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May The Clouds Never Burst &
The Son Always Find You!

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SB Senior Beacon

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

FEBRUARY, 2011 Vol. 29: No. 7 Established Aug., 1982 343 Consecutive Months!

Shrinking Social Security Checks - New Norm?

Shrinking Social Security Checks - New Norm For Retirees?

Alexandria, VA (December 29, 2010) The New Year is here, but, for Social Security recipients, the financial impact on benefit checks won't be a happy one. For the second year in a row, there's no annual cost-of-living adjustment (COLA) to boost Social Security benefits. Rising Medicare premiums will shrink the Social Security benefits of an estimated 25 million seniors, says The Senior Citizens League (TSCL), one of the nation's largest nonpartisan seniors groups.

"If that isn't bad enough, when rising cost-sharing and coverage changes are added, some of the oldest and sickest seniors may find they need as much as half of their Social Security benefits just to cover healthcare costs in 2011," says TSCL Chairman, Larry

Hyland. "Seniors have to pay more, but they have less to do it with," Hyland says. "And this could become our new norm in the near future," he notes.

Many seniors are still learning about some hefty new increases in their Part D or Medicare Advantage plans. A host of changes to the plans will affect what seniors pay out-of-pocket in 2011. "And for the unsuspecting who failed to check the cost details last year, the jump may be pretty big, including the loss of coverage for certain drugs and some extra benefits," says Hyland.

Congress is expected to consider proposals to reduce the deficit in 2011. Recently, two high profile commissions recommended that Congress cut COLAs and make seniors pay more for their Medicare benefits as a way to reduce federal government spending. TSCL is lobbying for legis-

lation that would better protect Social Security beneficiaries from economic fluctuations by guaranteeing an average COLA of 3%, and TSCL opposes proposals that would make seniors pay even higher Medicare costs than they already do.

When there's no COLA as was the case in 2010 and will be in 2011, seniors lose the compounding effect of the increase, which in most years averages about 3%. Although relatively small, the COLA grows like interest over time. The loss of two years of an average COLA and low inflation forecast for 2012 would have a similar effect, but in reverse - costing retirees with average benefits as much as \$40,000 over a 25-year retirement according to projections released by TSCL.

TSCL is urging seniors to contact their Members of Congress to

support emergency COLA legislation. TSCL is also conducting an online survey to learn more about how the lack of COLA and rising costs are affecting seniors. To learn more and to participate in the survey, 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 Time-ly, Low-Cost, Self-Help Information.

New Rules Guide Seniors Using Reverse Mortgages

by Eileen Doherty

Denver, Co. More than 20 years ago, Federal Housing Administration (FHA) started making reverse mortgages available to individuals 62 and over who wanted to use the equity in

their homes to supplement their retirement income, to meet unexpected living expenses, or who wanted to use the funds for their leisure.

The proceeds of the sale of one's home can be used to buy a new primary resi-

dence, if the individual has enough cash to cover the closing costs for the new property which is being purchased.

A reverse mortgage is sometimes called a Home Equity Conversion Mortgage or HECM. A reverse mortgage, which is guaranteed by FHA, is a home loan that lets individuals convert a portion of the equity in their home into cash. Under a reverse mortgage, there are no monthly fees; the homeowner is only responsible for taxes, insurance, utilities and other maintenance costs.

Today, many homeowners qualify for the HECM Saver Reverse Mortgage that was part of the Stimulus package passed by Congress. The reverse mortgage requires a premium of .01 percent of the value of the home, rather than the 2% previously required. This option reduces the amount of money the homeowner can borrow as well, but increases the savings to the homeowner.

Homeowners age 62 and older who live in their home are eligible. Reverse mortgages can be made regardless of income, credit history, bankruptcy, or health of the individual.

Under the new rules, homeowners seeking a reverse mortgage are mandated to attend a counseling service approved by Department of Housing and Urban Development (HUD). The Colorado Housing Finance Authority maintains a list of Colorado approved counseling agencies.

As part of the counseling, homeowners complete a budget review to consider both their immediate, as well as their long term, cash requirements. This can help to determine the need for a home equity conversion mortgage that is a) fixed rate, b) adjustable rate, c) mortgage for purchase, or d) refinancing. Recently the interest rates have varied between 3% and 5% depend-

ing on the type of loan. Each type has advantages and disadvantages depending on the needs of the homeowner.

The maximum amount of the loan is dependent on the amount of equity in the home, the age of the borrower and the type of loan that is needed. By law, the maximum amount that can be borrowed is \$625,000, if there is that much equity in the home.

Other characteristics of the loan include mortgage insurance which is 2% of the property value or 2% of the loan value. The purpose of the mortgage insurance is to guarantee that the a) homeowner does not outlive the reverse mortgage; b) homeowner and heirs are not liable for the balance of the loan if it exceeds the value of the home; and c) FHA will take over the loan if the lender defaults.

As part of the loan, the origination fees will be 2% of the first \$200,000 of the property value and 1% of the second \$200,000. The cost will range from \$2500 to a maximum of \$6000. Other fees that are charged include FHA approved appraisal, title insurance, credit reports, recording fees, and documentation preparation.

A preliminary amount of the available proceeds of the loan can be calculated using the calculator through HUD. The proceeds of a reverse mortgage can be used to pay off an existing mortgage(s), if the balance is less than the available amount of the reverse mortgage. If the existing mortgage(s) is greater than the equity available in the home, the reverse mortgage will be declined. Proceeds of the loan usually do not affect eligibility for most government programs such as food stamps, old age pension, social security, Medicare and Medicaid.

The title to the loan remains in

See "DOHERTY" page 7.

Southern Colorado's 14th Annual Seniors' Life Festival
 Friday, April 29th, 2011

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 • 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

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 sig-

nificant 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

As was announced a couple months ago Chuck Green, former editor of the *Denver Post*, has added *Senior Beacon* to his syndication list. Chuck usually writes a column a week posted every Tuesday and since *Senior Beacon* is a monthly newspaper we receive four and sometimes five columns from which to choose every month. Therefore, since we have this cornucopia we will try to pick two of them. So, as you look at page three this month you are not seeing double.

For those of you who have been wanting to read "the other side" Families USA has offered to "fill that void." Please do your homework everyone and then make up your own minds. I think the differences among Chuck Green, Families USA, and Ann Coulter will be evident.

When I was a fledgling owner of *Senior Beacon* in 1982 (that's when we started it) I thought it would be a good idea to immerse myself in Pueblo and its politics, especially as they pertained to the elderly. After all, I was just 34, an only child, had no older family here and both my parents were deceased, therefore my understanding of the senior community was extremely limited. So I served on boards, ran senior bowling and golf tournaments and "got involved."

I learned many things and the one that has stuck with me the longest was an episode with politics and budgets. I'll never forget it. I was on an all-volunteer committee in charge of dispersing government money to organizations serving the senior community. We were in a dilemma trying to distribute a finite amount of money for what seemed an infinite amount of senior needs. We also wanted to raise the amount of funds from the year before so as to help pay for rising salaries and perhaps expanding services. We made our decision on an almost unanimous vote and passed it on to the governing board. We thought we did our due diligence.

The next day in the paper I read that our committee had decided to cut a vital senior program in half!!! I was speechless. All those hours of handwriting, discussion and judicious thought were smashed by a headline that was not even close to true. To make a long story short, I'll use the example that one of the organizations was receiving \$100,000 to do their job. They asked for a \$10,000 raise and we said we'd give them a \$5,000 raise. There were other needs that we thought were going unserved and wanted to give a little to those services.

SEE "OP-ED PAGE 9.



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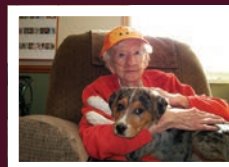
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Federal Debt Is Incomprehensible To Most

by Chuck Green

The Republicans asked for a position of power in last year's mid-term election, and they got it.

Now what?

Last month's vote in the House on repealing the Obama health-care act is essentially meaningless, since it is highly unlikely to pass the Senate and is certain to be vetoed by the president. It is symbolic in nature, and the symbolism isn't worth much.

But then the real challenge of this Congress will be squarely on the agenda, and it will be anything but symbolic. It will put the GOP and Tea Party coalition to the ultimate test.

