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Happy New Year!
**May The Clouds Never Burst &
 The Son Always Find You!**

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Senior Beacon

IF YOU ARE 50 OR OLDER YOU SHOULD READ IT!!

JANUARY, 2011 Vol. 29: No. 6 Established Aug., 1982 342 Consecutive Months!

New Study: Boomers SS Benefits Depressed

New Study: Recession and Low Inflation Depressing Social Security Benefits Of Baby Boomers

Alexandria, VA (December 16, 2010) The deep recession and two unprecedented years of no annual cost-of-living adjustment (COLA) are having a long-term financial impact on the Social Security benefits of Baby Boomers, according to a new study by The Senior Citizens League (TSCL). In addition, a benefit inequity will start occurring next year. A drop in average wages will mean that people born in 1949, who turn 62 and first become eligible for retirement benefits in 2011, will receive lower initial retirement benefits than those of people with nearly identical work and earnings histories born just one year before them. The trend may continue for subsequent birth years if average wages continue to drop.

The study is the first to examine the effect of falling growth in the average wage index, which is used to calculate benefits, and two recent years of no

COLAs on the long-term Social Security income of Baby Boomers born from 1946 through 1951. As a result of zero or low COLAs, the study found that lifetime Social Security benefits will be significantly lower for those birth years - as much as \$40,000.

"The loss in the value of real estate and retirement accounts, as well as the poor employment prospects for older Americans, is well known and understood," says Larry Hyland, Chairman of TSCL. "Far less well understood is the role the economy plays in determining how much Social Security income people will receive over their retirement lifetime," he says.

The findings have major implications for new Social Security retirees as two high profile commissions have recently released plans to reduce the federal deficit. Although the details of the plans differ, both recommend COLA and Social Security cuts while making beneficiaries pay more for their Medicare benefits. "Those cuts in Social Security and higher Medicare costs may

come on top of significantly depressed benefits that new retirees have already incurred due to the recession," Hyland notes.

According to the Social Security Administration, 64% of all beneficiaries rely on Social Security for at least half of their income - a significant portion of which goes to covering today's Medicare costs. The Medicare Trustees say that the current growth in Medicare premiums and average out-of-pocket costs already consume 27 percent of average Social Security benefits. "But that estimate doesn't include all senior health-care costs, because it didn't include premiums and cost-sharing for Medicare supplements, the costs of which are also expected to outpace overall inflation," Hyland points out.

Massive and far-reaching proposals to cut both Social Security and Medicare that would affect even middle class retirees are under consideration. "The proposals recommend changes that would go into effect in as little as one to two years," Hyland says. "We

urge Baby Boomers and seniors who are already retired to get involved in the coming debate over Social Security and Medicare," he adds. TSCL is conducting an online senior survey to learn more about how the economy and rising costs are affecting seniors. To participate, visit the TSCL website at www.SeniorsLeague.org or call 1-800-333-8725 for information.

With over 1 million supporters, The Senior Citizens League is one of the nation's largest nonpartisan seniors groups. Located just outside Washington, D.C., its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of The Retired Enlisted Association. Please visit www.SeniorsLeague.org or call 1-800-333-8725 for more information.

Distributed by The Senior Exchange, Inc. Serving The Mature American With Timely, Low-Cost, Self-Help Information.

Medicare & Prevention: Take Charge Of Your Health

by Ron Pollack - Executive Director - Families USA

Experts tell us the key to making New Year's resolutions is to make your goals realistic. So if walking a mile is a challenge, don't tell yourself this is the year you're going to run a marathon. Instead, how about something more attainable—something that will serve you better in the long run?

Let this be the year you take charge of your health. Thanks to the new health care law, Medicare can now help you do just that.

As of January 1, 2011, most preventive care covered by Medicare is now free: no deductibles, no coinsurance. And Medicare is now covering a free annual physical exam, or what they're calling a "wellness visit." These changes are good news for your wallet—and for your health. Here's why:

Medicare has always done a pretty good job of covering you when you get sick. But it has not focused as much on keeping you well. That's because Medicare covered doctors' visits when you got sick, but oddly did not pay for your doctor to take the time to assess your health and talk with you about staying healthy. That approach is finally changing.

If you have traditional Medicare, you're

now entitled to a free annual wellness visit (if you have a Medicare Advantage plan, your coverage is similar, but check with your plan for details). You can meet with your primary care doctor and go over your personal and family history. You should share with your doctor a list of all the other health professionals you see and all the prescriptions you take. Your doctor should take your height, weight, blood pressure, other vital statistics, and check to see if you're up-to-date with preventive screenings and services like vaccines and cancer screenings. Make sure you take time to share what's on your mind and develop a plan with your doctor for preventing disease and improving your health.

What's more, under the new law, you do not have to pay out-of-pocket for most of the preventive services and screenings your doctor recommends. Some of these can literally save your life: Did you know that over 40 percent of seniors do not get their recommended pneumococcal vaccine—a vaccine that prevents pneumonia, which kills about 40,000 Americans each year? Other services have long-term benefits. Getting a mammogram or colorectal cancer screening is nobody's idea of a good time, but it's a small price to pay for finding cancer early when it can be treated more successfully. And with the

new health care law, the price you pay for these tests and services is literally zero.

Of course, if you do get sick, Medicare will cover your doctors' and hospital bills the same as it always has. Make sure you understand what's covered and what's not, and how Medicare works with any secondary coverage you have, like a Medigap policy, coverage from your former employer, or Medicaid. If you have questions, call Medicare at 1-800-MEDICARE. You can ask for the name and number of your local State Health Insurance Counseling and Assistance Program (SHIP), which offers free insurance counseling to everyone with Medicare.

Medicare's improved preventive benefits under the new law might seem like a small thing. But if seniors take full advantage of them, they can mean the difference between sickness and health, and in some cases between life and death. And who knows? With the right advice from your doctor, by 2012, maybe you will be able to walk that mile—or even run that marathon. Families USA | 1201 New York Ave., NW, Suite 1100, Washington, DC 20005 www.familiesusa.org | info@familiesusa.org

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- Healthy Cooking
- Prizes and giveaways
- Local Entertainment
- Safety Defense
- Ice Cream and Cake Social
- Senior of the Year
- Lunch and Show (Free to First 80 People)
- Entertainment
- Bingo

Business Opportunities

- Fashion Show
- Diet/Nutrition
- Housing Options
- Automotive/RVs
- Security
- Planting with Dawn

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 Beacon Publishing

I'm Still Above Ground

by James R. Grasso, Chief Cook & Bottle Washer



2011 Senior Citizen Of The Year

Pueblo County citizens have the opportunity to nominate and honor a very special senior citizen during the annual Senior Life Festival being held April 29, 2011 at the Colorado State Fair Grounds Events Center.

The Pueblo Area Agency on Aging and the Pueblo Advisory Council on

Aging will honor an outstanding Pueblo County senior citizen who has made significant contributions to our community through volunteer services. The nominee must be 60 years of age or older.

Nomination forms are available through the Pueblo Area Agency on Aging 719-583-6120. Nominations will be accepted through March 4, 2011.

Observations From The Cave

You will see on page one in this edition an article by Ron Pollack Executive Director of Families, USA. Some of you will think we've lost it but I'm always hearing "we want to hear the other side" so now you have a voice. This first article is well written but like anything else, please have your antennae up as he has a definite political bent. You will see what I mean when you read the front page column and then his cover letter to us on page 15 next to the popular Ann Coulter's column.

In the future we'll try to put both their columns on the same page in a point-counter point sort of approach. But I'm telling you up front that when someone tells you something is free as he spins his tales about Obamacare, B-E-W-A-R-E! Oh, and by the way there are dozens of panels in Obamacare that will determine your health future. If you don't like the term "Death Panels" then plug in whatever you think is proper. But, these panels have all the power over you and governments, by their very nature, are uncaring bureaucracies and if you don't fit neatly into their grid you will be at their full uncaring mercy. (If you happen to read Mr. Pollack's cover letter on page 15 you will understand what I'm talking about here.)

Okay, so we start 2011 with a "new" tax plan?! Pundits on the Left are telling all of us yahoos that BHO has snookered the Republicans. It's funny. BHO told us from the get-go that he was going to abolish the BUSH TAX CUTS as soon as he could. Well, lo and behold this year's tax package is the same as it's been for the past ten years. When GWB took office we were in the middle of the "dotcom" bubble burst and spiraling down as we watched as WJC was busier pardoning criminals, giving paybacks and trying to get a dress dry cleaned than worrying about the peons. So GWB decided to rustle up the Congress and got needed tax relief that covered every taxpayer. Man, he saddled us with 5% unemployment. In fact, the folks that paid the least taxes under WJC saw their taxes cut from 15% to 10% and if BHO would have had his way he would have let those rates return all the while pontificating from on high how the GWB tax cuts were for THE RICH! What a lot of Hooooooy!

I was in a discussion just before Christmas with a very nice lady I knew

SEE "OP-ED PAGE 20."

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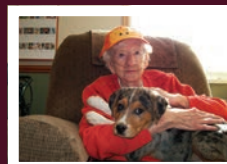
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Lesson To Be Learned By Congress' Action

by Chuck Green

For anyone who might have been paying attention -- and you're forgiven if you weren't -- there was a lesson to be learned by watching the U.S. Congress at work this year.

They have way too much time on their hands, and taxpayers pay for it by the second.

More important business was accomplished in the last two months than in the previous two years.

Aside from the Obamacare health-care reform bill that occupied almost the entire first year of this Congress, little else was achieved during 2009, and even that was passed in a rush-rush manner at the end of the year.

In 2010 most members of Congress were busy campaigning to retain their jobs in the November elections, which turned out to be a waste of time and money for dozens who will be unemployed (when the next session starts in January 2011). While they were busy taking care of their own business, the business of the nation lingered.

Crucial decisions were delayed until after the election, because many legislators didn't want their votes recorded before voters back home cast theirs.

And then, once again in the rush-rush closing days of the so-called "lame duck" session of Congress, most of the year's critical business was handled.

That brings to mind an important question -- does the United States really need a full-time Congress? After all, staff members do most of the work of Congress, while the elected members spend most of their time posturing, raising campaign money, traveling back and forth to visit constituents in their home states, and attending partisan political events. That leaves very little time and effort for the very important tasks of legislating -- and the nation probably would be better off with less of that.

Although the Colorado legislature isn't nearly as bad as Congress, there are some parallels. Every year, it seems, there is a logjam of important business left for consideration on the last few days of every session. It's not uncommon for the legislature to be in session in the hours before the mandatory adjournment at midnight, frantically trying to deal with matters that have been on their agendas for months.

The lesson to be learned by observing Congress and the state legislature is to be found just to our north, in our

neighboring state of Wyoming. They figured it out long, long ago, and they've preserved a nearly perfect system of legislating over the decades.

Members of the Wyoming House and Senate don't meet in general session during even-numbered years, meaning they aren't on taxpayers' time while campaigning during election seasons. Only important committees meet during those years.

In odd-numbered years, like the upcoming 2011, the legislature does meet -- for a short while.

Next year the general session of the Wyoming legislature will convene on Jan. 11. Members of the House have 12 days to submit their bills, and members of the Senate are allowed 15 days to put their proposed laws into the process.

Over the next few weeks they take Saturdays and Sundays off, including a four-day holiday in February to observe President's Day.

They will adjourn on March 3.

Think about that -- 37 days, every other year, to get 'r done in the Cowboy State.

There's an old adage that no one is safe while the legislature is in session, and Wyoming leads the 50 states in lim-

iting the opportunity for committing damage

Every year, the Colorado legislature considers more than 500 bills submitted by House and Senate members. Is there really a need for adding hundreds of statutes to our law books every year?

As cumbersome and self-serving as legislatures in Colorado and other states might be, none of them hold a candle to the U.S. Congress.

Thousands of staff members work at the Capitol, laboring for their bosses who sit on huge committees and subcommittees. Many thousands of hours by the elected members are spent on the self-serving and potentially corrupt chores of fund-raising for their own benefit.

Incoming House Speaker John Boehner has pledged to cut the budget of Congress by 5 percent this year.

That's a start, but the finish line remains way in the distance.

Chuck Green, veteran Colorado journalist and former editor-in-chief of The Denver Post, syndicates a statewide column and is at chuckgreencolorado@msn.com and 303-588-4138.



Medicare Cuts Are Part Of Obama's Health Care Reform

by Eileen Doherty

Denver, Co. The new federal healthcare law was rightfully a major flash-point during this campaign season. And Colorado's half-million seniors paid close attention, particularly to how the law will impact Medicare benefits. But even the most savvy observers are unaware that the law's biggest effect will come from a relatively small -- and little-known -- provision creating the Independent Payment Advisory Board (IPAB).

The IPAB is an unelected body with the authority to set payment rates and make other Medicare policy decisions. It is charged with enforcing a strict cap on Medicare spending that, starting in 2014, will be based on per-capita GDP.

This is a major change to our nation's healthcare system. Not only does IPAB mark the first time since Medicare's inception that the program has faced a spending cap, it gives the executive branch unprecedented power to sidestep Congress and impose its own Medicare policies.

Proponents argue that IPAB is barred from recommending that Medi-

care change benefits or ration care. And true, IPAB recommendations must go to Congress, but Congressional approval is not required for the spending cuts to be effective.

Coloradans should not be complacent. It's simply not possible to control Medicare spending without impacting patient access to care and treatment options -- especially through the proposed approach of drastic across-the-board cuts.

Indeed, seniors are likely to lose access to the most innovative medical care because of decisions made by IPAB. For example, to cut costs, the board can reduce reimbursements to providers under the prescription drug benefit, which could result in certain treatments or medications not being covered by prescription drug companies. Treatments that are new, expensive, or rare would most likely to face restrictions.

Of course, withholding potentially life-saving treatments from patients in need will not be popular. That's why IPAB's strategy for cutting costs will be to reduce payments to doctors who accept

Medicare patients. Without sufficient payment for their services, many of these doctors -- especially highly trained specialists -- will most likely no longer accept Medicare patients or accept only a limited number.

We've seen this scenario happen with Medicaid. As a result of the program's very low reimbursement rates, many doctors who see Medicaid patients don't break even, prompting them to leave the system. According to a recent study by the Center for Studying Health System Change, more than two-thirds of health practitioners do not take new Medicaid patients. Simply put, first-rate doctors are less to accept - low payments.

Given what's at stake with IPAB's decisions, Colorado voters should work with elected officials to make them accountable for decisions that affect their healthcare. The panel's recommendations carry the force of law, even when they conflict with laws passed by Congress. It should be noted, that the board can also adopt entirely new policies never even considered by Congress.

And no matter how unpopular or unwise the policies are, they are all but certain to go into effect, since the healthcare law requires a two-thirds vote of Congress within 30 days to override the IPAB's decisions. Most importantly, patients and doctors will have no way to appeal IPAB decisions, since implementation of the board's recommendations are exempt from administrative or judicial review.

Of course, although IPAB is an independent body, it can still be politically influenced. Hospital and hospice clients are exempt from IPAB's savings mandates through 2019.

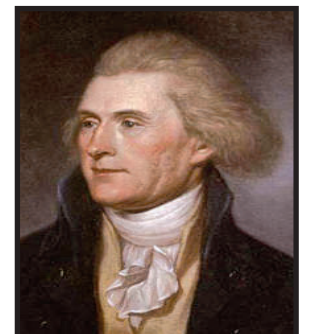
Lastly, IPAB's cuts to Medicare come on top of \$500 billion in planned cuts to the program. That spending reduction is already jeopardizing the benefits of over 200,000 Coloradan seniors with private Medicare Advantage plans.

There's no question that something needs to be done to ensure Medicare can continue providing quality health care for Colorado's seniors well into the future. However, the lack of meaningful congressional oversight of IPAB is not in the best interests of the Medicare beneficiaries. Our Senators and Members of Congress must work hard to reform IPAB so that it generates real cost-savings while protecting seniors' access to health care.

Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society, 3006 East Colfax, Denver CO 80206. She has more than 30 years of experience in education and training, clinical practice, research, and public policy in gerontology. You may reach her at 303-333-3482 or Doherty001@att.net.

