any buyer, given the condition of the home and its oversized 2-car detached garage. This home is on the corner of Quaker St. and Mt. Vernon Road, and that garage, partly visible in this picture, is accessed from Quaker Street. Watch the narrated video tour at www.GRElistings.com, then come to my open house on **Sunday, Aug. 24th, 11 a.m. to 1 p.m.**

These Past ‘Real Estate Today’ Columns May Interest You

Clickable links for each column can be found at www.JimSmithColumns.com.

- [July 19, 2025](#) — Are You Thinking of Going ‘Green’? The Time to Act Is NOW, Before Trump’s Tax Bill Takes Effect
- [July 12, 2025](#) — What’s In and What’s Out With Kitchen Improvements
- [July 5, 2025](#) — NAR Boasts About Getting Its Top Priorities Into the ‘Big Beautiful Bill’
- [June 28, 2025](#) — With Temperatures Rising, Homeowners Without A/C Are Asking What Is the Best Way to Add It; **Also:** Trump Can Replace Federal Reserve Chair Jerome Powell in 2026; What That Could Mean for Real Estate
- [June 21, 2025](#) — More Buyers Are Choosing Adjustable Rate Mortgages — Here’s Why It Might Be a Smart Strategy. **Also:** Denver Leads the Nation in the Increase in the Number of Unsold Listings
- [June 7, 2025](#) — What I’ve Learned About Why Condominiums Are Getting Harder to Finance
- [June 5, 2025](#) — Why Aren’t More Accessory Dwelling Units (ADUs) Being Built?
- [May 22, 2025](#) — Home Sharing Helps Single Seniors Deal With Finance and Loneliness, Allowing Them to Age in Place
- [April 24, 2025](#) — Lennar to Build 1,500 Geothermal Homes; My Review of the Mustang Mach E
- [April 17, 2025](#) — Redfin Report Highlights the Increasing Cost of Buying versus Renting a Home
- [April 10, 2025](#) — The Typical Wood-Frame, Site-Built Home So Common Since the ‘90s May Soon Be a Thing of the Past
- [May 29, 2025](#) — Divorcing Couples With a Home Need a Realtor With Specialized Training
- [Mar. 27, 2025](#) — Here’s How Money Is Han-

- dled at a Real Estate Closing
- [Mar. 20, 2025](#) — Thinking of Using a Reverse Mortgage to Purchase a Home? Here’s Some Information
- [Mar. 13, 2025](#) — Will Colorado Be Able to Sustain Its ‘Green Agenda’ Under Pressure From Washington?
- [Mar. 6, 2025](#) — 62% of Americans Think a 20% Down Payment Is Required, But It’s the #1 Myth
- [Feb. 27, 2025](#) — As Society Deals With Homelessness and Affordability, Expect a Greater Focus on Manufactured Homes
- [Feb. 20, 2025](#) — We Have a Tool to Help You Find the ‘Perfect’ Home That’s Not on the MLS
- [Dec. 26, 2024](#) — As Pro-Tenant Laws Expand, Some Small Landlords Are Considering Cashing Out
- [Dec. 19, 2024](#) — What Are the Costs of Buying or Selling a Home in Colorado?
- [Nov. 7, 2024](#) — Take Seriously the Pollutants Emitted When Cooking With Gas
- [Oct. 31, 2024](#) — Cooperative Living Presents an Attractive Alternative for Downsizing Seniors
- [Sept. 26, 2024](#) — Some Thoughts on Keeping Your Death From Becoming an Undue Burden on Your Heirs
- [Sept. 5, 2024](#) — What Knowledge and Skills Should You Expect Your Real Estate Agent to Have?
- [Aug. 8, 2024](#) — Seniors Over 70 Might Consider Downsizing Into a Rental, Not a Smaller Home
- [July 25, 2024](#) — Many Homeowners Don’t Understand Title Issues, Which Could Lead to Big Problems Later On
- [June 6, 2024](#) — Here Are Some Simple Steps to Take to Avoid Unpleasant Surprises After Closing

Here Are Some Testimonials From Past Clients:

Based on Jim Smith’s knowledge, experience, and expertise in the real estate arena, we decided to work with him when it came time to downsize. We used Jim and his real estate firm to both purchase the new home and sell our existing property. All communication with Jim has been top notch. He also provided all packing materials and labor to make our move. It was a great experience from start to finish.

— R. Trujillo

Not only did Jim Smith do a superb job in the marketing and sale of our home, he provided a truck and long-time handyman Mark to move our belongings to our new home in Broomfield. When a problem occurred, he hired an outside moving company to help complete the move in one day instead of two! We are so pleased that Jim helped us through the process of selling our home and moving us into our new home.

— Reese & Sally Ganster

Jim Smith is the best real estate agent I have ever known. He goes beyond expectations with his service. He is insightful, energetic, creative, aware of what is needed and always available to help. In my

opinion, Jim is the best real estate agent on the planet!!! P.S. Our house sold in 4 days and we got the price we asked for.

—C. Milo

The house we were trying to sell is a 2-hour drive from Golden, so it would be a challenge for any Denver-based Realtor to make a sale. There was no way Jim could drive up to the mountains every time anyone wanted to look at the property. But we wanted a Realtor who could market to potential buyers in the Denver area and he did! Jim worked with us and guided us on pricing, presentation and marketing — all things that contributed to a successful sale. We hosted open houses, which Jim advertised, we showed the house ourselves to many potential buyers, and in the end we were very pleased to attract the perfect buyers. Thank you, Jim!

—Kurt Schweigert

Jim was very knowledgeable of the market in this area. I appreciated his guidance in dealing with the potential buyer. I also greatly appreciated Jim’s knowledge in guiding me to a 1031 exchange.

—Curt Boell

CENTURY 21

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Jim Smith, Broker

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