Before the spring thaw, House and Senate conservatives will have to cast their votes to either limit the country's debt ceiling or to push it higher -- beyond the already-reached record level \$14.3 trillion.

That is an incomprehensibly huge number of dollars, equaling about \$45,300 of debt for every adult and child in the country.

Congress, led by the GOP-controlled House, soon must face the music. The most conservative members want to hold the debt limit at the current ceiling, meaning that by May of this year the national treasury technically will be

in default -- unable to meet its debt obligations. Some consider that to be an ominous place, putting the nation in a dangerous position in the global economy.

There are only two ways to avoid that -- raise the official limit to allow more borrowing, or cut spending to hold the country's debt under the current limit.

The dilemma puts the GOP and Democrats at serious odds in the coming weeks or months, and it challenges the promises that many conservatives made last campaign season to drastically cut spending to protect the debt limit.

On the spending side, little has been proposed. U.S. Rep. Mike Coffman has suggested a start, but it's a very tiny step.

The Colorado Republican has proposed cutting \$5.5 billion by reducing congressional salaries and office budgets by 10 percent and putting federal civilian employees on furlough for two weeks.

It's not a bad idea, but it only defines the enormity of the overall problem. \$5.5 billion may sound like a lot of money -- and it is -- but it is merely a drop in our ocean of debt.

It is hard for someone like me

to imagine a billion dollars. It amounts to 1,000 million dollars. And a trillion amounts to 1,000 billion.

Without sounding too much like Carl Sagan, our \$14 trillion debt is 14,000 billion dollars.

Coffman's proposal would amount to 0.0004 percent of the debt, but you have to start somewhere.

It will be interesting to see where the conservative coalition starts, beyond Coffman's modest savings. At a minimum, they ought to roll back the federal budget to 2006 spending levels, which is what the governor of Virginia did to balance that state's 2010 budget.

On its face, that doesn't seem like such a drastic step, but when politicians start whacking away at favorite programs and large cuts in departmental budgets, it's very painful.

The alternative, however, isn't just painful, it could be fatal.

Federal spending cannot continue at current levels, or higher. If it does, the annual deficit will drive the debt to crippling heights by the year 2020.

Already, with the Baby Boomer tsunami poised to inundate the Social Security and Medicare systems, the American economy will be in disastrous mode by the end of the decade.

The newly elected conservative House has made these predictions themselves, but now they have the responsibility of coming up with policies that would avoid the disaster. And that will be the first test of this year's Congress.

The battle will be fierce not just within the GOP but especially between conservatives and liberals, with Democrats certain to defend their penchant for more spending and bigger government, so far undeterred by the looming fiscal calamity.

Already the Obama administration has signaled its intent to advocate raising the debt ceiling. Treasury Secretary Timothy Geithner has said the failure to do so would be "a catastrophe," and he will be called upon by Congress to justify that dismal forecast.

If he does that successfully, it will be up to the conservative coalition to come up with the only alternative -- dramatic spending cuts that so far no one has been very specific about.

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.



Long-term Consequences Of Arizona Tragedy

by Chuck Green

Despite all available facts, there were cries this week that the Tucson killer was motivated by right-wing politics, fueled by talk radio, conservative Internet voices and even the Tea Party movement. These irresponsible liberal accusations may have the unintended consequence of toning down the the increasingly vitriolic rhetoric in American politics.

Within hours of the Tucson massacre on last month, the unfounded accusations began to fly, and by mid-week both sides -- conservative and liberal -- were calling for a more-quiet, long-term assessment of the tenor and quality of political discourse in the U.S.

Many were concerned over the military-style verbiage on both sides of the political debate -- terms like "war room" and "targeting" and "the enemy".

Liberals often cited a Sarah Palin map used in her campaign as the GOP

vice-presidential candidate in 2008. The map was marked with cross-hair "targets" designating congressional races that Republicans believed were vulnerable in the election. The district of rep. Gabrielle Giffords, who was shot in the head by the Tucson killer, was one of several marked on the map.

Liberals said that was the type of campaigning that can inflame far-right rhetoric. But they ignored that fact that a nearly identical map, marked with bulls-eyes in shooting-range style, has been used by leaders of the Democratic party in the past. They also neglected to mention that even President Barack Obama has used the word "enemy" to describe political opposition.

There is nothing new about such political terms, but it has accelerated in a more-intense political climate in recent years and emerged more publicly, as back-room campaign tactics have become more visible in a media-rich environment.

Giffords herself has called for a moderation in the debate. A Democrat, she was asked last year, after her Tucson office was badly vandalized, whether top Republican figures should condemn such violence.

Giffords didn't take the bait. She pointed out that vitriolic rhetoric and even acts of violence are something that leadership of both parties should address.

The 2012 election season will demonstrate whether any lesson is learned from the Arizona killings. It is likely to be an electrified campaign at both the presidential level and the congressional level.

As candidates emerge on both sides of the aisle, party leaders should counsel them on the level of rhetorical heat they apply.

Candidates cannot control every message in large campaigns, but they can publicly condemn rhetoric that becomes inflamed -- especially in their own

camp.

The media has its responsibility too. Especially on talk radio and on 24-hour talk TV, "commentators" are much worse in their vitriolic speech than any candidate or campaign staff.

It was the media, after all, that provided much of the false and contemptible rhetoric following the Arizona tragedy. They were quick to assign partisan motives to the killer, when in fact he was fueled by his own mental demons.

His deranged behavior followed no political lines. In fact, many of his ramblings defy political labeling and usually were so incomprehensible that it is difficult to decipher what his main messages were. He apparently does not have any consistent political philosophy and didn't even vote in the 2008 election.

While liberal commentators tried to identify him with conservative causes, an Arizona newspaper quoted a former classmate describing him simply as "a left-wing pothead." That assessment comes from someone who actually knows him personally -- not from some uniformed talking head in New York who had never heard the killer's name before Saturday.

Hypocritically some of the more vitriolic voices on both sides called for moderation in the rhetoric, and then resumed their partisan attacks with no discernable change in tone.

Of great concern is the effect that the Arizona shootings might have on politicians who might be motivated, out of legitimate safety issues, to isolate themselves from personal contact with voters. That would be yet another long-term consequence of the Arizona event that would affect political discourse in the country.

Too many elected officials, especially those who live and serve in Washington, already are too removed from their constituents.

While moderating the quality of political debate, the political establishment must be careful not to decrease the quantity.

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.

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-- Daring New Products: (1) Introduced at a New York food fair in January (and planned for U.S. distribution later this year): Great Scot International's potato-like chips in the "flavor" of Scotland's "national delicacy" (yes -- haggis chips!). (2) Burger King U.K.'s Christmas-season special this year (available briefly in December): a regular Whopper, garnished with a generous helping of brussels sprouts.

-- The notoriously isolated North Korean economy only permits new products to be sold as needs arise, and in December (according to a report by Agence France-Presse), the ministries began allowing Western-style "skinny jeans" (having relaxed the rule requiring female workers to wear skirts). Also recently for sale: human fertilizer (owing to the attrition of the animals that previously produced manure for family gardens).

Science on the Cutting Edge

-- Good to Know: Perhaps too many late nights at Japan's National Institute for Materials Science led to the recent quixotic "testing" of superconductor metals by submersion in alcoholic beverages. Yoshihiko Takano and his colleagues developed experiments to soak the metals to see if resistance to electricity is decreased (and, thus, conductivity increased). They found success with whiskey, sake, beer and the vodka-like shochu, but red wine worked best, improving conductivity by 62 percent.

-- Flip a Coin: Among human procreation technologies soft-pedaled to tamp down controversy is surgeons' ability to selectively abort some, but not all, fetuses in a womb in cases where in vitro fertilization (IVF) has overproduced (usually involving mothers expecting triplets or greater, which pose serious health risks). More controversially, according to a December National Post report, a Toronto-area couple told their physician that IVF-created "twins"

would be too much for them to care for and that the doctor should terminate one fetus (randomly chosen?) and leave the other.

Weird Animals

British researchers, writing in the journal *Evolution* in November, described a species of birds in Africa's Kalahari Desert that appear to acquire food by running a "protection racket" for other birds. The biologists hypothesize that because drongo birds hang out at certain nests and squawk loudly when predators approach, the nest's residents grow more confident about security and thus can roam farther away when they search for food -- but with the hunters gone, the drongos scoop up any food left behind. (The researchers also found that drongos are not above staging false alarms to trick birds into leaving their food unguarded.)