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LEAD STORY

Biologists Studying Rare Species Have to Be Quick: Researchers learned from reports in early 2010 of a new monkey species in Myanmar, with a nose so recessed that it habitually collects rainfall and constantly sneezes. However, according to an October National Geographic dispatch, by the time scientists arrived to investigate, natives had eaten the monkey. (The sneezing makes them easy for hunters to detect.) (Researchers studying a rare species of Vietnamese lizard had an easier time in November. After learning of the species and rushing to Ba Ria-Vung Tau province, a two-man team from La Sierra University in Riverside, Calif., found the lizards being routinely served in several restaurants' lunch buffets.)

Can't Possibly Be True

-- Parents of the 450 pupils (aged 3 to 11) at Applecroft primary school in Welwyn Garden City, England, were given individualized yearbooks recently with all the children's faces obscured by black bars over the eyes (except for photos of the recipient's own children, which had no obstructions). The precautions (described by one parent as "creepy," like kids were "prisoner(s)") were ordered by headmistress Vicky Parsley, who feared that clear photos of children would inevitably wind up in child pornography. Last year, Parsley famously prohibited parents from taking photographs during school plays -- of their kids or any others -- for the same fear.

-- Among the few commercially successful enterprises in North Korea is its General Federation of Science and Technology's video game unit, which has produced such popular programs as a bowling game based on the American cult classic movie "The Big Lebowski," and another based on the "Men in Black" film series. Bloomberg News

revealed in September that a major international partner of the federation's marketing arm Nosotek is the News Corporation -- the umbrella company of Rupert Murdoch's vast enterprises that include the conservative Fox News (which is generally provocative toward the North Korean government).

-- Joy of Democracy! (1) The women's group Femen is growing in popularity in Ukraine (according to a November Reuters dispatch), helped in large part by its members' willingness, during the group's ubiquitous street protests, to remove their tops. (2) The nativist Danish People's Party called in November for an anti-immigration film that featured bare-breasted women sunbathing, as one way to convince religious fundamentalists abroad not to immigrate to Denmark.

Inexplicable

-- Nicholas Hodge, 31, was arrested in Winona County, Minn., in November after he entered the home of an acquaintance at 2:40 a.m. and refused to leave, complaining that a person who lived there owed him something. According to the deputy's report, Hodge was cuffed while sitting on a toilet "in the kitchen." The deputy added, "I'm not sure why they had a toilet in the kitchen."

-- "Sex strikes" (the withholding of favors) are employed from time to time, especially in underdeveloped countries, to influence political leaders' decisions. However, these almost always appear in patriarchies in which females have little influence beyond the power of sexual denial. In December, Stanley Kalembaye of Uganda's National Resistance Movement, battling to unseat the ruling party, publicly called for the nation's men to withhold sex from their wives unless the wives promise to vote for the Resistance.

Unclear on the Concept

-- In November, outgoing Florida Gov. Charlie Crist initiated pardon proceedings (granted in December) excusing now-deceased singer Jim Morrison of The Doors for his 1969 indecent-exposure conviction in Miami Beach. However, Crist has ignored petitions from still-living, still-incarcerated convicts who almost certainly suffered unfair prosecutions. Orlando Sentinel crusader Scott Maxwell has reported on several dozen people convicted in part by trainer Bill Preston's dogs, who supposedly tracked crime-scene scents through water and other obstacles, sometimes months later and despite much site contamination, directly to the defendant on trial. Judge after judge permitted Preston's "expert" testimony until one demanded a live courtroom test, which Preston's dog utterly failed. In 2009 two convicts were released after DNA tests proved the dog's sniffs were erroneous, but as many as 60 similar convictions still stand.

-- News That Sounds Like a Joke: The good news for investigators covering the November shooting of a 53-year-old man in Fort Bend County, Texas, is that there were several witnesses who helped an artist sketch the shooter's face. The bad news was that the shooter was wearing a full-face "Halloween" mask the whole time. Nonetheless, the sketch of a man's head, with the face fully covered by the indistinct mask, was distributed to the media by the Fort Bend Sheriff's Office.

-- Glenn Crawley, 55, who describes himself as a "man of the water," flipped his catamaran off the coast of Newquay, England, in September for the 13th time and had to be rescued, running the costs of attending to his miscues to the equivalent of nearly \$50,000. Although officials have pleaded with him to give up sailing (terming him "Captain Calamity"), Crawley said: "I do what no one else is doing. So I'd appreciate it if people would get off my case and give me some support."

Least Competent Criminals

Not Ready for Prime Time: (1) Bonnie Usher, 43, was arrested in Manchester, N.H., in November and charged with robbing a Rite Aid pharmacy after being spotted in her car fleeing the

store's parking lot. The robber's easy-to-remember license plate: "B-USHER." (2) Walter Allen Jr. was arrested in Houston in November after attempting to purchase two Bentley cars at the Post Oak Motor Cars company. Allen, using his own driver's license, presented a check for \$500,000 from the Federal Reserve Bank of Atlanta (which was, of course, bogus since the Federal Reserve does not bank with checks).

The Jesus and Mary World Tour

Many sightings of Jesus and Mary are seen in peculiar places, chickens, baby oil, rocks, et but the final date on the tour is now set for May 21, 2011, according to evangelist Harold Camping, who in July told his followers to prepare.

Update

Ed. Note: This is disgusting and if you'd like to pass over it, please do so.

Alan Patton, 59, of Dublin, Ohio, was arrested again in November - this time under the state's newly passed "Alan Patton" law (inspired by his earlier arrest) for hanging around men's rooms to collect (and then consume) fresh urine from young boys. Earlier laws afforded insufficient punishment, legislators had said, leading to the new law. Explained one detective, after Patton's 2006 arrest, "Listening to him describe (his fetish), it's like listening to a crack or cocaine addict. He's addicted to children's urine."

Going A Bit Too Far For A Sale

The Cabral Chrysler dealership in Manteca, Calif., was so desperate for a sale in October that one of its employees picked up potential customer Donald Davis, 67, at his nursing home, brought the pajamas-and-slippers-clad, dementia-suffering resident in to sign papers, handed him the keys to his new pickup truck (with the requested chrome wheels!), and sent him on his way (even tossing Davis' wheelchair into the truck's bed as Davis sped away). Shortly afterward, Davis led police on a high-speed chase 50 miles from Manteca. He was stopped and detained (but at a hospital the next morning, he passed away from heart failure). The Cabral salesman said Davis had called him twice the day before,

SEE "WEIRD" PAGE 22.

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For A Healthier You



January Is National "Glaucoma Awareness" Month

Eric E. Blom, MD-Board Certified Glaucoma Specialist

January is National "Glaucoma Awareness" Month. According to the American Academy of Ophthalmology, more than 2.2 million Americans age 40 and older have glaucoma. Half

that many people may be unaware they have this potentially blinding disease because they have no symptoms. You may know someone who has glaucoma. Maybe it runs in your family. Perhaps you have glaucoma. But what is glaucoma, exactly?

Glaucoma is a leading cause of blindness in the United States. It is preventable, but once vision is lost from glaucoma it usually can not be restored. Modern tests can detect glaucoma at even earlier stages, before vision is lost. Eye doctors have therefore

focused new attention on this blinding disease. Research is helping us understand more about the underlying causes of glaucoma, and how to treat it.

In fact, glaucoma is not actually one disease, but a group of similar diseases. In all types of glaucoma, the fluid pressure inside the eye (the "intraocular pressure") is higher than the eye can tolerate. Not all people with glaucoma have high eye pressure. Some people's eyes are just more easily damaged by pressure. In any case, when the pressure in the eye is higher than the eye can stand, the optic nerve can be damaged. Since the optic nerve carries the signal of vision from the eye to the brain, damage to it causes loss of vision.

Early in glaucoma, the nerve damage is not bad enough to cause any vision changes. The first vision affected by glaucoma is typically side vision, or peripheral vision. It is very difficult for people to tell when their peripheral vision is affected. Most people first recognize the symptoms of glaucoma when it begins to affect their central vision. Unfortunately, once glaucoma has begun to change central vision, the treatment is more difficult. Useful vision can not always be saved at this point. Fortunately, eye doctors can detect glaucoma in the earlier stages during your routine dilated eye examinations, and start

SEE "GLAUCOMA" PAGE 9.

Colon Cancer Screening Saves Lives

(NAPSI)-Thanks to advanced technologies in screening and treatment, colon cancer is considered one of the most preventable and curable diseases if detected early.

Yet, according to the American Cancer Society, nearly 150,000 Americans are diagnosed with colon cancer annually and more than 50,000 die because the cancer is diagnosed too late. È

It's clear that screening can save lives but, unfortunately, statistics show that too many avoid it. While some physicians debate which method is most accurate, they do agree that early detection

is important and all Americans need to be proactive in assessing their risk of colon cancer.

"Any type of screening procedure is by far better than not getting screened at all," said Michael Kreines, M.D., gastroenterologist with the Ohio Gastroenterology and Liver Institute and member of the Medical Science Advisory Committee for the Colon Cancer Alliance, a leading advocacy group. "By knowing your risk factors and getting screened, you can reduce your risk of developing the disease before it is too late."

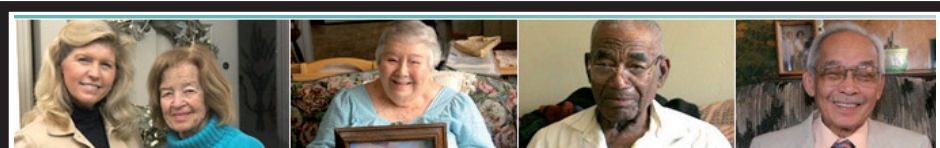
In addition to advising that men

and women age 50 and older be screened regularly, colon cancer screening guidelines identify some factors that increase a person's risk of developing the disease, including personal or family history, African-American and Hispanic descent and lifestyle factors.

The first step is committing to get screened. To help, the "Find it First" initiative, sponsored by medical technology company Olympus, gives Americans the extra push to get screened. For each person making the commitment at www.FinditFirst.com, the company will donate a dollar to the Colon Cancer Alliance and the Colorectal Cancer Coalition. The website also offers the latest information on colon cancer symptoms, the types of screenings and local doctors who perform these tests.

Learn More

For more information about colon cancer and making the commitment to be screened, visit www.FinditFirst.com. If you are at risk, consult your healthcare provider about your risk factors and screening options.



WON'T YOU HELP THE MEALS-ON-WHEELS PROGRAM?

The Meals on Wheels program is in need of volunteer drivers. Mileage is reimbursed and interested persons must fill out an application and provide a copy of their drivers' license and car insurance. After they have passed a background check and go through a short training, they may begin driving. Contact us at 404-0922.

FREMONT/CUSTER County Menus

Penrose(372-3872) - Canon City(275-5524)

Florence(784-6493) - Salida (539-3351)

PENROSE CENTER

1405 Broadway-Penrose (Tues/Thur)

JANUARY 4: HONEY BBQ CHICKEN, Oven Browned Potatoes, Chopped Spinach, Diced Pears.

JANUARY 6: BEEF STEW/Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.

JANUARY 11: SWEET/SOUR PORK, Steamed Brown Rice, California Vegetable Medley, Diced Pears.

JANUARY 13: CHICKEN FRIED STEAK/COUNTRY GRAVY, Roasted Garlic Mashed Potatoes, Seasoned Cauliflower Broccoli Mix, Apple, Drop Biscuit with Margarine.

JANUARY 18: AMERICAN LASAGNA, Herbed Green Beans, Seasoned Cabbage, Banana, Italian Bread with Margarine.

JANUARY 20: ROAST CHICKEN/BROTH, Scalloped Potatoes, Harvard Beets, Cinnamon Apples.

JANUARY 25: SWISS STEAK/MUSHROOM SAUCE, Whipped Potatoes, Seasoned Greens, Tropical Fruit.

JANUARY 27: CHILI CON CARNE, Wheat Crackers, Sliced Yellow Squash, Fresh Apple, Cornbread with Margarine.

FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

JANUARY 4: ROAST PORK/GRAVY, Oven Browned Potatoes, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll with Margarine.

JANUARY 6: BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.

JANUARY 7: KIELBASA, Parsley Buttered New Potatoes, Mixed Vegetables, Squash, Pineapple Mandarin Orange Compote.

JANUARY 11: BEEF STROGANOFF, Orange Spiced Carrots, Ruby Beet Salad, Tropical Fruit.

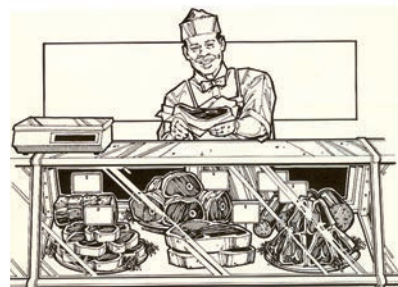
JANUARY 13: PORCUPINE MEAT-BALLS, Whipped Potatoes/Gravy, California Vegetable Medley, Banana.

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JANUARY 14: TUNA MACARONI SALAD, Cool Cucumber Salad, Orange Juice Gelatin, Salad with Banana, Peaches, Cheddar Drop Biscuit.

JANUARY 18: CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef On a Bun, Creamy Coleslaw, Almond Peaches.

JANUARY 20: SPAGHETTI/MEAT-SAUCE, Tossed Salad with Italian Dressing, Seasoned Green Beans, Orange.

JANUARY 21: CHICKEN & NOODLES, Seasoned Green Beans, Baked Acorn Squash, Apricot Pineapple Compote.

JANUARY 25: HONEY BBQ CHICKEN, Oven Browned Potatoes, Chopped Spinach, Diced Pears.

JANUARY 27: HUNGARIAN GOULASH, California Vegetable Medley, Chopped Spinach with Malt Vinegar, Banana.

JANUARY 28: SLOPPY JOE ON A BUN, Scalloped Potatoes, Peas and Carrots, Apple.

SALIDA MENU

719-539-3351 before 9:30am Tue/Th/Fri

JANUARY 4: PUEBLO BEEF STEW, Wheat Crackers, Sliced Yellow Squash,

Apple, Cornbread with Margarine.

JANUARY 6: CHICKEN & NOODLES, Seasoned Green Beans, Baked Acorn Squash, Apricot Pineapple Compote.

JANUARY 7: BEEF AND BROCCOLI STIR FRY, Steamed Brown Rice, Steamed Carrots, Pineapple Tidbits.

JANUARY 11: VEGETABLE SOUP, Cold Roast Beef Sandwich On Wheat Bread with Mustard & Mayo Sliced Tomato on Lettuce, Waldorf Salad, Banana.

JANUARY 13: CHICKEN SALAD SANDWICH On Whole Wheat Bread Sliced Tomato on Lettuce, Orange juice, Sliced Peaches.

JANUARY 14: SWEET & SOUR PORK, Steamed Brown Rice, California Vegetable Medley, Diced Pears.

JANUARY 18: BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.

JANUARY 20: SCALLOPED POTATO & HAM, Chopped Spinach, Hard Boiled Egg, Perfection Salad, Apple.

JANUARY 21: HOT ROAST BEEF SANDWICH, Wheat Bread, Roasted Garlic Mashed Potatoes, California Vegetable

Medley, Confetti Slaw, Pineapple Tidbits.

JANUARY 25: SPLIT PEA SOUP, Hamburger on a bun with Catsup, Mustard & Onion, Creamy Coleslaw, Banana.

JANUARY 27: CALIFORNIA VEGGIE BAKE, Spinach Salad with Egg & Italian Dressing, Pears, Citrus Cup, Oatmeal Raisin Cookie.

JANUARY 28: TURKEY TETRAZINI, Italian Green Beans, Cottage Cheese Peach Salad, Strawberry Applesauce.

GOLDEN AGE CENTER

728 N. Main St.-Canon City M-W-F

JANUARY 3: Taco Salad/tomato/lettuce/salsa, strawberry applesauce, cornbread.

JANUARY 5: Chicken A La King, whipped potatoes, tossed salad, apricots.

JANUARY 7: Beef Broccoli Stir Fry, steamed rice, carrots, tropical fruit.

JANUARY 10: Ham & Beans, broccoli, parslied carrots, cornbread.

JANUARY 12: Salisbury Steak, whipped potatoes/gravy, Italian green beans, pineapple.

JANUARY 14: White Chile W/Chicken, cooked cabbage/red pepper, carrots/celery sticks, pears.

JANUARY 17: CLOSED

JANUARY 19: Spinach Lasagna, tossed salad, green beans, mandarin oranges.

JANUARY 21: BIRTHDAY MEAL. Chicken Fried Steak, whipped potatoes/gravy, cheese biscuit - California blend, apples/cinnamon.

JANUARY 24: Enchilada Pie, lettuce/sour cream, yellow squash, fruit cocktail.