Leading Economic Indicators

Extreme: (1) The North Dakota Supreme Court ruled in September that the overdraft fee charged by Quality Bank of Fingal, N.D., to customer Lynette Cavett, of nearly \$12,000, was nonetheless legal. The court found that the fee, which reached \$100 a day, was disclosed to Cavett in advance. (2) Automaker BMW of Germany announced testing in December of a new technology ("flash projection") in which an ultrabright light sears the company logo into a viewer's vision, where it lingers even if the viewer subsequently closes his eyelids tightly.

Fine Points of the Law

(1) A Roman Catholic church tribunal in Modena, Italy, ruled in November that a marriage should be annulled on the grounds of the wife's adultery even though she apparently only "thought about" having an affair. Her now-ex-husband believes she never actually followed through on her desires for an "open marriage." (2) Because two different laws operate, New York state prisoners, when they win lawsuits

against guards who have injured them, keep the entire amount of the award, but when New York state mental patients win similar lawsuits, the hospitals can claim a large portion of the money back, as repayment for the daily cost of providing "care." The New York Times reported in December that the dual system is unique to the state.

Least Competent Criminals

Questionable Judgments: (1) A 26-year-old man was arrested in San Pablo, Calif., in December and accused of stealing a taxi after tricking the driver into momentarily exiting the cab. The man then drove to a Department of Motor Vehicles office, where he attempted to register ownership of the car. (2) Kyndric Wilson, 19, was being booked into jail in Fort Walton Beach, Fla., in December on a misdemeanor charge when a routine search revealed a bag of cocaine. As deputies then began processing the more serious drug-possession charge, Wilson was heard saying, "(Expletive), I knew I shouldn't (have) brought that in ... (expletive)."

Recurring Themes

"Sovereign" citizens (militia types) continue to insist that their knowledge of the U.S. Constitution is superior to that of virtually every American historian, judge, legislator, governor and law professor who ever studied it. For example, Schaeffer Cox (head of the Alaska Peacemakers Militia), in District Court in Fairbanks, Alaska, in December on a misdemeanor gun charge, commenced a series of "constitutional" claims. Asserting that he is "chairman of the joint chiefs of staff" of the "de jure republic" of America, as empowered by the real Constitution (and not the one in popular use, which is a bogus document that Abraham Lincoln secretly sneaked in), Cox claimed that all Americans are kings and queens and that no one is required to obey laws unless necessary to avoid harming other "sovereigns" (citizens). Cox attempted to serve papers on the district court judge, but was rebuffed by state troopers.

Ironies

-- A sculpture on display at Normandale Community College in Bloomington, Minn., was stolen in December. The piece, by artist John Ilg, consisted of wire mesh over a frame, with 316 rolled-

up dollar bills stuffed in the mesh. The piece was titled, "Honesty." (Attitudes have changed in the two years since the piece was first presented, at the Minnesota State Fair, when visitors liked it so much that they added rolled bills to the display.)

-- Elected officials caught violating the very laws they have sanctimoniously championed are so numerous as to be No Longer Weird, but the alleged behavior of Colorado state Sen. Suzanne Williams following her December car crash seems over-the-top. Though a strong seat belt and child-seat advocate, Williams was driving near Amarillo, Texas, with her two unbelted grandchildren when her SUV drifted over the center line and hit another vehicle head-on, killing that driver and ejecting Williams' 3-year-old grandchild, who survived with injuries. A Texas Department of Public Safety report noted that Williams was seen scooping up the child, returning him to the SUV and belting him in.

Compelling Explanations

-- Unclear on the Concept: A 41-year-old woman, arrested in Callaway, Fla., in December for beating her husband with a rock, explained that she was angry that he was endangering his health by smoking despite being ill. Said she, "A woman can only take so much."

-- Katrina Camp, 30, was picked up by deputies in September on a Forest Service road near Nederland, Colo., having earlier walked away from her unclothed 2-year-old daughter, whom she had left to fend for herself in a pickup truck. Camp, however, was candid about the problem: "I suck." ("You're a parent," she told a deputy. "(Y)ou know how it is. Sometimes you just need a break.")

Latest "Rights"

By his own testimony, John Ditullio is a hateful neo-Nazi who despised his next-door neighbors in New Port Richey, Fla. (a white woman with an African-American friend and a son who was openly gay), but when the son was murdered and the mother attacked in 2006, Ditullio denied involvement, and though he earned a hung jury in his first trial, his retrial was scheduled for November 2010. For each day of the trial, a makeup artist was hired (paid for by the government at \$135 a day) to cover up Ditullio's

SEE "WEIRD" PAGE 22.



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Halt Winter Toe Woes With Footwear Tips

(NAPSI)-Finding a comfortable pair of boots is nothing less than essential when it comes to protecting your feet in colder seasons. Proper footwear—insulated, waterproof boots or shoes—is just as important as coats, hats or gloves during cold weather.

With so many stylish boots to consider, many consumers wonder what to look for. Here are a few tips from the expert podiatrists with the

American Podiatric Medical Association (APMA):

- Avoid boots made from synthetic materials as they trap in heat and moisture, causing odor. Select natural materials such as leather to keep feet dry.

- High-heeled boots may be stylish but they do transfer weight onto the ball of the foot, which can cause pain and numbness. Choose a boot with a stacked or lower heel, no more than two inches high.

- While rain boots are a fun, carefree way to navigate puddles, their rigid shape limits movement and they provide no arch support, so they should not be worn for long periods of time. If you do want to wear them, insert arch supports.

- Classic cowboy boots are very trendy, but this shoe construction often comes with a narrow toe box, which can cramp and blister your toes. Boots should be comfortable and have plenty of toe room when you try them on in the store. There should not be a break-in period as this often results in foot problems.

- Furry snow boots are cozy, but don't trade traction for style. Select a pair with rubber soles and deep grooves for proper gripping.

- While popular, ankle boots often lack ankle support, which can

swiftly lead to foot problems. Avoid walking long distances on them.

- When shopping for boots, remember to try them on in the afternoon as your feet can swell during the day. Also, most people's feet are not the same size. Select the pair that fits your larger foot.

- Keep feet happy by massaging your feet and applying lotion to

help keep skin moisturized.

If you have foot pain or other problems affecting your feet, consult a podiatrist. They are physicians, surgeons and specialists qualified to diagnose and treat problems affecting the foot and ankle. Get more shoe- or boot-buying advice plus foot care tips by visiting www.apma.org.

St. Mary-Corwin Medical Center Hosts Live Laugh Learn To Celebrate Heart Month

PUEBLO, CO – February is Heart Month, and St. Mary-Corwin Medical Center is committed to providing southern Colorado communities with heart-health information and awareness of heart disease -- the leading cause of death among Coloradans. The highlight of St. Mary-Corwin's recognition of National Heart Month is a free educational event on Thursday, February 10 at 5:30 pm at the Dorcy Cancer Center.

This special event is the second in St. Mary-Corwin's new Live, Laugh, Learn quarterly women's series. This year's event will feature heart health informational booths; mini-sessions on exercising your heart, heart healthy nutrition, and how diabetes can impact heart health; and keynote speaker Dr. Jenny Lee of Pueblo Cardiology Associates. Dr. Lee joined Pueblo Cardiology Associates and the Pueblo community in September and is the only female cardiologist in Pueblo. Hors d'oeuvres and refreshments will be served.

Plan to join us and bring along a special woman in your life – your mother, sister, daughter or friend – to learn about how you can prosper in the New Year with a healthy heart. Door prizes will be awarded.

Call (719) 557-4639 to reserve a seat.

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FREMONT/CUSTER County Menus

Penrose(372-3872) - Canon City(275-5524)
 Florence(784-6493) - Salida (539-3351)

PENROSE CENTER

1405 Broadway-Penrose (Tues/Thur)

FEBRUARY 1: ROAST BEEF, Mashed Potatoes/Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread/marg.

FEBRUARY 3: TACO SALAD/SALSA, Tomato/Lettuce, Strawberry Applesauce, Tropical Fruit, Cornbread with Margarine.

FEBRUARY 8: CHICKEN CORDON BLEU, Rice Pilaf, Asparagus, Apricots.

FEBRUARY 10: BRATWURST/BUN/ Sauerkraut/Mustard/Onion, Pickled Beets, Sliced Peaches.

FEBRUARY 15: HOT TURKEY SANDWICH, Whipped Potatoes, Asparagus Amandine, Pineapple Mandarin Orange Compote.

FEBRUARY 17: SPLIT PEA SOUP, Hamburger/bun/Catsup/Mustard/Onion, Creamy Coleslaw, Banana.

FEBRUARY 22: SALMON PATTIES/ CREAM SAUCE, Steamed Brown Rice/ Parsley, Mixed Vegetables, Tangerine, Raisin Nut Cup.

FEBRUARY 24: WHITE CHILI/ CHICKEN, Wheat Crackers, Carrot/Celery Sticks, Cooked Cabbage/Red Pepper, Apple.

FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

FEBRUARY 1: CHICKEN CACCIA-TORE, Oven Brownd potatoes, Italian Vegetables, Sliced Peaches, Cookie.

FEBRUARY 3: SPLIT PEA SOUP, Ham-burger/bun/Catsup/Mustard/Onion, Creamy Coleslaw, Banana.

FEBRUARY 4: TUNA NOODLE CAS-SEROLE, Mixed Vegetables, Sliced Zucchini Squash, Sliced Peaches.

FEBRUARY 8: MEATLOAF/Brown Gravy, Cheesy Potatoes, Green Beans, Pineapple Tidbits.

FEBRUARY 10: TURKEY POT PIE, Tossed Salad, Orange Juice, Apple.

FEBRUARY 11: ENCHILADA PIE, Sliced Tomato/Lettuce, Sliced Yellow Squash, Mixed Fruit.

FEBRUARY 15: ROAST BEEF, Mashed Potatoes/Gravy, Green Bean Amandine,

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Apricot Peach Compote, French Bread/marg.

FEBRUARY 17: SALISBURY STEAK, Whipped Potatoes/Gravy, Italian Green Beans, Tropical Fruit.

FEBRUARY 18: CHICKEN A LA KING, Whipped Potatoes, Green Peas, Tossed Salad/Light Ranch drsg., Orange.

FEBRUARY 22: CHICKEN FRIED STEAK, Whipped Potatoes/gravy, California Veggies Medley, Pineapple Tidbits.

FEBRUARY 24: BAKED PORK CHOP/ COUNTRY STYLE GRAVY, Whipped Potatoes, Hot Bean Casserole, Fruit Salad, Cinnamon Applesauce.

FEBRUARY 25: BEEF/BROCCOLISTIR FRY, Brown Rice/Carrots, PA Tidbits.

SALIDA MENU

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

FEBRUARY 1: BEEF BARLEY SOUP, Wheat Crackers, Sesame Broccoli, Apricot Pineapple Compote, Apple.

FEBRUARY 3: TUNA NOODLE CASSEROLE, Italian Green Beans, Pineapple Tidbits.

FEBRUARY 4: ROAST CHICKEN/ MUSHROOM SAUCE, Brown Rice, Cauliflower Broccoli Mix, Apple Pear Salad.

FEBRUARY 8: CREAM OF ASPARAGUS SOUP, Roast Turkey/Gravy, Cinnamon Applesauce, Carrot-Raisin Salad, Dinner Roll with Margarine.

FEBRUARY 10: MACARONI/CHEESE, Shredded Green Salad/Lemon, Whipped Hubbard Squash, Strawberry Applesauce.

FEBRUARY 11: TAHITIAN CHICKEN, Steamed Brown Rice, Green Bean Amandine, Fruit Salad.

FEBRUARY 15: PUEBLO BEEF STEW, Wheat Crackers, Sliced Yellow Squash, Apple, Cornbread with Margarine.

FEBRUARY 17: PASTA PRIMAVERA, Spinach Salad/Egg/Italian Drsg., Apple Pear Salad/Almonds, Plums, Garlic Bread.

FEBRUARY 18: ROAST PORK,

Whipped Potatoes/Gravy, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll/marg.

FEBRUARY 22: TOMATO SOUP, Turkey/Wheat/Mustard/Salad Drsg., Green Beans, Tangerine, Almond Peaches.

FEBRUARY 24: ENCHILADA PIE, Sliced Tomato/Lettuce, Sliced Yellow Squash, Mixed Fruit.

FEBRUARY 25: HAM/BEANS, Cut Broccoli, Parslied Carrots, Orange Juice, Cornbread/marg.

GOLDEN AGE CENTER

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

FEBRUARY 2: Spaghetti/Meatsauce, tossed salad/Italian drsg., corn, garlic bread, mandarin oranges.

FEBRUARY 4: Honey BBQ Chicken/ Biscuit, oven brown potatoes, chopped spinach, diced pears.

FEBRUARY 7: Combination Burrito, lettuce/tomato/salsa, refried beans, sliced peaches.

FEBRUARY 9: Pork Chow Mein, brown rice, cabbage/red pepper, tropical fruit.

FEBRUARY 11: Turkey Tetrazzini, italian green beans, cottage cheese peach salad, cranberry sauce.

FEBRUARY 14: Sloppy Joe/Bun, scalloped potatoes, broccoli/carrots, strawberries/whipped topping.

FEBRUARY 16: Smothered Chicken, cornbread stuffing, cauliflower/broccoli mix, applesauce waldorf salad.

FEBRUARY 18: BIRTHDAY MEAL - Clam Chowder/Wheat Crackers, veggie medley, cottage cheese/pineapple, mandarin oranges.

FEBRUARY 21: Holiday-Closed.

FEBRUARY 23: Macaroni/Cheese, tossed salad/ranch drsg., yellow squash, strawberry applesauce.

FEBRUARY 25: Roast Pork, whipped potatoes/gravy, parslied carrots, strawberry jello.

FEBRUARY 28: Scalloped Potatoes/Ham, chopped spinach, succotash, apple.

**ALL MEALS SERVED
 WITH MILK
 (Coffee or Tea optional)
 Most meals served/bread/marg.**

Fashion: Looooking Gooood!

Baby Your Skin And Hair During Colder Weather

(NAPSI)-In an effort to balance their budgets and maintain beautiful skin during the colder months, many women are skipping the department store counter and instead visiting the baby aisle for their beauty products. As part of a growing trend, women are enhancing their beauty regimen with products that are developed for babies' gentle skin, yet are sophisticated enough for adults.

According to a survey conducted by Harris Interactive and commissioned by JOHNSON'S Brand, nearly 40 percent of adults said they regularly use baby products on themselves, and almost 80 percent of adults say they would feel comfortable using baby products for purposes other than those pertaining to babies.

To help temperature-related skin

and hair problems, celebrity makeup expert Tia Dantzer suggests these tips:

- Don't forget to hydrate. Stay hydrated by drinking water and using moisturizing body care products to protect your skin from the harsh winds and drying effects of indoor heating. Tia prefers an oil-based moisturizer for ultimate hydration. She recommends Johnson's Baby Oil Gel after a shower, while skin is still wet, to lock in up to 10 times more moisture. "As a makeup artist, this is a great product to have in my kit at all times, especially when working a photo shoot. I apply it to my clients before the red carpet, to achieve a high shine to their bodies, which looks great on camera."

- Don't shampoo too often. Shampooing hair daily can strip essential oils and add to the dryness already caused

by winter conditions. Try shampooing every other day; if you need to shampoo every day, try a gentle baby shampoo formula designed for babies' sensitive eyes and fine hair, or use baby powder as a dry shampoo.

- Do deodorize. As women pile on the winter layers to avoid the bitterness of low temperatures, they often find themselves in a sweat before they can get to where they are going. Tia always carries Johnson's Baby Powder to keep her feeling fresh all day long. "My favorite scent is the new Magnolia Petals. It smells better than regular deodorant and is a great base layer for my perfume."

- Do exfoliate. Exfoliating will remove dead cells and allow the skin to absorb extra moisture. Aim to do this at least twice a week.



With so many versatile uses, baby products can provide simple solutions to cold weather beauty needs.

For more information on these products, visit www.johnsonsbaby.com.

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-cram 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.

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Easing The Energy Burden

(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-cutoff eligibility programs from utility providers.