JANUARY 26: Chicken & Noodles, peas & carrots, biscuits, peaches.

JANUARY 26: Breaded Fish, whipped potatoes, mixed vegetables, pineapple.

JANUARY 31: Beef Barley Soup, steamed rice, tropical fruit.

ALL MEALS SERVED

WITH MILK

(Coffee or Tea optional)

Most meals served/bread/marg.

Fashion: Looooking Gooood!

Staying Firm About Aging Is The Answer



(NAPSI)-Youthful skin has high levels of elastin and collagen -two important structural proteins-that decrease with age. After the age of about 30, however, firm, resilient skin may start to give way to a sagging and wrinkled appearance.

“We believe one of the single most important causes of age-related skin sagging is the loss of skin elastin fibers, which are the restorative force in the skin. Everyone, whether female or male, will begin to lose skin elastin fibers beginning around age 30,” explained Helen Knaggs, Ph.D., vice president of research and development for Nu Skin.

Ethocyn: Clinically Proven to Increase Elastin

In clinical trials at UCLA, after three months of twice daily use of Ethocyn, a molecule designed to restore

elastin, participants aged 40 to 77 averaged a 166 percent increase in elastin content. Their elastin was restored to the same level as that in the 18- to 25-year-old control group. According to the researchers, it's been clinically shown that Ethocyn gives you the youthful elastin fiber content of a 20-year-old.

Ethocyn in Skin Care Products

Fortunately, Ethocyn is available in select cosmetic products. To address sagging skin, many men and women are choosing Tru Face Essence Ultra, Nu Skin's clinically proven “Firming Specialist” with Ethocyn, as well as co-enzyme Q10 and Tegreen 97 in a protective antioxidant network.

Together, these active ingredients can help restore facial firmness, enhance elasticity and prevent future signs of ag-

ing.

Tru Face Essence Ultra comes in single-dose capsules that make it easy to apply the right amount. Use two capsules a day, one in the morning and one at night, for the most effective results.

Everyday Skin Care

Additional steps to firm, youthful-looking skin include simple measures such as cleansing, moisturizing and protecting your skin every day, as well as eating a healthy diet:

- Plump, supple skin needs to be amply moisturized. Maintaining the moisture balance of the skin helps to protect structural proteins from degradation.
- Limiting sun exposure with sunscreen is one of the best things you can do for your skin. UV rays cause free

radical damage that results in the deterioration of structural proteins, including elastin.

• A diet that includes fresh fruits and vegetables provides the skin with the nutrients needed for daily repair and protection from free radical damage.

Learn More

For more skin care information or to order Tru Face Essence Ultra, call (800) 487-1000 or go to www.nuskinusa.com.

Ed. Note: Remember to always consult your physician before starting any new therapies as Senior Beacon never recommends and product.

Maintaining Your Brain Health A Good Way To Stay Fit

(NAPSI)-Approximately one out of four individuals over the age of 65 potentially has mild memory loss or cognitive impairment, which is now known to greatly increase the risk of developing Alzheimer's disease and related disorders (ADRD).

Early assessment, physicians say, can provide reassurance for the vast majority of people that they're experiencing normal, healthy aging. There's no cure

for ADRD as yet, but care strategies exist that can slow the progression of dementing illnesses to maintain quality of life, reduce long-term institutionalization and cut related health care costs.

The Condition

Alzheimer's disease is the most common cause of mental decline or dementia, accounting for 60 to 80 percent of cases, and occurs due to changes in the brain. Though the root cause is unclear,

these changes include lower levels of neurotransmitters—chemical messengers that help brain cells work properly. By age 85, it's estimated that at least 35 out of 100 people have some form of dementia.

Identify Your Risks

The first step in maintaining your brain health is to know your risk factors for diseases and conditions known to impair cognition—namely ADRD. Despite

the fact that certain risk factors such as age, genetic predispositions and family history cannot be changed, there are many risk factors that you can identify and manage by choosing a healthy lifestyle and using appropriate risk-reducing treatments. Risk factors for ADRD include but are not limited to:



- Stroke
- Diabetes
- Heart diseases
- High cholesterol
- High blood pressure
- Head injury, especially with loss of consciousness.

Additional risks include:

- Obesity
- Severe estrogen deficiency
- Severe testosterone deficiency
- Certain cancer treatments
- Alcohol or chemical dependency
- Regular tobacco use now or in the past
- Unhealthy diet
- Lack of mental and physical exercise
- History of depression
- Stress.

The Program

The Orange County Vital Aging Program is considered a prototype of what a community-based brain health program might look like.

The program promotes long-term brain health through education, risk factor management and early intervention against medical conditions that impair memory. It's supported by a grant to Hoag Neurosciences Institute from UniHealth Foundation, a nonprofit philanthropic organization whose mission is to support and facilitate activities that significantly improve the health and well-being of individuals and communities within its service area.

Assess Yourself

The Orange County Vital Aging Program recommends a three-step process:

- 1) Register online;
- 2) Take an in-person assessment; and
- 3) Repeat in one year.

The self-assessment tools and more information can be found at www.OCVitalAging.org/brain.



They're baaaaaack!

Dave & Dan

in the Morning

Pueblo has its own Radio Stations again!




Social Security & You

from Melinda Minor, District Manager - Pueblo



Questions & Answers

GENERAL

Question:

I don't have direct deposit yet so I still get a check in the mail. What do I do if I did not receive my Social Security check?

Answer:

If you still are receiving checks by mail, please wait until three days after the date you normally receive your payment before calling. If you still have not received your payment by then, contact us at 1-800-772-1213. Please consider direct deposit for future payments because you will never have to worry about late or missing payments.

Learn more at www.socialsecurity.gov/deposit.

Question:

How do I request proof of my benefit amount?

Answer:

You can use your SSA-1099 form as proof of your income if you receive Social Security benefits, or you can use the annual cost-of-living adjustment notice as verification of your current benefits. You also can make an online request for a Proof of Income Letter at <https://secure.ssa.gov/apps6z/BEVE/main.html>, or you may call Social Security's toll-free number, 1-800-772-1213. People who are deaf or hard-of-hearing may call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on Monday through Friday.

RETIREMENT

Question:

I began collecting Social Security retirement benefits at age 62, but also continued working. Now I am full retirement age. Do I need to report my earnings to Social Security?

Answer:

No. When you reach full retirement age, you no longer need to report your earnings to Social Security. You do, however, need to report earnings for those months in the calendar year before the month you reach full retirement age. For example, if you reach it in May, you would need to report your earnings total for the four earlier months. If you are under full retirement age when you start getting your Social Security payments, \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2010 and 2011, that limit is \$14,160. In the calendar year you attain full retirement age, \$1 in benefits will be deducted for each \$3 you earn above a higher annual limit up to the month of

full retirement age attainment. For 2010 and 2011, that limit is \$37,680. Learn your full retirement age by consulting the chart at www.socialsecurity.gov/retire2/agereduction.htm.

Question:

I'm retired and I get a monthly withdrawal from an IRA. I plan to apply for Social Security benefits. Will the money from my IRA be considered earnings that could reduce my monthly benefits?

Answer:

No. Non-work income such as pensions, annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. For more information, we suggest the following publications: Retirement Benefits (Publication No. 05-10035) and How Work Affects Your Benefits (Publication No. 05-10069). You can find both online at www.socialsecurity.gov.

DISABILITY

Question:

I need help. My husband was diagnosed with early-onset Alzheimer's disease. We need Social Security disability benefits. What should we do?

Answer:

You should apply for disability benefits. You can complete an application for Social Security benefits online at www.socialsecurity.gov/applyfordisability. Then, fill out an Adult Disability Report, which you also can find online. The disability application is a claim for benefits, while the disability report provides us with information about your husband's current impairment. You should be able to complete these on your own, but you can call us toll free at 1-800-772-1213 (TTY 1-800-325-0778) to set up an appointment to help you complete the application in person or over

the phone. Early-onset Alzheimer's falls under the purview of Compassionate Allowances. This means Social Security will be able to expedite the processing of your husband's disability claim. Claims involving Compassionate Allowances conditions can be processed in a matter of days rather than the months and years other disability decisions sometimes can take. For a list of Compassionate Allowances conditions see www.socialsecurity.gov/compassionateallowances.

MEDICARE

Question:

If I call Social Security's toll-free number can a Social Security representative take my application for Extra Help over the phone?

Answer:

For the fastest service, apply online at www.socialsecurity.gov/prescriptionhelp. However, if you call Social Security at 1-800-772-1213 and an interviewer is available, he or she may be able to take your application over the phone. If an interviewer is not immediately available, we can schedule a telephone appointment for you. Learn more about Social Security by visiting our website at www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778). For more information about the Medicare prescription drug program, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

RESOLUTIONS FOR 2011

It's that time of year: out with the old and in with the new. You may be thinking about your list of New Year's resolutions for 2011. There are many important things to consider. May we suggest a few? Each of these will take only a matter of minutes.

1. Get an estimate of your future Social Security benefit. In just a few minutes, you can have an instant, personalized estimate of your future Social Security benefit. Our online Retirement Estimator gives estimates based on your actual Social Security earnings record. This is valuable to know when you're making plans for your future. Check it out at www.socialsecurity.gov/estimator.

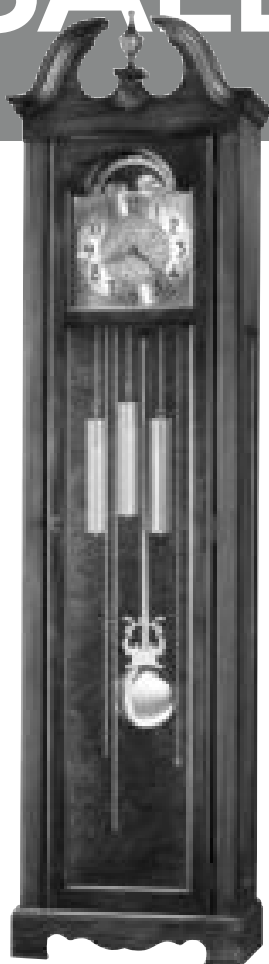
2. Read your mail. Be especially careful about looking at mail that arrives from Social Security. About two to three months before your birthday, you should receive your annual Social Security Statement. Your Statement is a concise, easy-to-read personal record of the earnings on which you have paid Social Security taxes during your working years and a summary of the estimated benefits you and your family may receive in retirement, survivors or disability benefits as a result of those earnings.

3. Visit the ballpark. Not that one; the Ballpark Estimator. It will help you do a better job of saving for your future. It's true that times have been tough lately. But no matter how much you earn, it's a good idea to try to save. Check out the Ballpark Estimator for a projection of how much you should save for a comfortable retirement. Go to the ballpark at www.choosetosave.org/ballpark.

Deciding to diet, exercise, read more books, or watch less television are all good resolutions. But the ones we suggest don't require nearly as much work and won't nag you all year long. Take a few minutes now, and you could have this list of resolutions knocked out in less time than it takes to put together a list of resolutions.

Happy New Year from Social Security. Feel free to visit us anytime at www.socialsecurity.gov.

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Villa Pueblo Senior
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Here's To A New Year AND A New You.....

by Charlene Causey

Welcoming in a new year has an old familiar ring, doesn't it? New beginnings, big plans, bright resolutions and so on seem to emerge this time every year. Unfortunately, the best laid plans don't seem to pan out after the initial enthusiasm wears off. When it comes to your health, there is good news! Even the smallest of positive changes can make a difference and, over time, can have significant impact.

Often times I revisit aspects of good health, adding new information as latest research reveals it. Consider this part one of challenging your health to simpler, yet better, approaches to forming "healthy" habits. Dividing the body into systems, the way doctors and nurses study the human body, I want to begin with the eliminative systems.

Focusing on detoxification of the body is extremely vital. Putting

good nutrition and supplements in to the body, without cleaning out the old waste is like adding food and balancing chemicals to a fish tank without ever changing the water and disposing of dead matter and excrement. Sounds gross, I know, but my point is detoxifying the body is even more important these days with all the processed food, chemicals additives and poor choices people make.

Beginning with the skin, it is important to exfoliate and cleanse the skin on a daily basis. In fact, chemotherapy patients are required to take daily showers or baths to remove residues from the poisonous chemotherapies that their skin excretes. Our skin is the largest organ of elimination and needs the stimulation of rubbing, massaging, brushing and gentle cleansing to remove the toxins it eliminates. When considering cleansers, the more

simple and gentle the better. Far too many additives and chemicals are in many products today that only add to and complicate the toxic load. Even the water has toxic chlorine and other substances that are unhealthy, so consider a filter, if not for the whole house, at least for the shower and cooking.

Next is the digestive tract which is extremely important to keep clear of clogging substances and abnormal residue. Remembering the fish tank analogy applies here as well. The easiest, cheapest way to keep things moving is to ensure that enough fiber is consumed

daily. Bowel movements should be smooth, easy and at least once or twice a day. Quarterly colon cleanses is what I recommend using herbal preparations or possibly colon hydrotherapy, depending on the digestive concerns.

The kidneys deserve as much attention for their elimination prowess as the colon. The network that the kidneys contain is capable of filtering approximately 50 gallons of blood each day. Although it has a powerhouse filter, the kidneys are delicate and sensitive to high blood pressure and diabetes, both

SEE "CAUSEY" PAGE 9.

WHERE ARE THEY NOW?

by Marshall Jay Kaplan

MICHELE LEE

She could sing. She could dance. She could perform comedy. She could perform drama. She could do it all – and Michele Le continues to do it all – including directing!

Michele Lee was born on June 24, 1942 in Los Angeles, CA. The daughter of a make-up artist, Michele always wanted to go into show business. Prior to graduating from high school, the pretty and perky seventeen-year-old landed a role on television's 'The Many Loves of Dobie Gillis'. The next year, she headed to New York and began auditioning for various stage roles, eventually landing on Broadway in 'Vintage '60'.

At age nineteen, she landed a starring role on Broadway opposite Robert Morse and Rudy Vallee in 'How to Succeed in Business Without Really Trying'. The play's success led to a film version and Michele was back in Los Angeles. She now became a film ingénue starring in films such as the original 'The Love Bug' (1969). During this time, Michele married actor James Farentino in 1963. They had one son, David, before divorcing in 1981.

Michele was now a full fledged stage, film and TV star. She was nominated

for her first Tony Award in 1974 for 'Seesaw'. She was a frequent guest of TV dramas and comedies including 'Marcus Welby MD', 'Love American Style', 'The Love Boat', 'Fantasy Island' and many, many game shows.

In 1979, Michele won the role of Karen Fairgate (best friend to Joan Van Ark's Valene Ewing) on 'Knots Landing'. The show ran for 14 season and Michele was the ONLY actor to appear in each and every of the 344 episodes. Joan and Michele remain best friends in real life. "To this day, we still call each other Joan and Val", she recalls.

After Knots, Michele continued to act and won a Tony Award, but more importantly became a prominent TV director and producer. Directing began on the set of Knots and continued on such shows as 'Dr. Quinn Medicine Woman'. She has produced and starred in made-for-TV movies, such as the biopic of Dottie West and Valley of the Dolls author, Jacqueline Susann.

Michele Lee is probably one of the most energetic, smart and funny women in show business. She currently resides in a beautiful 12,000 sq. ft. home on the outskirts of Beverly Hills. She explains the reason for the home's size, "I wanted a huge home to be filled with my husband, our children and all of my grandchildren. Well, I'm divorced, have only one son and no grandchildren. So, I'm left in his big empty house. Well – there's a plan that didn't work out!" She laughs hysterically.

Michele Lee is close to 70 years young. She is warm, engaging, beautiful and talented. She takes the business side of show business seriously and we are sure to see her back on the stage doing what she does best – entertaining.



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Here Are Some Quick Tips On Energy Assistance

(NAPSI)-Information that many older adults may greet warmly is just what types of energy assistance might be available to them. To help, the Eldercare Locator offers resources and tips:

- To find out about energy assistance programs, contact the Eldercare Locator at (800) 677-

1116 or visit www.eldercare.gov and get connected with your local Area Agency on Aging.

- Take advantage of special heating assistance funds and no-cut-off eligibility programs from utility providers.

- Make sure your home is energy efficient. Information is availa-

ble from the Environmental Protection Agency's Energy Star program at www.energystar.gov.

- Get a free, helpful brochure, "Winter Warmth and Safety: Home Energy Tips for Older Adults," by calling (800) 677-1116.