- Make sure your home is energy efficient. Information is available 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. Administration on Aging and is administered by the National Association of Area Agencies on Aging (n4a).

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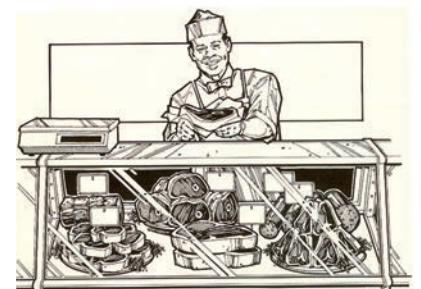
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Social Security & You

from Melinda Minor, District Manager - Pueblo



QUESTIONS AND ANSWERS

GENERAL

Question:

I applied for a Social Security card for my baby at the hospital, but the card came back with the wrong name. What do I do?

Answer:

Go to your local Social Security office or card center. We need to see original documents proving your child's:

- U.S. citizenship;
- Age; and
- Identity.

If you corrected the child's birth certificate, we will want to see that. We also will need to see a document proving your identity. All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents.

To learn what documents we will accept, go to www.socialsecurity.gov. There, you also can find Social Security Numbers For Children (Publication No. 05-10023) at www.socialsecurity.gov.

DOHERTY

from page 1.

the name of the homeowner. The loan is a "non-recourse" loan meaning if the value of the property declines below the loan amount; other assets are not required to secure the loan; rather that is the purpose of the mortgage insurance. The loan must be repaid if a) the homeowner no longer lives in the home; or b) if the homeowner dies. The loan is due usually within one year of the death of the last homeowner, but there are no time limits. The lender is not allowed to "call" the loan due; nor is the lender able to force the individual to move out of their home.

Many financial institutions offer reverse mortgages. Homeowners are encouraged to work with lenders that are regulated by FHA to guarantee consumer protections. Individuals who have questions can call 303-333-3482 for more information.

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.

www.socialsecurity.gov/pubs/10023.html.

In addition to using our website, you can request a copy of that publication by calling 1-800-772-1213. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

Question:

What are some of the documents Social Security will accept as proof of identity for a child?

Answer:

We can accept only certain documents as proof of your child's identity. An acceptable document must be current (not expired) and show your child's name, identifying information, and preferably a recent photograph. We generally can accept a non-photo identity document if it has enough information to identify the child (such as the child's name and age, date of birth, or parents' names). We prefer to see the child's U.S. passport. If that document is not available, we may accept the child's:

- Adoption decree;
- Doctor, clinic, or hospital record;
- Religious record (e.g., baptismal record);
- Daycare center or school record; or
- School identification card. (Your child may need to be present if a picture ID, such as a student ID, is presented as proof of identity.)

All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents.

RETIREMENT

Question:

What is the earliest age that I can apply for my Social Security retirement benefits?

Answer:

If you want benefits to begin at age 62 — the earliest age you can receive reduced retirement benefits, you must be at least 61 years and 9 months of age to apply. Keep in mind your benefits will be reduced so evaluate your options carefully before you decide when to retire. Even if you are not ready to retire, you should still sign up for Medicare three months before your

65th birthday. You can do both online at www.socialsecurity.gov/applyonline.

Question:

Can I delay my retirement benefits and receive benefits as a spouse only? How does that affect me?

Answer:

It depends on your age. If you are full retirement age or older when you first apply, and your spouse is receiving Social Security benefits, you can choose to file and receive benefits on just your spouse's Social Security record. This way, you could delay filing for benefits on your own record in order to receive delayed retirement credits.

By filing only for benefits as a spouse, you may receive a higher retirement benefit on your own record later based on the effect of delayed retirement credits. You can earn delayed retirement credits up to age 70 as long as you do not collect your own benefits.

Since the rules vary depending on the situation, you should talk to a Social Security representative about the options available to you. To learn more, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

SUPPLEMENTAL SECURITY INCOME

Question:

What is Supplemental Security Income (SSI)?

Answer:

The SSI program provides monthly payments to people with limited income and financial resources who are age 65 or older, blind or disabled. In 2010, the maximum federal SSI payment is \$674 a month for an individual and \$1,011 a month for an eligible couple. This amount may be reduced if you have other income.

Many states supplement SSI payments. Go to www.socialsecurity.gov to view electronic leaflets about these state supplements.

To get SSI, your financial resources (savings and assets you own) cannot exceed \$2,000 (\$3,000 if married). If you are married and only one person is eligible, a portion of your spouse's income may be counted. You can be eligible for SSI even if you have never worked in employment covered under Social Security.

Generally, to be eligible for

SSI, an individual also must be a resident of the United States and must be a U.S. citizen or a noncitizen lawfully admitted for permanent residence. In addition, some noncitizens granted a special immigration status by the Department of Homeland Security also may be eligible.

For more information, you may want to read SSI (Publication No. 05-11000). You also may want to read our introductory material in the booklet, Understanding SSI. Both are available at www.socialsecurity.gov.

Question:

Are Supplemental Security Income (SSI) benefits subject to federal income tax?

Answer:

No. SSI payments are not subject to federal taxes. However, if you also receive Social Security benefits, those benefits may be subject to income taxes.

DISABILITY

Question:

Do disabled children qualify for benefits?

Answer:

Yes. There are two Social Security disability programs that include disabled children.

Under the Supplemental Security Income (SSI) program, a child from birth to age 18 may receive monthly payments based on disability or blindness if:

- * He or she has an impairment or combination of impairments that meet the definition of disability for children; and
- * The income and resources of the parents and the child are within the allowed limits.

Under the Social Security Disability Insurance program, an adult child (a person age 18 or older) may receive monthly benefits based on disability or blindness if:

- * He or she has an impairment or combination of impairments that meet the definition of disability for adults;
- * The disability began before age 22; and
- * The adult child's parent worked long enough to be insured under Social Security and is receiving retirement or disability benefits or is deceased.

Under both of these programs, the child must not be doing any "substantial" work and must have a medical condition that has lasted or is expected either to last for at least 12 months or to result in death.

You will find helpful links to the online forms and the steps you need to take to apply for childhood disability benefits at www.socialsecurity.gov/applyfordisability. At this time, you cannot complete an application for SSI childhood disability online, but you can complete the Child Disability Report Form online. You also can view the fact sheet and checklist in the Child Disability Starter Kit to see what information you will need and the kinds of questions we will ask when you have your disability interview in your local Social Security office or over the phone. The Disability Report asks for information about the child's conditions or impairments.

Call 1-800-772-1213 (TTY 1-800-325-0778) or visit your local Social Security office right away so that you do not lose potential benefits, even if you complete the Disability Report Form online.



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New From The Inside Out!

by Charlene Causey

Continuing from last month, let's cover the rest of the body systems with regard to renewal and anti-aging. By way of review, last time the eliminative organs were discussed. Those systems were the skin or integumentary system, the digestive system, the kidneys or renal system and the respiratory system.

Closely related to the respiratory system, the circulatory system is vitally important since it circulates both oxygenated and deoxygenated blood throughout the body. Because circulation depends on the lungs to assist in this continual process, necessary to sustain life, deep, effective breathing enhances circulation. Physical exercise allows the heart and lungs to pump and purge, both beneficial substances and waste products. Along with that, the lymphatic system circulates its own load, which is largely responsible for the effective working of the immune system.

The immune system can be easily compromised by toxins and attacks from bacteria and viruses. Proper diet, enough water, adequate rest, good hygiene, enough exercise and strong genetics contribute to a healthy immune system. With the exception of genes, a

person can control all of the other factors strengthening and improving their immune system.

Essential to the overall functioning of the body and communication between all the systems of the body is the nervous system. There are many disorders of the body related to the nervous system and research is proving more and more that diet, particularly processed and artificial food, are in part, to blame. Consuming unprocessed and natural food in this day and age almost seems a joke, but with some education and careful planning it can be done fairly easily.

The endocrine system is the master control panel of all hormone functioning and is intricately balanced by the things we consume, from food and beverages to pharmaceuticals and supplements. Emotions and external factors affect this system, as well as the amount of sun one is exposed to and how much sleep one gets. One, of the greatest offenders of the endocrine system, is caffeine. Caffeine creates a stress response in the body, causing the adrenal glands to secrete cortisol, which is a main cause of the accumulation of dreaded belly fat. However, healthier coffee, relatively new on the market, counteracts the negative effects

of caffeine, and therefore, does not trigger that stress response.

Knowing what is happening within the body can guide an individual to a better lifestyle and the ability to overcome some daunting challenges. In fact, there are some health practitioners, right in Pueblo, who can perform a complete blood panel of fifty-one parameters, giving a total picture of what is happening inside that is manifesting itself, in all kinds of symptoms, on the outside. We are fearfully and wonderfully made, yet at times limitations do exist. Understanding what is happening in the body, and attempting to achieve the balance known as homeostasis is a

challenge worth fighting for.

Charlene Causey is a former registered nurse who has also been a model, nutrition consultant, fitness instructor, and educational consultant. She is currently a nutrition consultant and certified personal trainer whose main focus is a natural approach to health and wellness. She can be reached at (719) 250-0683 or IOHealth@live.com

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

WHERE ARE THEY NOW?

by Marshall Jay Kaplan

JOAN VAN ARK

She was beautiful. She was unique. She was the best 'crier' on any late night soap. Today, Joan Van Ark is still beautiful and unique. More importantly, she is the most energetic and passionate actress you might ever meet!

Joan Van Ark was born on June 16, 1943 in New York City. Named after Joan of Arc, she had "a lot to live up to!" As a student reporter at age fifteen, she interviewed legendary stage and screen actress, Julie Harris who recommended to the young Joan that she attend the prestigious Yale School of Drama. Joan listened to her future acting mentor and idol - and did just that! And on a scholarship, no less! Although she was accepted to Yale, she left after her first year as producers had already come calling.

By age nineteen, Joan had appeared on stage and was a Tony nominated actress for her role in 'The School of Wives. Universal Studios in Hollywood offered Joan a contract. Her first acting gig was for a TV pilot opposite the legendary Bette Davis. Although the pilot was not picked up, Joan was - this time with NBC.

After a few supporting roles, Joan won the role of Valene Ewing, wife of black sheep Gary Ewing



(played by Ted Shackelford), son of Jock, brother of J.R. (Larry Hagman), mother of Lucy (Charlene Tilton) - does that all make 'Dallas' sense? After all, Dallas is a soap opera! Well, to Dallas fans it made perfect sense. So

much so, that her and Ted's characters were spun off into 'Knots Landing' - another successful night time soap that takes place on a cul-de-sac. Joan remained on the cul-de-sac for thirteen years, earning numerous accolades and



magazine covers. As on the show, to this day, she and Michele Lee remain the best of friends. Joan earned six Emmy nominations and won two Soap Opera Digest Awards. However, Joan's greatest gift on Knots was being able to co-star with her acting mentor, Julie Harris.

After leaving Knots in 1992, Joan returned to her number one love, the stage, as well as made appearances in other TV shows.

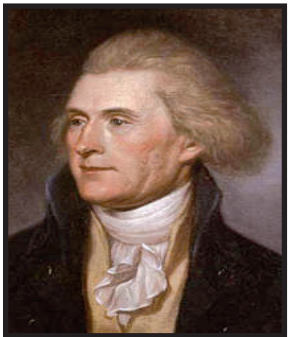
Joan has remained married for almost 45 years to her childhood sweetheart, former TV reporter, John Marshall. They have a daughter, Vanessa Marshall who is a very well known voiceover actress.

Joan resides in Studio City in a lovely home. She runs 10 miles (yes, 10 miles) a day. Why? "Well, I have to get all of the crap out of my head somehow!" Joan attends acting classes regularly - always improving upon her craft. She considers herself a serious actress. As for her next role? "I would love to play a biker grandma!" Does Joan ever sit still? "Absolutely not! I'm going to be dead and buried one day and I still have so much to do!"

She may have starred in Knots Landing, but Joan Van Ark is anything but landed - she continues to soar!

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Carpeting Puts Comfort Underfoot At Home

by Mary G. Pepitone

Whether it's rolled out in red wall-to-wall or installed by a do-it-yourselfer using ultra-cool modular tiles, carpeting covers numerous floors in American homes.

Since its heyday in the 1950s, thanks to the invention of the broadloom tufting machine, many carpeting styles have come and gone. Unlike the foregone rubber-backed patterned low pile and super-long shag varieties, today's carpeting reflects both high-tech manufacturing and high style with updated colors and textures.

"People still want the warmth that carpet offers underfoot," says Werner Braun, president of the Carpet

and Rug Institute (CRI), in Dalton, Ga. "Carpeting is still an economical floor covering."

Carpeting sales continue to march on, despite trends toward hardwood and tiled flooring. According to CRI's latest statistics, total industry shipments in 2007 totaled more than 14 billion square feet of carpeting. "People still want carpeting in their bedrooms," Braun says. "It's also popular to surge the edges of a large piece of carpeting and use it like a rug over a wood floor."

Today's carpeting manufacturers can produce multilevel loop patterns, which create textures in the carpet that can stand up to active lifestyles. Frieze (free-zay) is a popular curly

textured carpeting with extremely twisted yarns that has a more casual look and doesn't show footprints like a plush/velvet cut-pile variety.

A level-loop-pile carpeting, such as Berber, is another popular carpeting used in high-traffic areas and basement applications. For a dramatic carpeting effect, a combination of cut-and-looped yarns can create a unique patterned, sculptured look.

David Duncan, vice president of Mohawk Industries, a leading supplier of carpeting based outside Atlanta, says the floor is the fifth wall, and suggests that homeowners should decorate a house from the floor up. "In the '80s, carpeting was put in room-by-room, now there's an overall aesthetic homeowners are trying to achieve and we're finding there's always a space for carpeting," he says.

Colored and patterned carpeting creates instant interest in a home. Saturated golds, mossy greens and chocolate browns are alternatives to the beige and off-white standards, Duncan says. "Exotic animal-skin patterns such as zebra, antelope, tiger and crocodile-patterned carpeting in wool make a statement that never goes out of style," he says.

Carpeting fibers determine its durability. While nearly 97 percent of all carpeting is produced using synthetic fibers, wool is plush, flame-retardant and generally more expensive than its synthetic counterparts. However, the use of synthetic yarns is what makes carpeting widely available and affordable for the masses.

-- Nylon represents a majority of the pile fibers used in the United States. This fiber is stain-resistant, provides brilliant color and, for the most part, wears well in all traffic areas.

-- Polyester is luxurious and soft when used in thick, cut-pile textures. It also has excellent color clarity and resists water-soluble stains.

-- Olefin or polypropylene is used in the home for patios and game rooms. Many Berber carpets are made of this fiber.

Mohawk SmartStrand Carpeting is a proprietary formulation that is made with a DuPont polymer and represents a breakthrough in carpet-fiber technology. "This carpet has the stain resistance of nylon and the color clarity and soft feel of polyester carpeting," Duncan says. "And, the central ingredient in this carpeting comes from corn sugar."

While the carpeting industry has made technological advancements in construction, stain resistance and durability, it also has to be proactive in addressing consumer's environmental concerns, says CRI's Braun.

"Scientific research studies ... have concluded that today's carpet emits low levels of volatile organic compounds (VOCs) into the indoor en-



This FLOR modular carpeting system is "Feeling Groovy" in pastel colors. Costing about \$10 per 19.5-inch tile, this is a free-floating carpeting system that can be installed by the homeowner. photo FLOR

vironment." Braun also says that since 1992, CRI has a green label-testing program. "Carpeting acts like a filter and traps allergens, such as dust and dander, on the floor," he says. "A homeowner must then sweep the carpet regularly with a vacuum that will not spew the allergens back into the air."

Recycling and sustainability are issues also being addressed by FLOR, a modular carpeting system, based in Chicago. "Our nearly 20-inch squares are made with varied degrees of renewable and recycled materials, such as post-consumer plastic bottles," says Greg Colando, FLOR founder and president. "Also, FLOR consumers are encouraged to return their old squares back to us so they can be recycled into new products."

With hundreds of different colors and patterns, these interchangeable squares are designed as a free-floating flooring that can be scaled to the size of a room. Consumers can design and order these "carpets-in-a-box" online (www.flor.com) or through FLOR showrooms and retailers.