The Eldercare Locator is a public service of the U.S. Admin-

istration on Aging and is administered by the National Association of Area Agencies on Aging (n4a).



Glaucoma Becomes More Common As We Age

from page 5.

treating the disease before vision is affected.

Glaucoma is not related to diet, exercise, or lifestyle factors, like some other health problems. As a result, there are no lifestyle modifications to help prevent glaucoma. Glaucoma is an aging process, and becomes more common as people get older. Not everyone gets

glaucoma with age, however, and some people may simply be at more risk. This is probably because of their genetic and physical makeup, things we can not control. Simply put, most glaucoma is due to a combination of aging and bad luck. The risk of developing glaucoma can run in families, and people whose family members have had glaucoma should be checked by an eye doctor

more frequently. People who have ever had an eye injury are also at higher risk for glaucoma, and should be checked every year. Even people with no family history of glaucoma are at risk. Regular screenings are recommended for all adults every year or two.

To check for glaucoma, ophthalmologists measure the eye pressure in both eyes, and dilate both eyes with drops. After the eyes are dilated, the optic nerve can be seen. Certain changes in the optic nerve can indicate glaucoma. Sometimes the nerve can appear cupped out, as if a piece was missing from the middle of the nerve. Other times, a notch or bleeding is visible at the edge of the nerve. These and other things are clues to glaucoma.

In addition to eye examinations, there are now several tests for glaucoma. One, called a visual field test, uses a machine to help map out peripheral vision. The visual field test is a good way to tell how much vision a person with glaucoma has already lost, and how much they have left. Visual field machines have been around for a while, but newer machines are faster and more accurate. An even newer group of tests measure the nerve directly for damage. These machines, called nerve fiber ana-

lyzers, can tell how much of the nerve has been lost from glaucoma. These are good tests because they can pick up glaucoma before it affects vision. That way, treatment can be started early, to prevent any loss of vision.

Treatments for glaucoma include glaucoma eye drops, laser treatment, and glaucoma surgery. Eye drops work by lowering the pressure in the eye. They must be taken every day to keep the pressure down. Fortunately, modern eye drops are safe and well tolerated. People with serious glaucoma can require more than one eye drop, and not all glaucoma can be controlled just with eye drops. Laser treatment is another option for some patients, and even eye surgery may be needed to keep severe glaucoma under control.

With the newest glaucoma tests, people at risk for glaucoma can be detected earlier. Although there is no ultimate cure for glaucoma, modern treatment and public awareness help keep most people from going blind from glaucoma.

Dr. Blom can be reached for appointments at Rocky Mountain Eye Center. Please call the Pueblo office at 719-545-1530 for more information or to schedule your next eye exam.

Causey

from page 8.

of which can damage the intricate filtration system. Drinking at least half your weight in ounces of water daily helps to keep your kidneys healthy, providing the heart and lungs are in good condition. Adding lemon to the water has added health benefits as well.

Lastly, the lungs are constantly filtering the air we breathe and removing carbon dioxide while providing the body with the oxygen it needs to function. Protecting one self from second and third hand cigarette smoke and other toxins and pollutants is treating the lungs kindly. Also, deep breathing exercises, is just that for the lungs—exercise. As they age, the lungs need to be cleansed through the process of deep

breathing and improved posture.

There you have a plan of small changes, if you are not already doing them, which can add up to big benefits. In case you didn't know it, the body renews itself completely every seven years. We just aren't sure at which stage each part is at any given time. Suffice it to say that with a gradual plan for simple, easy improvements, hopefully you will find that everything old is new again.

Charlene Causey, is a former registered nurse, who has also been a model, skin care consultant, nutritionist, fitness instructor and educator. She is currently a nutrition consultant and certified personal trainer. Her passion is helping others achieve optimal wellness from a natural approach. She can be reached at (719) 250-0683 or iohealth@live.com



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Living Longer Without Outliving Your Money

(NAPSI)-The United States Census Bureau projects the average American's life expectancy to be 78.3 years, the highest it's ever been. Five years ago, the average life expectancy was just over 77 years and experts project it will continue to rise.

With Americans living longer—and therefore facing many additional years in active retirement—financial planning has never been more critical.

Experts recognize that not knowing exactly how long you will live, however, makes it difficult to determine how much money will be needed to comfortably retire. Annuities can bridge the gap in a retirement planning strategy.

“Traditionally, people underes-

timate how long they'll live and overestimate the value of a large lump-sum balance sitting in a retirement account,” says Chris Littlefield, president and CEO of life insurance and annuity provider Aviva USA. “One way to avoid outliving your money is with an annuity that offers the benefit of guaranteed income for life.”

Living Longer, Living Well

Through financial planning, life insurance and retirement advisers encourage clients to define—to the best of their ability—future income needs. In addition, retirees should remember the benefit of taking a diversified approach.

That is why many people nearing retirement are taking a hard look at, and incorporating annuities into, their

retirement strategy. Annuities are a sound financial tool to ensure a level of income security, and help people avoid the potential of becoming a financial burden on their loved ones.

A key attribute of an annuity is a consistent income stream to cover long-term expenses that may surface through the years. Knowing that a consistent cash flow is possible allows those nearing retirement to reduce the risk that misjudging their “magic number” could mean.

It also provides a peace of mind, as many retirees seek to accurately estimate how much money they will need throughout their retirement. Littlefield notes that while annuities are not the “be all, end all” to retirement planning, they do add an element of stability to an

otherwise unpredictable process.

“With so many Americans having spent their entire life in the workforce, we have grown accustomed to a steady stream of income,” Littlefield said. “That is why many of our new customers are taking advantage of the lifetime income benefits in their annuities. With the right planning, it's possible to keep this in place without dipping into your life savings and still have access to your annuity's principal.”

As every person's financial situation is unique, choosing tools that provide lifetime income is a subject that should be discussed with a qualified financial adviser.

New Treatments Offer Rapid Release From Pain

(NAPSI)-If you've ever awakened in the night with excruciating spasms in your calf muscles, chances are you were experiencing a muscle spasm.

Millions of adults suffer from muscle spasms each year. For some, those spasms can be a chronic occurrence affecting their ability to sleep, exercise and just maintain a daily level of comfort.

Muscle spasms can occur in any muscle in the body. When a muscle is in spasm, it contracts uncontrollably and doesn't relax. The pain can be severe. Muscles that frequently spasm or cramp can form knots or microtears that worsen over time, causing the cycle to repeat with increasing frequency.

To prevent muscle spasms, experts recommend staying hydrated and maintaining a diet with the proper balance of electrolytes including magnesium, calcium and potassium. Always stretch before and after exercising and don't overtax your muscles during a workout. When starting a regular exercise program, don't attempt to do too much, too soon. Be aware that temperature extremes—very hot or cold weather—can increase the risk of cramping.

Olympic speed skater Ryan Bedford is a longtime sufferer of muscle spasms. “I get them in the evening after I've been training.” Athletes are more prone to muscle contractions caused by dehydration, muscle overuse, mineral deficiencies or electrolyte imbalances.

Other root causes of muscle spasms include certain diseases and medications. Conditions such as kidney disease, dialysis or diabetes, and certain cancer drugs, cause spasms. Spasms can also be brought on by statin medications, which control cholesterol levels and are taken by some 26 million Americans annually. People on diuretics, those with low potassium levels and people with peripheral artery disease are also susceptible to cramping.

Fortunately, there have been advances in treatments for such cramps. One remedy is a new rapid treatment made with the FDA-approved ingredients magnesium and copper. It relieves muscle spasms in under a minute and lasts for up to eight hours. Called

Cramp911, it gets drawn deep into the muscle where it can help eliminate post-cramp pain.



Muscle cramps and spasms related to certain chronic conditions, such as fibromyalgia, restless leg syndrome or even multiple sclerosis, may also benefit from rapid relief.

For more information, ask your pharmacist, visit the analgesic section of *the pharmacy or grocery*, go to www.cramp911.com or call (800) 696-1490.

Hispanic Perceptions Of Alzheimer's Disease

(NAPSI)-When it comes to Alzheimer's disease, one of the first steps toward early detection and better care is awareness.



The Alzheimer's Association recently found that the Latino community, a group that is one and 1/2 times more likely to have the disease than non-Hispanic whites, lacks that critical awareness.

In a survey funded by MetLife Foundation, as many as 64 percent of Hispanic respondents agreed their community is not sufficiently aware of the condition. While more than 90 percent knew Alzheimer's is a progressive brain disease that causes memory loss, problems with thinking and behavior, only half knew it is fatal.

Fortunately, the findings also showed a desire to learn more. In response, the Alzheimer's Association created a Spanish-language educational workshop to help people with the disease and their families explore

the warning signs of Alzheimer's. The workshop's goal is to raise awareness of Alzheimer's within the Hispanic community and provide much-needed information to families struggling to recognize the disease.

“Alzheimer's disease is not normal aging. It is a complex brain disease that impacts much more than memory,” said Janis Robinson, Director of Diversity and Strategic Collaborations at the Alzheimer's Association. “Knowing the warning signs of Alzheimer's is critical to early detection and receiving the best care possible.” The workshop, entitled “Know the 10 Signs,” discusses the fol-

lowing 10 Warning Signs of Alzheimer's:

1. Memory loss that disrupts daily life.
2. Challenges in planning or solving problems.
3. Difficulty completing familiar tasks at home, at work or at leisure.
4. Confusion with time or place.
5. Trouble understanding visual images and spatial relationships.
6. New problems with words in speaking or writing.
7. Misplacing things and losing the ability to retrace steps.
8. Decreased or poor judgment.
9. Withdrawal from work or social activities.
10. Mood and personality changes.

Learn More

For more information on the 10 Warning Signs of Alzheimer's or to find a local Alzheimer's Association chapter, visit www.alz.org/espanol.

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Reeling "Another Win For Big Red"

by Film Critic Betty Jo Tucker, Pueblo

ANOTHER WIN FOR BIG RED
Excitement mounts with every hoof beat in "Secretariat," available January 25th on DVD. Thanks to Randall Wallace's sure-footed direction, Diane Lane's award-worthy performance, and

racing scenes that take your breath away, this excellent film crosses the finish line as a real crowd pleaser. I'm one of the millions who thrilled at Secretariat's real-life Triple Crown win in 1973, so I loved watching the cinematic presentations of these races.

Similar to the way Big Red ran most of his races -- coming from behind the pack -- "Secretariat" starts out slowly, then picks up momentum as the story unfolds. Kudos to Wallace for allowing us to get settled in with the characters before unleashing the movie's powerful dramatic elements. And Lane simply transforms herself into Penny Chenery, a housewife with strong convictions and nerves of steel, who sees great things in store for the foal she wins in a coin toss. Although faced with almost insurmountable obstacles, Penny's commitment to this unusual colt never waivers. At great

risk to her relationship with her husband (Dylan Walsh) and children, Penny decides to do everything she can to save her father's horse farm and to make sure Big Red has the best trainer (John Malkovich as Lucien Laurin) and jockey (Otto Thorwath as Ron Turcotte) possible.

If "Secretariat" needed an alternate title, it could have been "A Woman and Her Horse," for the film is as much about Penny as it is about Big Red. Lane makes us understand the woman's deep connection with this amazing animal, especially in a poignant scene showing non-verbal communication between the two before an important race.

Fortunately, Lane receives strong support from the rest of the fine cast, including the beautiful horses portraying Secretariat. Malkovich and Margo Martindale add a touch of humor as

the unconventional, flashy trainer and Penny's droll secretary, respectively. Walsh is convincing as a husband dismayed about his wife's absence from the family. In fact, he's so convincing I wanted to shake him a couple of times and say, "Get with the program!"

Of course, central to this story of the greatest racehorse of all time are the racing sequences. Cinematographer Dean Semlar deserves credit for giving viewers a chance to view part of one race almost the way the jockey sees it as well as for fascinating shots of the horses inside the starting gate. Moments before a particular race begins, Secretariat seems to be giving one of his most important challengers the "evil eye" and vice versa. Details like this enhance the movie's visual appeal. And, even though I knew how each race would turn out, I couldn't help feeling excited as the powerful thoroughbreds thundered down the track. No wonder "Secretariat" ranks high on my list of all-time favorite racing films and ends up on my "2010 Best Movies" list. (Released by Walt Disney Pictures and rated "PG" for brief mild language.)

More DVD New Year Treats

Two other excellent 2010 films are being released this month: "The Last Exorcism" on January 4th and "Red" on January 25th. Although hand-held camera work usually gives me a headache, I decided to see The Last Exorcism anyway. Try to see it, that is. I fully expected to listen to my husband's whispers about what was happening while keeping my eyes closed most of the time, hoping to avoid the jerkiness on screen. But I became so involved with the main character plus his "exorcism debunking" plan that I wanted to watch him every minute.

Credit goes to Patrick Fabian for his splendid portrayal of Cotton Marcus, an evangelical minister dedicated to

SEE "BIG RED" PAGE 18.

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Colorado Bar Association's 'Legal Lines'

Ed. Note: This is a column the Colorado Bar Association provides as a public service.

Effects of a criminal conviction on green card status

Question: How would a criminal conviction affect my green card status?

Answer: First, a "conviction" under immigration law can mean much more than a jury conviction – it can be a guilty plea, a deferred judgment or any admission of guilt in court.

Criminal convictions can trigger three separate types of immigration-related problems. First, convictions can make a foreign national deportable. This means that the foreign national would be charged by Immigration and Customs Enforcement (ICE) and placed into deportation, or what is now called "removal" proceedings. Second, convictions can render a foreign national inadmissible into the United States. If a conviction makes a foreign national inadmissible, he or she will not be allowed to reenter the country after international travel. Also, he or she will be ineligible to obtain a green card. Third, any conviction will affect a foreign national's ability to naturalize and become a U. S. citizen.

Convictions can subject a foreign national to mandatory detention during removal proceedings. Below is a list of some of the most common crime categories that cause immigration issues:

Controlled Substances: Foreign na-

tionals convicted of any offense related to controlled substance, other than a single offense of simple possession of 30 grams of marijuana for personal use, are deportable. Any conviction for a crime related to controlled substances will make a foreign national inadmissible. However, if a foreign national is convicted of a single offense of simple possession of marijuana, he or she may be eligible to apply for a discretionary waiver of inadmissibility.

Crimes of Moral Turpitude: Foreign nationals convicted of a crime of "moral turpitude" with a maximum possible sentence, regardless of the actual sentence, of one year or more within five years of admission to the United States is deportable. "Moral turpitude" has been typically defined as intent-based crimes that involve a base or vile act, such as fraud or stealing, sexual crimes or intentional and reckless crimes that hurt people or property. Foreign nationals who have been convicted of two or more crimes of moral turpitude not arising out of a single scheme of criminal misconduct are deportable regardless of the sentence imposed. A conviction for a crime of moral turpitude will render a foreign national inadmissible unless the maximum possible penalty for such crime did not exceed one year imprisonment and the actual sentence was for six months or less imprisonment.

Aggravated Felonies: Any foreign national convicted of an aggravated felony at any time after admission to the

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United States is deportable. It is important to note that whether a crime is classified as a misdemeanor or felony under state law has no impact on the analysis of whether it is an aggravated felony for purposes of immigration. Aggravated felonies will preclude nearly all forms of relief in removal proceedings and will forever bar the person from gaining citizenship through naturalization.

Firearms Offenses: Any foreign national who is convicted of firearms offense in violation of any law is deportable.

Domestic Violence and Related Crimes: Any foreign national who at

any time after admission is convicted of a crime of domestic violence, stalking or child abuse is deportable. Those who violate the portion of a protection order that involves protection against credible threats of violence, repeated harassment or bodily injury are deportable.

The Colorado Bar Association welcomes your questions on subjects of general interest. The column is meant to be used as general information. Consult your own attorney for specifics. Send questions to CBA attn: Sara Crocker, 1900 Grant St., Suite 900, Denver, CO 80203 or e-mail scrocker@cobar.org.

For more information visit www.cobar.org.

Eldercare Locator Is Great Resource

(NAPSI)-By 2030, there will be about 72 million Americans over 65 years old, more than twice as many as in 2000. A recent survey found that 85 percent of those over 45 want more information about aging issues. Fortunately, the answer to many aging questions is just a call away.

The Eldercare Locator, a public service of the U.S. Administration on Aging, is a first step to finding resources for older adults in any U.S. community. This free service connects you to local agencies that provide information about resources and assistance for older adults and those who care for them. It also offers brochures on a variety of topics and caregivers can find support groups and other helpful services.

Now, with the "boom" in the older population, the Eldercare Locator has added live operators and additional informational resources.

To reach the Eldercare Locator, call (800) 677-1116, Monday through Friday, 9 a.m. to 8 p.m. EST or visit www.eldercare.gov. The Eldercare Locator is administered by the National Association of Area Agencies on Aging (n4a).

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The Well-Dressed Garden: *The Gardener's Treasures*

by Marty Ross

Like squirrels gathering nuts, gardeners seem to instinctively amass collections: roses, baskets, garden books, birdhouses, daffodils, botanical prints

and flowerpots are all elevated to the status of the collectible.

"I love my collections, and I make them part of my daily life," says James Baggett, editor of Country Gardens

magazine and an inveterate collector of antique garden tools, plants, watering cans and postcards from public gardens, among many other things. "I know I'm a lot like my readers -- I love anything related to gardening and collecting, and I'm always looking for more," Baggett says.

Statues, sundials, gazing globes and whimsical ornaments fill collectors' gardens. Farm implements and fountainheads find their way into the fragrant herb gardens and well-ordered orchards of gardeners who have discovered that they contribute immeasurably to a garden's mood and charm.

Collections have a regular place in the pages of Country Gardens. Baggett has photographed gardeners' collections of Roseville vases, antique seed boxes, hose nozzles and garden hats. Some of the collections are valuable today, but the cherished items may have cost next next to nothing when they were new.

"Like black-and-white photographs of people posing in their gardens -- you can get them for pennies at ga-



You can launch a collection with just one pretty piece -- like a weathered birdhouse. You'll find your garden has room for dozens. photo: Marty Ross

rage sales," Baggett says. "I love things like that."

Old photographs are fragile, of course, but many garden collectibles are particularly suited for a spot among the flowers. Barn finials, weather vanes and weathered statues are meant for the outdoors, and a lush garden covers signs of wear and tear. Spring is ageless, and in the dappled light under the trees, a bust with a broken nose or a statue missing an arm does not look like damaged goods: It lends distinction to the space, suggesting both the passage of time and the continuity of the enterprise of gardening.


Gardeners smitten by old roses, reblooming iris or shade-loving hostas always seem to have more room for more varieties. Rosarians may have dozens of kinds scattered through their mixed flower beds, or they may display their collection in a garden dedicated solely to their favorite flower. Daffodil and daylily fanatics can indulge their interest without fear of exhausting the possibilities: Thousands of cultivars are available. Baggett collects Sansevierias, cast-iron plants (Aspidistras) and holiday cactus. He loves plants with variegated foliage -- leaves that are splashed, striped or curiously veined -- and trades plants and cuttings with friends, like kids trading baseball cards.

The thrill of the hunt definitely grips garden collectors, who carry on correspondences with hybridizers half a world away, join seed exchanges or travel to flower shows and antique markets


SEE 'GARDEN' PAGE 19.

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Passengers Like Azamara Changes, Especially The Wine

by David G. Molyneaux - *TheTravelMavens.com*

In this time of rampant nickel-and-diming aboard the big cruise ships – increasing onboard revenue with charges for everything from water and coffee to scoops of ice cream and between-meal cookies – Azamara Club Cruises is moving in the opposite direction.

If the response by passengers on my November voyage aboard Azamara

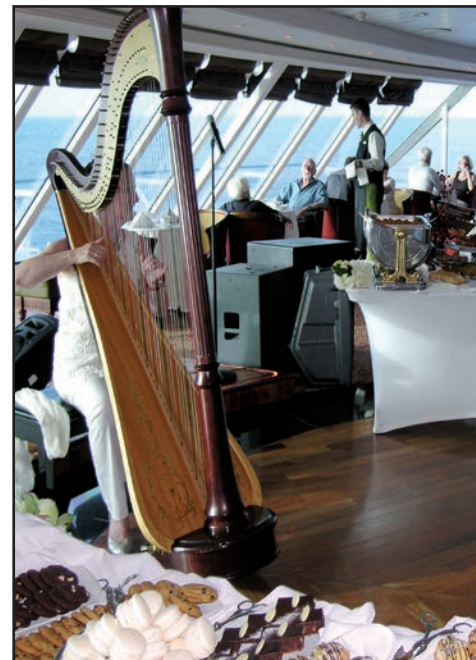
Journey is any indication, the cruise line has hit a positive chord.

To be more inclusive – meaning that the basic cruise price includes items that carry additional fees on most other ships – Azamara no longer charges for glasses of wine at lunch and dinner; bottled water, soda pop, specialty coffees and tea; and gratuities for waiters, bar staff and cabin stewards. Each of the two Azamara ships now has a free self-

service laundry.

Azamara CEO Larry Pimentel wants to place his two cruise ships closer in style to the ships operated by Silversea, Seabourn and Regent Seven Seas – top luxury vessels with higher rates than Azamara but also more included items, covering nearly everything aboard ship, such as alcohol, but not spa treatments. Regent Seven Seas stands out by offering shore excursions at no extra charge.

Azamara's primary rival is Oceania Cruises, which has the same owner as Regent Seven Seas. Like Azamara, Oceania touts its high quality of food and service, charging for wine at meals but not bottled water or sodas. Three of Oceania's ships, each carrying fewer than 700 passengers, are the same size and design of the two Azamara ships. Oceania is bringing out a new ship in January (2011), the Marina, which will hold about 1,250 passengers.



Harpist Jacqueline Dolan plays during afternoon tea in the Looking Glass lounge on Azamara Journey. No extra charge for tea or cookies. photo: David G. Molyneaux, *TheTravelMavens.com*

Of course, wine at meals, bottled water and staff gratuities are not free, and vacationers really don't save any money on ships that include these items in the cruise price.

No cruise line gives anything away. Costs for included items are folded into the cruise rates, which have risen on Azamara, as you can see if you look at brochure prices for 2011-2012 compared with 2010. Azamara's cruise rates – generally \$200-\$300 per person per night – still are below those of Oceania, but are edging closer.

Free or not, there is a comfort level in having wines – one white and one red, different for each meal – poured for lunch and dinner without charge, said passengers on my Azamara Journey cruise across the Atlantic.

Among reasons offered by passengers was the ease of dining with friends. Because of open seating in the dining room, passengers often choose different dinner partners each night. "No one has to remember who bought the wine or face any of the discomfort that comes with deciding who pays what," said a passenger from England.

"I am amazed," said a passenger from Texas, who noted that the red wine that evening with dinner carried a Rosemont label. "I paid more than \$30 a bottle for that on my last cruise," he said.

Heike Berdos, hotel director on Azamara Journey, said the cruise line is promising that wines will be "not just any old whites and reds, but good grape wines from all over the world." Passengers can buy special wines onboard, at a good price, she said.

Azamara is owned by Royal Caribbean. Pimentel took over as Azamara CEO last year. He has directed his ships to be more destination oriented, which shows in Azamara's itineraries for 2011-2012. Go to <http://www.azamaracruises.com>.

Pimentel said his ships are slowing down, staying longer at ports to give passengers more time to explore, and staying later at ports with nightlife, sometimes docking over night.

"If you leave Monte Carlo or Miami Beach by 6 p.m., you haven't been there," he said at dinner earlier this year. *David Molyneaux writes monthly about cruising. He is editor of TheTravelMavens.com*

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Ann Coulter: "Scrooge Was A Liberal"

by Ann Coulter

It's the Christmas season, so godless liberals are citing the Bible to demand the redistribution of income by government force. Didn't Jesus say, "Blessed are the Health and Human Services bureaucrats, for theirs is the kingdom of heaven?"

Liberals are always indignantly accusing conservatives of claiming God is on our side. What we actually say is: We're on God's side, particularly when liberals are demanding God's banishment from the public schools, abortion on demand, and taxpayer money being spent on Jesus submerged in a jar of urine and pictures of the Virgin Mary covered with pornographic photos.

But for liberals like Al Franken, it's beyond dispute that Jesus would support extending federal unemployment insurance.

This has absolutely nothing to do with the Bible, but it does nicely illustrate Shakespeare's point that the "devil can cite Scripture for his purpose."

What the Bible says about giving to the poor is: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." (2 Corinthians 9:7)

Being forced to pay taxes under penalty of prison is not voluntary and rarely done cheerfully. Nor do our taxes go to "the poor." They mostly go to government employees who make more money than you do.

The reason liberals love the government redistributing money is that it allows them to skip the part of charity that involves peeling the starfish off their wallets and forking over their own money. This, as we know from study after study, they cannot bear to do. (Unless they are guaranteed press conferences where they can brag about their generosity.)

Syracuse University professor Arthur Brooks' study of charitable giving in America found that conservatives give 30 percent more to charity than liberals do, despite the fact that liberals have higher incomes than conservatives.

In his book "Who Really Cares?" Brooks compared the charitable donations of religious conservatives, secular liberals, secular conservatives and "religious" liberals.

His surprising conclusion was ...

Al Franken gave the most of all!

Ha ha! Just kidding. Religious conservatives, the largest group at about 20 percent of the population, gave the most to charity -- \$2,367 per year, compared with \$1,347 for the country at large.

Even when it comes to purely secular charities, religious conservatives give more than other Americans, which is surprising because liberals specialize in "charities" that give them a direct benefit, such as the ballet or their children's elite private schools.

Indeed, religious people, Brooks says, "are more charitable in every measurable nonreligious way."

Brooks found that conservatives donate more in time, services and even blood than other Americans, noting that if liberals and moderates gave as much blood as conservatives do, the blood supply would increase by about 45 percent.

They ought to set up blood banks at tea parties.

On average, a person who attends religious services and does not believe in the redistribution of income will give away 100 times more -- and 50 times more to secular charities -- than a person who does not attend religious services and strongly believes in the redistribution of income.

Secular liberals, the second largest group coming in at 10 percent of the population, were the whitest and richest of the four groups. (Some of you may also know them as "insufferable blowhards.") These "bleeding-heart tightwads," as New York Times columnist Nicholas Kristof calls them, were the second stingiest, just behind secular conservatives, who are mostly young, poor, cranky white guys.

Despite their wealth and advantages, secular liberals give to charity at a rate of 9 percent less than all Americans and 19 percent less than religious conservatives. They were also "significantly less likely than the population average to return excess change mistakenly given to them by a cashier." (Count Nancy Pelosi's change carefully!)

Secular liberals are, however, 90 percent more likely to give sanctimonious Senate speeches demanding the forced redistribution of income. (That's up 7 percent from last year!)

We'll review specific liberals

next week.

Needless to say, "religious liberals" made up the smallest group at just 6.4 percent of the population (for more on this, see my book, "Godless").

Interestingly, religious liberals were also "most confused" of all the groups. Composed mostly of blacks and Unitarians, religious liberals made nearly as many charitable donations as religious conservatives, but presumably, the Unitarians brought down their numbers, making them second in charitable giving.

Brooks wrote that he was shocked by his conclusions because he believed liberals "genuinely cared more about others than conservatives did" -- probably because liberals are always telling us that.

So he re-ran the numbers and gathered more data, but it kept coming out the same. "In the end," he says, "I had no option but to change my views."

Every other study on the subject has produced similar results. In-



deed, a Google study of philanthropy found an even greater disparity, with conservatives giving 50 percent more than liberals.

The Google study showed that liberals gave more to secular causes overall, but conservatives still gave more as a percentage of their incomes.

The Catalogue for Philanthropy analyzed a decade of state and federal tax returns and found that the red states were far more generous than the blue states, with the highest percentage of tightwads living in the liberal Northeast.

In his book "Intellectuals," Paul Johnson quotes Pablo Picasso scoffing at the idea that he would give to the needy. "I'm afraid you've got it wrong," Picasso explains, "we are socialists. We don't pretend to be Christians."

Merry Christmas to all, skinflint liberals and generous Christians alike!

Ron Pollack: Families USA

Dear Editor:

Attached is your first column in the promised series of the Families USA monthly columns on senior health care-related issues.

Sadly, the impact on of the Affordable Care Act on seniors has been grossly misrepresented and distorted-from the supposed creation of 'death panels' to cuts in Medicare-and in other numerous and unfortunate ways. In reality, seniors will see dramatic benefits from the new health reform law, and we at Families USA believe it's important to clarify what those benefits are and when they take effect.

In an effort to give accurate information presented in a neutral context, Families USA will be launching a monthly column series geared towards answering critical health care issues for seniors. Starting this month, we'll be covering a range of issues important to seniors, such as preventive benefits, Medicare Part D, home and community based services, elder abuse, etc. We plan to keep the information as timely as possible and will provide your readers with helpful information crucial to their health and well-being.

To launch our first column of the series, this month we will be discussing the way the new health care reform law will greatly impact the lives of seniors. Starting

on January 1, 2011, most preventative care covered by Medicare will now be free: no deductibles, no coinsurance. Seniors are also now entitled to a free wellness visit, allowing them to meet with their primary care doctor and discuss ways to prevent diseases and improve their overall health. These new benefits will help seniors to catch cancer through early screenings, get recommended vaccines, develop a wellness plan, and most importantly, lead healthier lives. Under the new law, Medicare's improved preventive benefits will make the difference between sickness and health, and in some cases, life and death.

We offer you the column, "Medicare and Prevention: Take Charge of Your Health" and hope you can use this in your publication to give your readers timely information that will be vital to their health. We look forward to sending you our future monthly columns the third week of every month (schedule will be provided soon) and continuing the important effort of providing you with accurate and helpful information.

Families USA is the national organization for health care consumers. We have advocated for universal, affordable, quality health care since 1982, and we see the Affordable Care Act as the most significant step in decades toward the accomplishment of that goal. Ron Pollack is the Executive Director of Families USA. Thanks for your interest in this material

SRDA MONTHLY MENU Call SRDA at 545-8900 for congregate meal site and Meals-On-Wheels Info!

JANUARY 3: Spaghetti & Meatballs
Lima Beans & Carrots Broccoli
Fresh Orange.

JANUARY 4: Lentil Soup, Lemon
Chicken, Carrots, Caribbean Mixed
Veggies, Orange Rice Pudding.

JANUARY 5: Hot Turkey Sandwich,
Spinach, Acorn Squash, Spiced
Plums.

JANUARY 6: Cabbage Beef Bake,
Mashed Potatoes, Scandinavian
Mixed Veggies, Fresh Apple, Cherry
Fruit Jello.

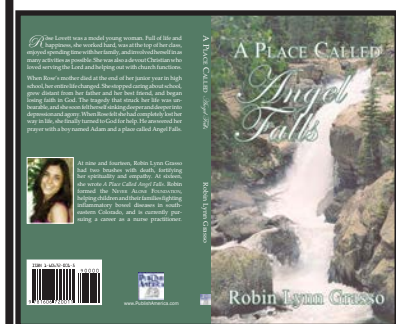
JANUARY 7: Baked Fish/Dill
Sauce, Broccoli, Roasted Sweet
Potatoes/Onions, Banana Muffin.

JANUARY 10: Chicken Rice
Casserole, Cabbage/Carrots/Cauli-
flower, Banana, Cranberry Jello.

JANUARY 11: Beef Pot Toast, Fall
Harvest Couscous, Peas, Grapes.

JANUARY 12: Herb Baked Chicken,
Black Beans, Rice Pilaf, Orange
Carrot Jello, Fresh Orange.

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JANUARY 13: Penne Pasta/Meat
Sauce, Broccoli, Acorn Squash,
Spiced Plums.

JANUARY 14: Roast Cuban Style
Pork, Wild Rice w/ Apricots, Honey
Glazed Carrots, Fresh Orange.

JANUARY 17: Meatloaf Sandwich,
Garlic Mashed Potatoes, Spinach,
Grapes.

JANUARY 18: Tuna Noodle
Casserole, Succotash, Cauliflower,
Bananas & Pineapple.

JANUARY 19: Dijon Chicken, Oven
Roasted Potatoes, Orange Glazed
Carrots, Tomato & Cucumbers,
Fresh Orange.

JANUARY 20: Salmon w/ Mango
& Kiwi, Baked Sweet Potatoes,

Broccoli, Fresh Pear.

JANUARY 21: Pork Green Chili,
Lima Beans/Carrots, Spanish Rice,
Grapes.

JANUARY 24: Corn Tamale
Pi, Parsiled Potatoes, Spinach,
Strawberries & Pineapple.

JANUARY 25: Lemon Cream
Chicken, Rice Pilaf, Zucchini &
Tomatoes, Bread, Fresh Orange.