"Some homes reflect a more modern approach with rooms no longer defined by walls," Colando says. "People are also in a do-it-yourself mode, and homeowners can replace individual tiles, instead of removing an entire carpet."

Expect to pay \$10 to \$13 per FLOR tile. While predominantly made of nylon, Colando says the company is experimenting with creating wool, felt, bamboo and sisal modular tiles.

"The carpeting industry has had to adapt and change to its consumers' needs," he says. "Not only do we bring color and excitement to the floor, we want to make it part of a home's comfort zone."

Carpeting Components

-- www.FLOR.com or 866-281-3567

-- www.MohawkFlooring.com

The Carpet and Rug Institute (www.carpet-rug.org) says a carpet will "ugly" out before it wears out.

-- Vacuum at least once a week. Vacuuming keeps air in the carpet and dirt out.

You can look for the green CRI indoor-air-quality label on approved machines.

-- Have carpeting professionally cleaned, per instructions on the warranty, about every year.

-- Spot clean as soon as spills happen. Blot, never scrub. Cover a wet area with towels and press down until the liquid is absorbed.

Op-Ed

from page 1.

The reporter and/or headline writer decided that since the organization wanted a \$10,000 raise and we ONLY allowed a \$5,000 raise, well that was a 50 percent cut. That's how a raise becomes a cut ladies and gents. I resigned.

Our new H.R. 2 national health bill (Obamacare) is said to save us some \$230 billion over the next 10 years and it is an unbelievable slight of hand as to how they get there. BHO and last year's Congress who pushed this bill through by doing backdoor deals with senators from other states plus giving many companies exemptions from some of the provisions of the legislation while others went begging can no longer hide the fact that this was all just a giant boondoggle when it comes to the finances.

Do you all remember when this bill just *had* to pass and *immediately* so no one would be without healthcare?! Do you remember then Speaker of the House Nancy Pelosi telling people the bill had to pass so "we could find out what was in it?" And she still leads the House Democrats!? Something wrong there but it is very instructive about how the Democrat party operates.

As we are now finding out what's in the bill we see that healthcare doesn't start for anyone until late 2014 (so much for people needing health insurance immediately) but the taxes are being collected now! Apparently for the next 3-4 years our government is going to collect this tax money and it will be used to fund health insurance beginning sometime in late 2014! Let's see, does anyone really believe there will be a pile of money in a bank vault somewhere stamped "Obamacare-do not spend until 2014"?; Social Security lock box anyone?

You ask what does my example of 20 years ago have to do with us saving \$230 billion? Well ladies and gents, it is figured that over these next 10 years the government will collect some \$770 billion in taxes and beginning sometime in 2014 until sometime in 2020 we will spend \$540 billion on this health insurance. So \$770 billion collected in new taxes minus \$540 billion in health insurance spending leaves \$230 billion which they call savings! How is this any different than my example of 20 years back? It's slight of hand, untrue and if you believe that money will be there when needed, well, you only have yourself to blame!

Godspeed.

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Reducing Your Risk For Infection In Hospitals

(NAPSI)-A new survey conducted by Infection Control Today and sponsored by CareFusion Corp., of 1,500 hospital-based health care professionals, reveals that when it comes to preparing a patient's skin before a surgical procedure, there is a gap between what guidelines say and what health care professionals actually do.

Despite ranking guidelines as the most important consideration for selecting a skin prep product, 33 percent of health care professionals said they do not follow guidelines in how they reduce bacteria on a patient's skin before a procedure.

In the United States, health care-associated infections (HAIs) are a major public health concern, with an estimated 1.7 million cases each year.

But what is an HAI exactly? It is an infection that a patient did not have before being admitted to a health care facility, such as a hospital, but got after 48 hours of admittance. One

source of HAIs is the introduction of naturally occurring bacteria and other microorganisms from the skin into a patient's bloodstream or surgical incision.

Studies show patients who develop HAIs have longer hospital stays, use more health care resources, and are at greater risk for readmission and death. It is well known in the medical community that a key factor in reducing the risk of developing these infections is following guidelines to appropriately reduce bacteria on the patient's skin before all medical procedures, especially surgery.

"Given that microorganisms on patients' skin are a primary cause of HAIs, skin antisepsis should be a top priority for hospitals," said Allan Morrison Jr., MD, MSc, FACP, FIDSA, professor and distinguished senior fellow at George Mason University in the School of Public Policy.

For skin prep, a product containing chlorhexidine gluconate (CHG)

is recommended by at least 18 organizations and initiatives, including the U.S. Centers for Disease Control and Prevention (CDC) and the National Institutes of Health. Specifically, 10 organizations advocate for the use of a 2 percent CHG formulation, such as ChloroPrep® patient preoperative skin prep (2 percent chlorhexidine gluconate and 70 percent isopropyl alcohol).

How can patients help reduce their risk of HAIs?

- Don't be afraid to ask the doctor or nurse about what measures they have in place to reduce the risk of infections, particularly what will be used to reduce bacteria on your skin.

- If you don't see your doctors wash their hands, remind them to do so. And remember to wash your own hands regularly, and ask your visitors to do so as well.

- Ask your doctor if there are precautions you can take before coming to the facility, such as bathing with



a specific product.

- Research the infection rates of the facility before choosing where to have your procedure/ medical care. Soon, all health care facilities will be required to publish their infection rates and many are doing so already.

New Online Resource Helps Break Down Blood Sugar

New Online Resource Helps Break Down Blood Sugar Control For People With Diabetes

(NAPSI)-A new online educational resource, www.BloodSugarBasics.com, has just launched to help people living with diabetes, their families and loved ones learn about the importance of understanding and managing low and high blood sugar. The website, developed by the American Association of Clinical Endocrinologists

(AACE) and the American College of Endocrinology (ACE) and supported by Merck, breaks down information on blood sugar into easy-to-understand interactive features, downloadable resources and helpful tips on how to control blood sugar levels.

People with diabetes and their family members can get started by taking the interactive Blood Sugar Knowledge Quiz to test their blood sugar IQ. Do you know the answer to the question below? Visit the website to take the quiz and find out!

The website offers information about the causes, symptoms and risks of low and high blood sugar, as well as easy-to-download and-print resources like the Low and High Blood Sugar Checklists to help people understand, recognize and get through episodes of low or high blood sugar.

"While most people with type 2 diabetes recognize the importance of avoiding high blood sugar, they may not know the risks of extremely low blood sugar," says Farhad Zangeneh, M.D., FACP, FACE, medical director and endocrinology consultant at the Endocrine, Diabetes and Osteoporosis Clinic (EDOC) and member, AACE Board of Directors.

Low blood sugar can make people feel dizzy, sweaty, hungry or tired and, if it's not treated, may even cause loss of consciousness, while high blood sugar can cause frequent

urination, increased thirst, fatigue or blurred vision. People with diabetes should discuss ways to best manage blood sugar with their doctor. To help begin this discussion, they can keep track of blood sugar levels with the AACE Diabetes Passport, and bring the Fast Five Questions to Ask Your Doctor About Blood Sugar to their next appointment.

"Skipping meals, drinking too much alcohol and changing exercise

routines can all contribute to low blood sugar; patients may also need to adjust their medications and should talk with their doctor about any episodes of low blood sugar," added Dr. Zangeneh.

If you or a loved one have type 2 diabetes, visit www.BloodSugarBasics.com to get started and learn how to control blood sugar levels to help manage diabetes successfully.

True or false?

America's Retirement Future

by Jeffrey Lewis

(NAPSI)-Theft or embezzlement? That was the debate between Senators Daniel Patrick Moynihan (D-NY) and John Heinz (R-PA) in 1990, when they discussed how best to protect the growing Social Security Trust Fund reserves. Both agreed that failure to account properly for the huge pool of savings would constitute a political crime but differed on its nature.

Moynihan likened it to common thievery; Heinz to a graver offense. He contended it exceeded the common criminal bounds of mere unlawful taking; that failure to protect the Trust Funds was a breach of fiduciary duty by those charged with guarding it. Both agreed it was imperative to find stronger ways to protect the surplus from fiscal shenanigans. They succeeded—against determined opposition—in putting some protections in place.