JANUARY 26: Salisbury Steak,
Glazed Acorn Squash, Basil Green
Beans, Fresh Pear, Chocolate
Pudding.

JANUARY 27: Breaded Fish w/
Lemon, Baked Sweet Potatoes,
Vegetable Couscous, Fresh Apple.

JANUARY 28: Pesto Chicken w/
Pasta, Broccoli, Carrots, Spiced
Plums.

JANUARY 31: Smothered Pork
Chops, Acorn Squash, Honey Glazed
Carrots, Banana Muffin.

Finances: Create And Keep Wealth



Optimism Increases On Street Of Dreams

by Gary Neiens - Financial Advisor / Investment Broker - Raymond James Financial Services, Inc., Member FINRA/SIPC

As this article is being written the stock market continues to hold onto and even increase the late year gains. Even many of the lagging financial stocks staged rallies. This segment would perhaps need to continue to rally in order for this market to see an additional strong leg up. As I mentioned last month, things get a lot easier on Wall Street (initially anyway) when the Federal Reserve shows this kind of loose money accommodation (vast liquidity). Technical analysts suggest that the Standard and Poor's 500* levels that need to be broken through on the upside technically to suggest continuance of the rally are in the 1250-1260 range—this seems quite doable since levels are nearby.

Let's go back though to the Federal Reserve for a moment. There is a tiny corner of the Republican Party that houses a type of conservative/libertarian/nationalist voter. These are the folks that left George Bush very early in his first term. These are not the Sean Hannity type Republicans. From this slot in the party there have long been calls for an investigation of the Federal Reserve. My last months article suggests that this was possible but extremely unlikely. Well, it just got a little less "extremely unlikely". Ron Paul (TX-R), long time critic of the Federal Reserve will now be the chairman of the committee that oversees (a misnomer) the Fed. Bankers have been able to block Paul's Chairmanship in the past, but not this time. Paul wrote the book "End the Fed" and has basically been upset since President Nixon took the country completely from the gold standard in 1971. My guess is this appointment is a wonderful development for U.S. taxpay-

ers. A few of us want to know where all the money Bush and Obama passed out went.

Elsewhere Alabama native and successful investor and market commentator, Jimmy Rodgers, reports that shortages are developing in some commodities, even though prices have moved much higher. He claims the shortages will only grow worse and stoke inflation.

Bullishness on Wall Street continues to expand. December saw the largest one-week jump in optimism (to 56.2 %) since April according to trader H. M. Simoes. Jordan Roy—Byrne at Minyanville compares current values of various investments with their respective 2008 highs. He notes gold is up 40 % (from 2008 highs); silver up 38 %; S & P Stock 500 Average down 21 %; the CCI (Continuous Commodity Index)-Benchmark of 17 commodity futures is down 3 %. Elsewhere a MSN report says that the current most favored market sectors are consumer durables and energy; the most out-of-favor group is now public utilities.

My guess for the New Year is that the market will remain range-bound. Despite the strong year-end rally the S & P 500 stands about where it did 12 years ago. The bond market has begun to struggle after being mostly reliable for more than a decade. The 30-year U.S. Treasury yield passed 4.5% this month. Rising interest rates mean falling bond prices. I expect to see quite a lot of this in the coming year. The bond market has been fairly reliable performers for most of the last two decades, but on Wall Street things do change. The tax-free municipal market is seeing some signs of trouble also. Bloomberg reported that New York City reduced by two thirds the size of their planned bond offering. Tony Shields at Williams Capital said

"Nobody is bidding.... there is not a lot of demand." My guess for this year is that the bond market will be like a Dorian Gray portrait. As you may recall, Dorian Gray was the character in the classic Oscar Wilde tale. Each time Dorian looked at this own portrait it appeared uglier and uglier.

Finally, looking at things that might have been. Business Insider reported the top 13 S & P 500 stocks to have owned through 2010. There is still two weeks before the official scorecard will be final, but the top 5 on this list including Dec. 21st prices are:

- 1) Cummins (energy, production products); CMI, \$111.02/share, + 135 %
- 2) Akami Tech (online video boom); AKAM, \$49.76/share, + 100 %
- 3) Salesforce.com (caught on with cloud computing); CRM, \$138.10/share, + 95 %
- 4) Priceline (online travel market); PCLN, \$408.31/share, + 88 %
- 5) Qwest (now big high bandwidth player); Q, \$7.60/share, + 87 %

I/we hope these market reports have occasionally at least been useful to you.

Happy New Year and our Best Wishes.

Gary Neiens-Financial Advisor / Investment Broker; Julie Cline, New Account Specialist Raymond James Financial Services, Inc., Member FINRA/SIPC
310 S. Victoria Ave, Ste. G
Pueblo, CO 81003

Finally 'Bullish!'

by Ron Phillips

After ten years of bubbles and catastrophes this advisor is starting to get a little bullish.

We have experienced a lot of calamity over the last ten years. We have had bubbles, ranging from the Dot.com run-up, to the housing bubble and credit crisis, and currently the commodities bubble. Of course, we have also had disasters like 9/11 and The Great Recession.

What has been the impact on the market? Towards the start of the last decade the S&P 500 experienced three negative years in a row (2000-2002). That only occurs roughly every four decades. Big news on its own. Then the whole decade was negative. That was HUGE news. A negative decade for the S&P 500 is a "two-century" event. Very rare.

These last ten years would make just about anyone down on the market and the economy. With all of these bubbles swirling around I have never been bullish, either.

THERE IS A SILVER LINING...

One big money manager, billionaire Bill Gross, firmly believes in a "new normal." By new normal he means low GDP growth and high unemployment forever. I think that is nonsense. America has a dynamic, multi-layered economy that prizes innovation and growth. That is our saving grace.

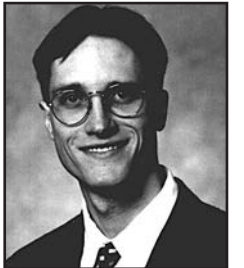
I heard recently we can even balance the Federal budget by 2014 by sim-

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ply freezing government spending. How could that be? Because America is a...dynamic, multi-layered and growing economy.

There is a technical term that sums up my new optimism. It is called "reverting to the mean." That is a fancy way for saying returning to normal. After such extreme events this "rule" says we should expect a more normalized market return. We could even experience better-than-average returns in the next several years. I would be happy with normal yearly returns in the eight to ten percent range.

SUPPORT FROM THE IMF

This is not just blind confidence, either. The International Monetary Fund has estimates for our GDP. From 2011 to 2015 we are estimated to hit new, never-before-seen highs in our economy. Going from an estimated \$14.6 trillion in 2010 to \$18 trillion by 2015.

IN GOOD COMPANY

There are always opposing views about the future. There are some very passionate pessimists like Bill Gross. But there are some other optimists. Another billionaire money manager, Ken Fisher, went so far as to call Gross' new normal "idiotic." Fisher also alluded to more growth ahead, saying, "Get ready for

SEE "BULLISH" PAGE 18.

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Senior Community Update



PARTY TIME FOR SENIORS

January is always the "Fun" time with our annual White elephant Bingo party. Just an all around good time at our monthly potluck luncheon, January 13th, 11:45 pm to 1:45 pm at the PW Memorial Recreational Center. Plan your hot or cold covered dish or dessert to share. Please bring your own table service as well.

Coffee and tea will be provided. Call for directions. For information or to make a reservation, call Membership committee 647-8969 or 547-3944. Guests are always welcome.

FREE FOOT CLINIC

A Free Foot Clinic will be held on Wednesday, February 2, 2011 from 9am-12pm at the SRDA- Joseph H. Edwards Seniors Center on 230 N Union Ave in room 202. Dr. Marble a podiatrist will be checking feet for problems, a nurse from Angels Care Home Health will be conducting balance assessments and SRDA Lifeline will provide information on fall prevention. For more information contact Michelle from Angels Care Home Health at: 547-2700.

ADULT SURVIVORS OF CHILDHOOD SEXUAL ABUSE

WINGS provides therapist facilitated support groups for men and women in which survivors are believed, accepted

and no longer alone. There is a women's group on Tuesday and Thursday evenings.

For more information contact the WINGS office at 1-800-373-8671. Visit our website at www.wingsfound.org.

STROKE SURVIVORS SUPPORT GROUP

The Stroke Survivors Support Group has two chapters. The Pueblo West Chapter meets at 2:00 pm the first Thursday of every month at the Pueblo West Library. The Pueblo Chapter meets at 2:00 pm the second Tuesday of each month at the Joseph Edwards Senior Center in Pueblo On Union Ave.

Call Chuck at 583-8498 for all the information.

LOU GEHRIG'S DISEASE SUPPORT GROUP

Support group for Lou Gehrig's Disease (ALS). Second Thursday each month, 6-7 PM. Thatcher Bldg. 503 N. Main, Suite 103, Pueblo, CO. Call Peggie at 719-584-3068 for all the info.

OWLS MEETING

The OWLS (older-wiser-liveli-er-seniors) invites new members for their social group that has activities including dining out, bowling, movies, picnics and others. For more information please call Joe or Marie @ 545-2803

RIDE TO CHURCH?

Looking for a ride to church? Call Wesley United Methodist Church at 561-8746 and we can make arrangements to transport you to worship and fellowship."

GENEALOGICAL SOCIETY

"The Southeastern Colorado Genealogy Society holds regular meetings on the second Saturday of the month beginning at 2:00pm in the Meeting Room "B," Robert Hoag Rawlings Library, 100 Abriendo Ave., Pueblo. There is a continuing Refresher/Beginners class starting at 1:00PM. Call 250-5782 for details." Guests welcome and there is no charge.

SRDA CALENDAR

SRDA at 545-8900 has activities for seniors every weekday of the month. From quilting to bridge and from computer classes to movies with popcorn and exercise classes, SRDA tries to offer something for everyone in terms of activities throughout the month.

LIVING WITH OSTEOARTHRITIS?

Osteoarthritis does not only strike the knees, hips and hands. In an estimated one million Americans, it also affects the small, vulnerable joints of the neck, and can cause sudden attacks of severe pain that may radiate into the head and arms. But what can patients themselves do about this form of arthritis?

How can they ease the pain, deal with the limitations it causes, and support their doctor's treatment? With the help of some of the world's leading spine specialists, the American Arthritis Society has compiled twelve practical tips for self-care that are effective and easy to follow. Please visit the Society's website at: www.americanarthritis.org.

AARP SCHEDULE OF ACTIVITIES

Pueblo Information Center
AARP PHONE: (719) 543-8876, 1117 Prairie Avenue. HOURS: Mon-Sat 10-3pm
Pueblo, Colorado 81005

Safe Driving Classes, Benefits Check-up, exercising, Tai-Chi, eating right, Census Bureau testing, Model T care group, Convergys recruiting, classic cars, Food Share America, Better Breathers, preparing taxes, quilters group, medicare and financial planning assistance and more available this month.

TOASTMASTERS

What: Pueblo Toastmasters #179 Public Speaking Class

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Contact: Robert W. Johnson, 719-251-8841

STEP-UP PROGRAM

Please call Desi Vial who is the Development Director of Pueblo StepUp at Centura Health, 719-557-3881 Phone 719-557-3880 Fax 1925 E. Orman Ave., Ste G-52 Pueblo, CO 81004 desdavia@centura.org www.centura.org for all the info as to where the programs will be held this month. Also, contact: Cindy at 719-545-1184 for their entire schedule. Get Moving with Pueblo StepUp Community Exercise Programs: Please call Emily Johnson @ 557-3879 for questions about any of Pueblo StepUp's Health & Fitness Programs

ALZHEIMER'S SUPPORT

The second Tuesday of each month at 7 pm at the Ecumenical Church located at 434 S. Conquistador Room C an Alzheimer's Caregiver Support Group will meet Call 544-5720. Tom Reyes, Facilitator.

COMMUNITY BLOOD DRIVES

Please call Julie Scott at (800) 365-0006, press 0. ext. 2873 julie_scott@bonfils.org for Pueblo and Pueblo West Community Blood Drives times and places for January 2010.

JOB SEEKERS

Southern Colorado Job Seekers meets the third Tuesday of each month. Contact Bill Smith, 719-583-1837, Patrick Hurley 719-561-1134 or email them at SCJSNETWORK@hotmail.com

VITA TAXPAYER HELP

This is a call for volunteers to become IRS Certified tax preparers for the VITA (volunteer income tax assistance) program.

Please contact Judith Boudreaux, the VITA/Financial Literacy coordinator for Pueblo, at 296-8768. She will have all the answers to your questions on this subject.

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For more information please contact: Ramona Lombard (719) 583-2732 ramonalombard@me.com Ramona Lombard.com

2011 COLORADO MASTER GARDENER PROGRAM

We are accepting applications. The Colorado Master Gardener (CMG) program is designed to educate individuals in research-based gardening techniques. 2011 training is scheduled every Thursday from January 27 to April 7, 2011, 9 a.m. to 4 p.m., at the CSU Extension office in Pueblo. Application deadline is Dec. 10th. For more information please contact Colorado State University Extension - Pueblo County at 583-6566, <http://pueblo.colostate.edu>, or at 701 Court Street, Suite C.



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To learn more, visit the Web site at www.stonyfield.com.

Big Red

from page 11.

showing the trickery that can be used in exorcism rituals - even to the point of inviting a camera crew along to film one of these events. Fabian's "Cotton" is a spellbinding combination of con man and do-gooder. Cotton chooses vulnerable Nell Sweetzer (Ashley Bell, a revelation in this difficult role) as the youngster he will "exorcize" while the camera rolls. It's absolutely fascinating to see Cotton setting up his props for the exorcism. And they seem to work, but shortly after the fake ritual..... Well, if I tell you, a demon might get us, so you'll just have to see this clever horror flick to find out what happens next. (Released by Lionsgate and rated "PG-13" for disturbing violent content and terror, some sexual references and thematic material.)

Red, a fast-paced action/thriller starring Bruce Willis, Morgan Freeman, John Malkovich and Helen Mirren, is a fun

romp about CIA operatives who come out of retirement to stop an assassination. The veteran stars seem to be having a ball playing members of a former black-ops group brought back together by a common purpose. Fortunately, the characters they play are still up to performing at the top of their game despite their ages. Plus it's such a treat to see the elegant Mirren in a sophisticated evening gown accessorized with combat boots as she gets ready for a shoot-out with the bad guys. (Released by Summit Entertainment and rated "PG-13" for intense sequences of action violence and brief strong language.)

Read Betty Jo's film reviews at ReelTalkReviews.com. Copies of her books, *CONFESSIONS OF A MOVIE ADDICT* and *SUSAN SARANDON: A TRUE MAVERICK*, are available at Barnes & Noble Booksellers and can be ordered online at Amazon.com.

BULLISH

from page 16.
this market's second leg."

More level-headed optimism has come from Warren Buffett, saying recently "I am a huge bull on this country." Even Fed Chairman Ben Bernanke has said "...it is reasonable to expect some pickup in growth in 2011 and in subsequent years."

HOW TO PROFIT

What does all of this mean? It could mean risk will once more pay better than safety. If you have been using the mattress for your investments now could be a good time to slowly increase your

exposure to the market.

Of course, always have a smart allocation plan and diversify with unique asset classes.
Happy New Year!

Ron Phillips is an Independent Financial Advisor and a Pueblo, Colorado native.

*He and his wife are currently raising their two sons in Pueblo. Order a free copy of his book *Investing To Win* by visiting www.RetireIQ.info or leaving a message on his prerecorded voicemail at 924-5070. Simply mention ID #1001 when ordering.*

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The Best Design Categories You've Never Heard Of

by Bill Lahay

From its inception as Apartment Ideas magazine in 1969 to the December 2009 issue that marked the end of its run, Metropolitan Home underwent more than a few transformations. Its revenues waxed and waned, its publisher changed, and its audience matured and grew more affluent. Through it all, the magazine metamorphosed from a hip but humble journal for renters to an upscale champion of modernism in its many forms.

During that time, this sourcebook for modernist design developed a tradition of its own: an annual issue called the Design 100, which featured the editors' favorite picks in residential architecture, decor and related disciplines. Now Michael Lassell, a former features director for the magazine, has gathered with other former staffers to produce a hardcover book to extend

that legacy. "Design 100: The Last Word on Modern Interiors" focuses the same sharp lens on the 100 locations chosen here, but takes creative and sometimes whimsical liberties with the categories each represents. (Many of the homes featured appear under the MH banner for the first time, in order to avoid duplication of previously published material.)

One of the magazine's former contributors describes the essence of modernism as creating "something ahead of the moment, that then stands as timeless." Another defines it as "unexpected juxtapositions." Both assessments apply here, as these homes exhibit elements that are at once fresh and surprising, and yet tinged with the solidity of classics. The contenders originally numbered 200 and were then culled by half for inclusion in the book. Each is afforded a caption of 100 or so words, as well as from

one to several photographs to reveal in images what words cannot convey. And each carries its own unique badge.

You won't find generic categories covering kitchens, baths or master suites, but rather specialized titles that indicate specifically why the home or room is exceptional. The award criteria seem arbitrary -- and to some extent they are -- but that cannot detract from the awe and affection the reader is likely to feel for these places. One residence earns its place as the "Most



Dubbed "Best Rooftop Playroom for Adults," the outdoor ensemble atop this Manhattan high-rise features a dining pergola, hot tub, day bed and a "wall" of running water. It's one of the 100 spaces featured in Metropolitan Home: Design 100. photo: Filipacchi Publishing

tense reds, purples and blues infuses this Arizona desert home.

-- Best Living Room Inspired by the Ark: Walls of nothing but glass and a wood grid frame support a beam-and-plank ceiling inspired by the lines of a ship's hull.

-- Most Amazingly Graceful Screened Porch: One of six decks on this Cape Cod home is sheltered by a soaring roof that echoes both Asian architecture and the old tobacco barns of the American Southeast.

Garden

from page 13.

in search of new acquisitions. Online, eBay brings a whole world of collecting right to your desk. "I buy on eBay all the time," Baggett says. "You would be amazed. I even buy vintage garden magazines and seed catalogs."

Some collectibles look great both outdoors and in. Mark Golbach and

Linda Brazill, enthusiastic gardeners in Madison, Wisc., write about "objects of desire" in their blog, Each Little World (eachlittleworld.typepad.com), documenting collections of rocks, flowerpots and architectural salvage. Some of their collection of wood-fired pottery, perfectly suited to their Japanese-style garden, is displayed in their home in winter, bringing a bit of the garden's aesthetic indoors.

Garden designer Katherine Moody Brooks collects vintage garden books and antique hand tools, and displays them in her home in Richmond, Va. Her books include old editions of the annual guidebook to Virginia's Historic Garden Week, and an early copy of the Better Homes and Gardens gardening encyclopedia, full of timely tips for 1950s gardeners. In her garden, she collects interesting vegetables, growing something new every year. She eats this collection every year, of course, but the idea is the same. She shares the bounty with friends in her garden club, the Urban Farmer Outlaws.

Like art collectors eager to show off their paintings, gardeners love to share their collections and the stories that inevitably go with them. "Readers are very enthusiastic," Baggett says. "One reader was so excited that he sent us pictures of

the mix is diverse and creative enough to stoke any imagination, and the many remarkable individual elements range from the exotic -- an 88-foot table made from a single slab from a huge Douglas fir tree; a floor-to-ceiling copper fireplace -- to the practical -- finely crafted built-ins for bedroom storage; a rooftop pavilion for getting outdoors on a Manhattan high-rise.

Whether your taste runs to cottage, color-crazy or haute couture, this volume has something you've never seen before but will likely want to see again. Lassell says his aim was not to create a swan song for Metropolitan Home but rather a "working sourcebook of great ideas for home design." Few if any of these spaces can be replicated exactly, because like all good architecture, they are fitted uniquely to their context. But there's a wealth of ideas here for the taking and re-making elsewhere.

-- Best Re-use of a Historic Structure: A Canadian grist mill built by the owner's grandfather serves as a contemporary vacation home.

-- Best Glass House Restoration: A signature Philip Johnson home lovingly restored under the supervision of ... Philip Johnson, of course.

-- Most Intense Take on a Moroccan Rainbow: A palette of in-

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Consumers Demanding More From Cell Phones

(NAPSI)-In today's world, people are busier than ever. The balance of work, life and fun makes people yearn for a phone that can do more. According to a recent study from Harris Interactive, 85 percent of adults aged 35-54 currently use a cell phone and 25 percent of those are turning to smartphones get more done and have more fun on the go. To meet this wild demand, companies such as Microsoft are developing new phones that let people do it all from wherever they are.

Search On the Go

Search engines have quickly become one of the most popular ways people access information on the Web. But with people's on-the-go lifestyle, they are increasingly looking for the same search experience on their phones. An example of how phones are seeking to meet this need is the new Windows Phone, which offers a dedicated search button on every phone. This allows people to quickly and easily search through contacts, apps and more at the touch of a single button. It also connects people directly to Bing Search without opening a browser.

Your Desk in Your Pocket

More and more, people are

using their phones to get work done outside of the office. Of mobile phone users under the age of 35, 47 percent admit to using their phones to stay connected with colleagues or check work e-mail during holiday gatherings, according to the Harris study. The same Windows Phones that let people easily search also offer tools that help people work on the go. With Office Mobile, people can edit and create Word documents and access and edit PowerPoint and Excel documents right from their phone.

Camera

As mobile phones become multifunctional gadgets, high-quality cameras are quickly becoming a must-have feature. However, for many people, accessing the camera to catch a special moment is a challenge. By the time they've unlocked the phone and found the camera app, the moment has passed. Microsoft has solved this problem with a dedicated camera button on all Windows Phones that when pressed opens the camera app automatically, even from the lock screen, so they don't miss a moment.

Entertainment

Whether it's watching mov-

ies, catching up on TV shows or playing games, consumers are increasingly looking to phones to keep them entertained. In fact, 23 percent of adults admit to keeping their kids occupied with a phone during holiday gatherings. But not all phones are created equal. With Zune and Xbox Live built-in, large screens and kickstands for easy viewing and apps like Netflix, Windows Phones offer what people need to have more fun on the go.

Learn More

The new Windows Phones are

OP-ED

from page 2.

and her two companions. She said she liked my editorials and the others confessed they hadn't taken time to read my opinions. As we were talking one of the men who was obviously a life-long democrat asked me why was it that all these corporations and RICH people were hoarding some \$3 trillion or more and not putting that money back into the system to spur economic activity. It's a fair question. I simply told him that it was their money after all and why should they be forced to risk their capital when the rewards are so shaky? I asked him if he would rather get 4% guaranteed return on his savings or take a chance on lottery tickets? Of course it's more complicated than that but it is pertinent. You see gentle reader, we are supposedly free here in America and it's not right that we have a bunch of bloviating politicians complaining that the RICH aren't, first of all paying their fair share of taxes (nonsense because the top 5% of all earners in the U.S. pays over 60% of all the income tax) and then spreading it around to all the media that the RICH are also hoarding their money leaving all us poor folk wallowing in the mud.

If RICH people want to bury their money in tin cans in the back yard that ought to be their business. If the politicians and by extension everyone who thinks the RICH have it better than everyone else really want to see the nation prosper, they should stay out of our pockets. Not only in the matter of over-taxing and then over-spending but also in the form of ratcheting down the regulations. You want to know one of the major reasons most of the "shovel-ready" projects that BHO was so proud about happening didn't happen? These jobs never materialized because of all the red tape that the government types put on all these so-called shovel ready opportunities. Instead of making it easier for the entrepreneurs to risk their capital that would, in turn, create jobs they force folks to be pushed into their ideas. What sober RICH man would ever put their money into unproven energy companies when they know full well these types of wind, sun and bio energy alternatives can only exist through the largess of subsidies from the taxpayer. It's so easy to see yet so many are blind.

I am so tired of the hyphenated-American nonsense here. I'm also fed up with all the "cards" that are "played" like the race card, the class envy card and every other card under the sun. Everyone is playing these cards and we are the jokers. We are palyed for fools by our "leaders." I can see it, why can't others?

I just don't understand how these politicians and media types have ingrained in us this class envy routine. Oh, I remember when I was growing up that others in my socio-economic group of which made up the majority of our townspeople would tell us "Oh, the RICH get RICHER and the poor get poorer!" What a disservice they did to entire generations of U.S. citizens. Most of the people in my age group have it so much better than their parents when we were kids. Yet, we still mumble and complain about how everyone else has it better than we have it. And you know who yells that the most? Our politicians and the American Left. Shame on them. The more freedom they take from us the less likely it will be that the younger generations will be able to prosper.

Godspeed.

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Cruising? Helpful Hints For Older Voyagers

(NAPSI)-Whether your next trip abroad is delightful or disastrous could depend on following these 10 tips:

1. Make multiple copies of passports and any visas needed for the trip. Keep one set with you in a separate location from the original. Give another set to a family member or friend at home.

2. Consult with your primary physician to discuss any medical needs, new treatments or required alterations in medical care that may be necessary based on your itinerary.

3. If you're taking any type of medication, print and carry with you a list of medicines you take, along with doses and frequency of use. List both the brand and generic names. Also, print and carry with you a list of your medical

problems and diagnoses with details furnished by your primary medical doctor.

4. Be sure you have an adequate supply of prescription and nonprescription medications and carry them and any other medical necessities with you in a carry-on bag on a plane flight. Don't put medications or equipment in baggage that is not immediately accessible to you at all times.

5. Ask your doctor about taking a low-dose aspirin daily during periods of prolonged immobility, such as a plane flight or train trip.

6. Review in advance, with your travel agent and your doctor, medical locations and personnel at your destination should an unanticipated medical event occur.

7. For remote destinations, consider the need for additional vaccinations or other preventative measures.

8. Remember, medical services and even insurance coverage may vary significantly depending on your travel destination. Before you leave, contact your insurance company to learn about benefits available overseas. Check specifically for pre-existing condition exclusions and medical transportation benefits. Explore travel insurance if your primary health coverage is insufficient. One company many older travelers rely on is Mondial Assistance, a global leader in specialty insurance and emergency assistance services best known in the U.S. for its Access America brand of travel insurance. As with any insurance, review your travel in-

urance coverage carefully to be sure it suits your needs.

9. Medical evacuations can run in the tens of thousands of dollars. Consider supplemental travel insurance designed to address this type of emergency.

10. Confirm with your insurance company what services are available overseas. Confirm the number to call in the event of an emergency.

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Want Protection For The Future? Do One Thing

(NAPSI)-Billions of dollars in retirement savings are unnecessarily lost each year.

Here's the situation: The Employee Benefit Research Institute estimates that about 59 percent of Americans aged 56 to 62 are at risk of not having enough money to cover basic living and health care costs in retirement. Since Social Security is not likely to cover all expenses at retirement, many people choose to save using a 401(k) or other defined contribution plans that provide savers control over their retirement assets.

The Problem

In today's tough economy, many families have been hit by a job loss, pay cut or pay freeze. Rising costs on everything from groceries to gas leave many families with nothing to fall back on in the event of a medical emergency or unexpected household expense, such as a roof repair. With such limited resources and banks not lending, more Americans have no alternative but to borrow from retirement savings.

If a borrower cannot repay an outstanding 401(k) loan due to death or disability, however, his or her retire-

ment savings may be at risk. The borrower's loved ones may be left with less than 20 percent of the original balance of the savings plan after state and federal taxes have been paid on the outstanding loan. Unfortunately, approximately \$6 billion of retirement assets are unnecessarily lost each year when uninsured 401(k) loans are defaulted on due to death or disability.

A Solution

Retirement plans could prevent this by providing insurance for loans taken from savings plans.

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fully insured loan provides the peace of mind of having the outstanding loan balance protected. In the event of the borrower's death or disability, the insurance would repay the full amount of the outstanding loan. This automatic repayment lets the disabled borrower or a beneficiary direct the rollover of the plan balance to an IRA account, thus avoiding any leakage of retirement savings.

Learn More

To learn more about protecting your savings, visit www.protectmyretirementbenefits.com.

U.S. Workers Toiling For Somebody Else's Retirement

(NAPSI)-When the alarm clock buzzes in those dark hours of the early morning, American workers know they have a long day ahead of them earning a living for themselves and their families.

According to two new studies by The Foundation for Educational Choice, however, a good portion of every American's paycheck will soon be used to fund somebody else's retirement.

That's because public employee pension liabilities are skyrocketing nationwide and now total \$1 trillion for teachers' retirements alone, according to a joint study by The Foundation and the Manhattan Institute.

And in California, The Foundation for Educational Choice found that all public employees—ranging from garbage collectors to prison guards, food

stamp processors and university professors—have an unfunded pension liability that will cost state taxpayers \$326.6 billion. In San Francisco alone, every man, woman and child would owe \$27,721 to cover state and city pension obligations.

"America is going broke paying for somebody else's retirement," said Robert Enlow, president and CEO of The Foundation for Educational Choice, the legacy foundation of Milton and Rose Friedman.

Friedman, the late Nobel laureate economist, was known for coining the phrase "There is no such thing as a free lunch." This seems to certainly be the case in states such as California, where politicians have promised lavish pension benefits to teachers and other public employees and now have no way to pay

for them unless they impose enormous tax hikes, slash the state budget or force public employees to pay much more into their retirement systems.

Until recently, California had been unable to adopt a budget and had issued IOUs to cover expenditures.

"Our nation is broke, states are broke and now politicians have to fulfill the retirement promises of more than a trillion dollars throughout the country," Enlow said. "It seems as though workers are expected to get up every day and pay taxes for somebody else's golden years before they have a chance to even save for their own retirement."

In private-sector jobs, workers have been saving for their own retirement through Defined Contribution

Plans—better known as 401(k) plans—or similar plans where employers contribute but employees primarily save for their own retirement. In these plans, individual retirees take the risk of the investment. For public employees, there is no risk; the state and taxpayer pay regardless.



"Local and state governments will face severe financial difficulties if they do not move into similar, 401(k)-type plans," said Stuart Buck, a research scholar at the University of Arkansas who co-authored the national study on teacher pensions and the California study on all public employee pensions. "Younger generations are getting used to saving for retirement."

To learn more about the national teacher pension crisis, you can access The Foundation for Educational Choice—Manhattan Institute study at www.edchoice.org/Teacher-Pensions-PR.

To learn about the California public employee pension crisis, go to www.edchoice.org/CA-Pension-PR.

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WEIRD NEWS

from page 4.

insisting on buying a new truck.

Cultural Diversity

-- It sounds like a "demonstration" sport showcased from time to time at international games, but kabaddi is highly competitive -- featured at the recent Asian Games and usually dominated by south Asian teams. According to a November Agence France-Presse dispatch, teams "(join) hands, holding their breath and raiding opponents, chanting 'kabaddi, kabaddi, kabaddi' as they do so." Players tout the sport's benefits to health and happiness (the breath-holding, under stress), claiming it will add years to one's life. India and Iran played for the championship at the Asian Games this year (but the result seems not to have been widely reported).

-- Though the death and injury rates for motorbikers in Nigeria are high, compliance with a helmet law is notoriously bad -- because so many riders fear "juju," which is the presence of supernatural spirits inside head coverings. Juju supposedly captures a person's brain and takes it away, leading most riders to "comply" with the helmet law by wearing only a thin cloth hat that spiritualists assure them will not allow "juju" to take hold (such as Ralph Iuzo's Original Lapa Guard, which, in addition to preventing brain disappearance also supposedly prevents disease).

Latest Religious Messages

-- Imagine the surprise in November when a burglar rummaging through the St. Benno Church in Munich, Germany, was suddenly attacked. He had bent down to open the donation box, and just then, a statue of St. Antonius fell on top of him, momentarily

knocking him to the floor and forcing him to flee empty-handed.

-- Mixed Message: Larry Falter, the owner of a Superior, Wis., jewelry store and an elder in a local messianic church, began staging in November a "Second Coming" sale, supposedly to commemorate the Day of the Lord when Jesus returns, triggering the Apocalypse. Among the responses by local residents: Why would anyone planning to be taken away need jewelry anyway, and, especially, why would Falter need to sell his jewelry instead of just giving it away? (Falter said that he owes money to people right now and is obliged to pay them back as best he can before departing.)

Questionable Judgment

-- An unnamed plumber in Stockholm, Sweden, was arrested in August for attempting to procure sex from an underage girl after he had confronted the girl's father on the telephone. According to the plumber, the girl's sex services were advertised on the Internet, and the plumber paid online and scheduled a session, but the girl failed to show up. The plumber somehow found the girl's home telephone number and demanded a refund from her father, who reported him to police.

People With Issues

"Dr." Berlyn Aussieahshowna, 37, was arrested in Boise, Idaho, in November and charged with practicing medicine without a license after she convinced at least two women to let her fondle their breasts under the guise that she was performing a breast "exam." According to police investigators, Aussieahshowna is neither a doctor nor even Berlyn Aussieahshowna. She is Kristina Ross, and is not even a bio-

logical female, although she was identified in a 2004 arrest as a male-to-female transsexual. Authorities were puzzled why the two women were duped since both times, "Dr." Aussieahshowna performed her "consultations," including the exams, in bars.

Update

When News of the Weird reported in 2004 on Disney fanatic George Reiger of Bethlehem, Pa., he was in full glory, with a 5,000-piece collection of Disney character and movie memorabilia and some 2,000 tattoos covering almost all of his body. He said then that he had been married six times, but that each wife had left him, unable to compete with Disney for his affection. In November 2010, Reiger, now 56, opening up to The Philadelphia Inquirer, admitted that he had not been married at all and was in fact extremely lonely in his Disney obsession, but that he had finally found the love of a woman and wanted to end his fanaticism and remove the tattoos.

Now, Which One Is the Brake?

Elderly drivers' recent lapses of concentration, confusing the brake pedal with the gas: A woman, age 83, accidentally plowed into Lickity Split Yogurt in Carmichael, Calif. (August). A man, 89, accidentally drove into the waters off the Dunedin (Fla.) Marina (but was rescued before his car sunk) (August). A man in his 80s accidentally drove through the front window of the Petco store in Chico, Calif. (August). A woman, 89, accidentally backed over her husband while pulling out of her garage in Allentown, Pa. (April). A woman in her 70s accidentally drove into an optometry office in Anaheim, Calif., in March. A woman, 73, accidentally

crashed into a Pizza Hut in Houston (March). A woman, 82, arriving for her appointment at Classic Hair Design in Plainfield Township, Mich., accidentally drove through the front window (April).

A News of the Weird Classic

Autobiography of the Least Interesting Man in America: According to a Seattle Times feature in March (1996), Robert Shields, 77 (since deceased), of Dayton, Wash., was the author of perhaps the longest personal diary in history -- nearly 38 million words on paper stored in 81 cardboard boxes -- covering the previous 24 years in five-minute increments. Example: July 25, 1993, 7 a.m.: "I cleaned out the tub and scraped my feet with my fingernails to remove layers of dead skin." 7:05 a.m.: "Passed a large, firm stool, and a pint of urine. Used 5 sheets of paper."

Women's Rights?

-- Among the oppressive patriarchal customs that remain in force in Saudi Arabia is a requirement that females obtain their father's (or guardian's) permission before marrying -- even women who are profoundly independent, such as the 42-year-old surgeon (licensed to practice in the UK and Canada as well as Saudi Arabia) who was the subject of an Associated Press report in November. One activist, estimating that nearly 800,000 Saudi women are in the same position, complained that a Saudi woman "can't even buy a phone without the guardian's permission." The surgeon took her father to court recently, but the judge had not rendered a decision by press time.

The Entrepreneurial Spirit

-- Wei Xinpeng, 55, a boatman in a village near industrial Lanzhou, China, collects bodies from the Yellow River (the murdered, the suicides, the accidentally drowned), offering them back to grieving relatives for a price. Distraught visitors pay a small browsing fee to check his inventory and then, if they identify a loved one, up to the equivalent of \$500 to take the corpse home. Said Wei, "I bring dignity to the dead"; no overstatement for him since his own son drowned in the river (yet his body was never recovered)

Cutting-Edge Science

-- Medical Marvels: (1) Six-year-old Alexis McCarter, of Pelzer, S.C., underwent surgery in December to remove the safety pin that she had stuck up her nose as a baby and which was lodged in her sinus cavity (having sprung open only after it was inside her, causing headaches, nosebleeds and ear infections). (2) Sharon Wilson of Doncaster, England, finally got a worthwhile answer for her nearly 10-year odyssey through a range of doctors' complicated misdiagnoses. She had complained of many, many days when she vomited more than 100 times, at "almost exactly" 10-minute intervals. The previous diagnosis was a tumor in her pituitary gland, but another specialist nailed it: "Cyclical Vomiting Syndrome."

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“Light For The Journey”

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



“STORIES BEHIND THE WALLS (Part II)” JANUARY 2011 “BEAUTY IN TRANSFORMATION”

Since 1986 I have facilitated Bible studies in women’s prisons, meeting many precious ladies who become transformed from the inside out. Nearly every one of them gives God praise for their prison experience because it brought them to Him. In many cases it saved their lives.

Melanie, a pretty young blond with an angry spirit, attended a Prayer For Prisoners International (PFPI) Bible study. Other ladies encouraged her to draw close to Jesus but her wall was impenetrable, and she was a walking time bomb ready to explode. One evening

another lady in the study was deeply concerned. “We need to pray for Melanie. The women she works with are saying awful things to her. They treat her terribly.”

The others agreed Melanie was treated poorly by her co-workers. Then Melanie burst into a sobbing tirade. “NO! NO! It’s NOT like she says. I only get back what I give out. I am the one who is mean. I talk terribly to those women. I treat them awful and I don’t know why. I don’t WANT to be like that. It’s not them, it’s me! I’m just getting back what I deserve. I hate how I treat them. I want to stop but I don’t know how.”

The rest of us gaped in amazement. After a few moments of stunned silence I said gently, “Melanie, do you know what you just did?” Still sobbing, she shook her head. “Melanie, in the book of James we learn that if we confess our sins to each other and pray for each other we will be healed. You just did that. You

just confessed your sins. God is going to heal you of the bitterness and rage in your heart. He will heal you of your outbursts of anger. The rest of us are praying for you. God will heal you and deliver you from the behavior you despise.”

Melanie wiped her tears. Her face softened. The other women encouraged her with hugs and words of kindness. With a faint smile she left the class with an entirely new perspective. She left the class with hope.

The following week Melanie waltzed into the classroom like a princess instead of the ogre from the week before. Bitterness had vanished from her countenance. With enthusiasm and excitement, she shared how throughout the week she and Allison, her roommate, had looked up Scripture verses and studied the Bible with some other ladies in their living quarters. A few weeks later when Melanie left prison she was aglow with the love of Jesus.

After Melanie left, Allison asked for prayer for her new roommate, Kim, who was a Wiccan, deeply into witchcraft. In prison, Allison came to know Jesus and was a powerful witness to the other prisoners. She quietly expressed patient, persistent compassion and was a diligent intercessor. She learned to recognize the voice of the Lord. “I don’t preach at Kim,” she said, “or try to shove the Bible down her throat. I just answer her questions, offer to pray for her and love her.”

Allison sent prayer requests to her PFPI prayer warrior every week asking for prayer that God would deliver Kim from Wiccan beliefs and that she would come to know Jesus as her Savior.

One night, Allison brought a new girl to class. “Jan, this is my roommate, Kim.” I greeted Kim, trying to hide my utter exuberance that she had come to class. Allison whispered, “Jan, can I talk to you outside for a minute?”

Once we were in the hall Allison barely contained her excitement. “Jan! Kim was saved last night!” Kim cried through the Bible study, especially when the others heard her testimony and welcomed her into the Family of God. She said, “I cried all day yesterday and all night last night and I’m still crying. I’m so relieved and happy and I go home tomorrow!”

I didn’t know Kim before that night in Bible study and have no way of knowing what she looked like before she accepted Jesus. But that night she was glowing with the joy of the Lord. Everyone rejoiced with Kim and Allison in this GOOD NEWS that only hours before Kim left prison, she gave her heart and life to the Lord Jesus Christ.

Kim’s testimony had a powerful impact on the entire class, including the volunteers. In Hosea, the Bible speaks of cords of human kindness. Kim witnessed Allison’s gentle love and kindness toward others and herself. God used Allison to love Kim to Jesus.

“I led them with cords of human kindness, with ties of love; I lifted the yoke from their neck and bent down to feed them.” Hos 11:4-5 NIV

Officers and other staff members address inmates by their last names, therefore, I try to learn their first names so the studies are more like a Bible study outside prison. Because of the turnover due to releases, transfers and new inmates it is sometimes difficult to keep up. However, I have a method that helps. I told the ladies, “I want so much to remember your first names that I go on the web site, find your pictures and print them so I can remember your names.”

“You mean you have our mug shots?” one young lady blurted out. Everyone burst into laughter.

“That’s right! I have your mug shots. But you know what? None of you look like those mug shots. You are beautifully transformed women. God has done an incredible work in each of you. You are living proof of the beauty of transformation.”

“He has made everything beautiful in its time. Also He has put eternity in their hearts...” Eccl 3:11 NKJV.

“Therefore, if anyone is in Christ, he is a new creation; old things have passed away; behold, all things have become new” 2 Cor 5:17-18 NKJV.

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Ohio Valley Refinery Opens for Business in Pueblo!

By **DAVID MORGAN**
STAFF WRITER

Been following the gold and silver market lately? Well if you have a jewelry box or lock box full of gold or a coffee can full of old coins you should be according to Ohio Valley Refinery spokesperson John Miller. "The gold and silver markets have not been this strong for over 30 years," said Miller. Typically when the U.S. dollar is weak and the economy is flat gold and silver markets soar. "That's good news if you are sitting on a few gold necklaces or an old class ring," says Miller.

This week, starting Tuesday at 9am and every day this week through Saturday, the Ohio Valley Refinery will be setting up a satellite refinery right here in Pueblo at the **Hampton Inn & Suites Southgate**. During their 5 day stay, anyone can bring gold, silver or platinum items and turn them in for immediate payment, explains John Miller. "Just about everybody has some amount of gold or silver just lying around collecting dust and next week anybody can sell their direct to our refinery. Typically, selling direct to a refinery is reserved for larger wholesale customers like jewelry stores, pawn shops, and laboratories," says Miller. "We are changing how business is done," he explains. "We want to do business with everybody so we took our business to the streets. Our teams visits various cities around the country hosting 5 day events allowing the general public to take advantage of our services. The turnout has been overwhelming," says Miller. "Usually each day is busier than the previous day. It seems once people come to us and sell something, they are so amazed by what an old ring or gold coin is worth that they go home and start digging around for more and tell relatives, friends and neighbors. It's like a feeding frenzy by the third day. People line up with everything from gold jewelry to sterling silver flatware sets to old coins. I think during this bad economy everybody can use extra money but most people say they are taking advantage of selling direct



Above: Refinery representatives will be on hand this week, starting Tuesday, to purchase all gold, silver and platinum items, as well as coins. Public welcome!

to our refinery because of the higher prices we pay."

During this special event anyone is welcome to bring all types of gold, silver and platinum to the refinery and turn it in for instant payment. The types of items they will accept include: all gold jewelry, gold coins, gold ounces and dental gold. We also buy coins dated 1964 and before including: Silver Dollars, halves, quarters and dimes. Anything marked "sterling" is accepted including: flat ware sets, tea pots, silver bars, silver ounces and all industrial precious metals.

What should you expect if you go to the event to sell your gold and/or silver? Just gather up all gold silver and platinum in any form. If you are not sure if its gold or silver, bring it in and they will test it for free. When you arrive at the event you will be asked to fill out a simple registration card and will be issued a number. Seating will be available. When your number is called you will be escorted to a table where your items will be examined, tested

and sorted. This only takes a few minutes using their expertise and specialized equipment. Items will be counted and/or weighed. The value of the items will be determined based on up to the minute market prices. Live feeds will be available at the event displaying current market prices of all precious metals. If you choose to sell your items, they will be bagged and tagged and you will be escorted to the cashier to collect your payment. Waiting time to sell your items may range from just a few minutes to 1 hour so bring something to read.

If you are the owner of a jewelry store, pawn shop, dentist office or a dealer, you are encouraged to call ahead to make an appointment with the smelt master to discuss their special dealer programs. You can call our venue to make an appointment at **(719) 566-1726**.

Ohio Valley Refinery will open for business Tuesday from 9am-6pm. The event continues every day through this Saturday. No appointment is needed.

If you go:

WHO: Ohio Valley Refinery
Reclamation Drive

WHAT: Open to public to sell gold and silver.

WHEN: January 4th - 8th

WHERE: Hampton Inn & Suites
Southgate
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TIMES: TUESDAY-FRIDAY
9:00am - 6:00pm
SATURDAY
9:00am - 4:00pm

SHOW INFO: (217) 523-4225

Silver and Gold Coin Prices Up During Poor Economy.

Collectors and Enthusiasts in Pueblo with \$200,000 to Purchase Yours!

By **DAVID MORGAN**
STAFF WRITER

Got Coin? It might be just the time to cash in. This week, starting Tuesday and continuing through Saturday, the International Collectors Association, in conjunction with the Ohio Valley Gold & Silver Refinery, will be purchasing all types of silver and gold coins direct from the public. All types are welcome and the event is free.

Collectors will be on hand to identify and sort your coins. Then the quality or grade will be determined. According to collectors I talked with, the better the grade the more they are worth. With the current silver and gold markets, prices are up for older coins too. Any coins minted in 1964 and before in the U.S. are 90% silver, except nickels and pennies.

The coins worth is determined by the rarity and the grade. Old silver dollars are worth a great premium right now. Even well worn and heavy circulated ones are bringing good premiums. Franklin and Kennedy halves, Washington quarters and Mercury and Roosevelt dimes are all worth many times their face value. While older types like Seated Liberty, Standing Liberties, and Barber coins are worth even more.

Gold coins are really worth a lot right now according to Brian Eades of the International Collectors Association. "This country didn't start minting coins until 1792," says Eades. "Before that people would trade goods using gold dust and nuggets. Some shop keepers would take more gold than needed to pay for items purchased. There was no uniform system of making change."

The government opened the first mints and began distributing the coins in 1792. By the beginning of the 19th century, coins and paper currency were wide spread and our monetary system was here to stay. In 1933, Roosevelt required all banking institutions to turn in all gold coins.

Once all banks turned in this gold, the president raised the gold standard from \$20.00 per ounce to \$33.00 per ounce. This was his way of stimulating the economy during the great depression. However, gold coins were never redistributed after the recall. Not all gold coins were turned in. Many folks during that time didn't completely trust the government and chose to keep their gold.

These gold coins are sought after by collectors today and bring many times the face value. Any gold coins with the mint marks of CC, D or O will bring nice premiums. Collectors at the event will be glad to show you where to look. Other types of coins will also be purchase including: foreign coins, Indian head cents, two cent pieces, half dimes, three cent pieces and buffalo nickels to name a few.

Collectors warn people against trying to clean their coins as significant damage can be done and the coins value lessened.

Items we will accept include:
Scrap Jewelry • Dental Gold
Sterling Silverware
Sterling Silver Tea Sets
Silver Dollars • Industrial Scrap
All Coins Dated 1964 & Earlier
All forms of Platinum

Items of Interest:

Vintage Guitars:
Martin, Gibson, Fender, National, Rickenbacker, Gretsch, Mandolins, Banjos and others

Pocket Watches:
Hamilton, Illinois, Waltham, Patek Phillipe, Ball, Howard, South Bend, Elgin and others

Wrist watches: Omega, Accutron, Longines, Hamilton, Breitling and many more

Old paper money: United States, Confederate States, Blanket Bills, \$1000.00 bills and more

Antique Toys: Trains, Tin wind-ups, Mechanical Banks, Robots, Pressed Steel trucks, and many more

War Memorabilia: Swords, Bayonets, Helmets, German, Confederate, Union, USA, and others

Local records reveal to our research department that recent vintage guitar sold for \$2400.00 and another for \$12,000.00 to a collector that will be tied into the event next week via live database feed.

Local Residents are ready to cash in!

International antique buyers in town this week and ready to stimulate economy!

By **DAVID MORGAN**
STAFF WRITER

Hundreds of phone calls from local residents this week to the corporate office of the Ohio Valley Gold and Silver Refinery pour in inquiring about items to be purchased all next week by the team of antique buyers that is on site with OVGSR.

The team of buyers next week are purchasing a vast array of vintage items (see left) along with coins, gold jewelry, and sterling silver items the refinery deals in. It is a Local shot in the arm for our economy. The spokesperson for the event expects to spend in excess of \$200,000.00 next week at the **Hampton Inn & Suites** paying local residents on the spot. The spokesperson for the company explained that these collectors are paying collector price for vintage items. It's a great way for people to get a great value for their items.



Refinery representatives will be on hand this week to purchase all gold, silver and platinum items, as well as coins. Public welcome!