For nearly 25 years, the Social Security program took in more than it paid out and the reserves grew beyond even the most optimistic projections. This was a textbook example of govern-

ment that looked into the future, took the heat from special interests, and delivered on a long-term goal—to ensure retirement and disability benefits for more than 100 million Americans in the next 30 years.

Today, that farsighted success is threatened by several factors: the doubling of the national debt to pay for tax cuts, wars, and profligate federal spending to bail out Wall Street speculators and rash investors. Pressing fiscal realities encourage some to raid the Social Security Trust Fund. The "thieves and embezzlers" that Heinz and Moynihan talked about are cloaked under the guise of a "national debt commission" primed for raising the retirement age or cutting future Social Security benefits.

At a time when 401(k) retirement plans continue to suffer from the recession and when Americans struggle to save, the conversation should be about helping Americans—not imperiling their financial future. Perhaps it is time to take a long, hard look at how America subsidizes other countries; how we pay farmers not to grow crops; and how the costs of

multiple wars contribute to our dire fiscal straits.

Those charged with guarding the till of your retirement funds are instead planning to raid it. Maybe that's embezzlement and maybe that's thievery—either way, it's a crime.

Jeffrey Lewis is the former Republican Staff Director for the late Senator Heinz. He can be reached at jlewis@heinzoffice.org.



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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 underestimate 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.

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.



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February: "Save Your Vision" Month

by Kathy-Lyn Allen, PR Coordinator (Rocky Mountain Eye Center)

According to the American Academy of Ophthalmology (AAO), February is "Save Your Vision" Month. Many eye diseases and disorders become more common as we age. Advances in ophthalmology allow most people to maintain good vision as they grow older. Many eye problems can be prevented or corrected if detected in their early stages. Learn what you can do to preserve your sight at any stage of life.

Regular Eye Examinations

As with all medicine, early diagnosis and treatment can help people with their overall health. Just as with a physical, it makes sense to visit an ophthalmologist (Eye M.D.) for a routine eye exam.

Regular eye examinations by an ophthalmologist (Eye M.D.) are the best way to detect eye conditions early, while they can be treated. Taking care of your eyes and getting regular examinations can prevent many leading causes of blindness.

Protect Your Eyes From the Sun

Like your skin, your eyes never forget UV exposure. Studies show that exposure to bright sunlight may increase the risk of developing cataracts and age-related macular degeneration (AMD), both leading causes of vision loss among older adults. UV exposure, wind and dust can also cause pterygia, benign growths on the eye's surface.

Select sunglasses that block ultraviolet rays. Don't be deceived by color or cost. The ability to block UV light is not dependent on the darkness of the lens or the price tag.

Prevent Eye Injuries

More than one million people suffer from eye injuries each year in the United States. Ninety percent of these injuries could have been prevented if the individual had been wearing appropriate protective eyewear.

Remember to shield your eyes appropriately when playing sports and during common household tasks such as working with chemicals, mowing the lawn and working on your car.

This information was retrieved (Jan 2011) from <http://www.eyecareamerica.org/eyecare/treatment> Please contact the American Academy of Ophthalmology (AAO) directly for more information. Please schedule your family's next eye exam with Rocky Mountain Eye Center by calling 1-800-934-EYES (3937) or by visiting us online at www.rockymountaineyecenter.com

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Do You Need Financial Protection? Here's A Checklist

(NAPSI)-Answering a few questions can help you determine if you need life insurance for financial protection:

Do you need to protect your family?

For many, the primary reason for having life insurance is to protect the family's financial future and keep it safe and secure. The death benefit on a life insurance policy can be used by beneficiaries to fund a child's education, take care of final expenses and

help ensure that the daily future financial needs of your loved ones are met.

Do you need to protect your home?

You've saved diligently to afford a home where you can raise a family and create memories to last a lifetime. Many experts recommend that you consider using life insurance to help safeguard this asset—for many families, their greatest asset and their biggest expense. The policy proceeds can be used by beneficiaries as a way to continue mortgage payments in the unfortunate event of the loss of the provider.

Do you need to protect your future earnings?

Your human capital is the total value of your potential future earnings, which, in the unfortunate event of your death, would no longer be available to your loved ones. The death benefit can

be used as a necessary source of income for your family to fund educations and a secure future.

Protecting your human capital is even more important when you are in your 30s and 40s, when your human capital is highest and your accumulated financial wealth is typically lowest. For example, if you are 30 years old, earn \$40,000 a year and expect to retire at age 65, that is \$1.4 million of potential future earnings. Life insurance can guard against the potential loss of human capital in the event of premature death. Without life insurance, that future income is unprotected and lost forever.

Do you need to be more disciplined with your savings?

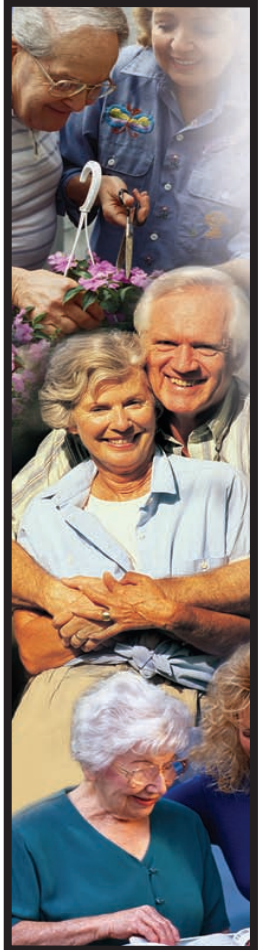
A whole life policy may offer what you need. Paying premiums monthly, quarterly or annually to build cash value is a way to ensure that you are making regular contributions to an important part of your overall savings plan. You can even borrow from your policy's accumulated cash value by taking a loan at competitive interest rates and use this money in any way you wish (policy loans reduce cash value and death benefit). Having the funds available for future needs, including paying off a mortgage, funding a college education, putting a down payment on a home for your child or paying for a child's wedding, is an important "living benefit" of whole life insurance.

Do you have an increased desire for a sound financial strategy?

If you're like most Americans, the answer is yes. A recent survey conducted by Ipsos Public Affairs and spon-

sored by New York Life noted that 83 percent of Americans age 30 and older agree that the economic crisis has increased their desire to provide financial protection for their family. A life insurance policy can be the foundation of a prudent financial plan.

When you purchase a life insurance product, you want to work with a company that will be around for decades to come. As a result, it is important to consider a trustworthy provider that has a long, steady track record and a high degree of financial strength and stability. A knowledgeable advisor will help you determine the amount of insurance needed to protect your family. You can contact a New York Life agent toll-free at (800) 710-7945. To find out more about how life insurance can help secure peace of mind for your family, visit www.newyorklife.com.



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The Well-Dressed Garden: *Night Lights: Let It Glow*

by *Marty Ross*

by Marty Ross

Outdoor lighting is a bright idea at any season -- but especially in the wintertime. Thoughtfully placed outdoor lights bring a garden to life.

There's more to landscape lighting than fashion-runway footlights along the front walk, or blinding security spotlights trained on the garage doors. Outdoor lighting professionals know how to shine the lights on exterior features that matter, and make them memorable.

"Outdoor lighting is done wrong so many times, it's just kind of an abused art," says John Pletcher, owner of Natural Accents (www.naturalaccentsllc.com), a lighting-design company in Liberty, Mo. "No lighting at all is better than bad lighting," he says, "but a landscape that is properly lit -- you go into it and it's just magical."

Of course, outdoor lighting can make your home and yard safer, but well-designed path lights, for example, do more than show visitors the way to the front door. They make the approach more intriguing by setting up plays of light and shadow. The fixtures are often hidden, so you find yourself enjoying the surroundings, not marching in step with a chorus line of little mushroom-shaped lampshades.

Janet Lennox Moyer, a lighting designer in New York (www.janmoyerdesign.com), has been designing landscape lighting for 35 years, since before high-tech, low-voltage systems were available. Her presentations, workshops and books have influenced a generation of designers, including Pletcher, who has worked as one of the instructors at Moyer's intensive Landscape Lighting Institute.

Homeowners often think the purpose of garden lights is to improve the public face of the house, but they should

do more than that, Moyer says. Well-designed lighting should connect the home and the garden from inside the home, too, by bringing out views from the windows. In the summertime, landscape lighting lets you enjoy the fullness of the season long into the night.

Overlighting the garden is the biggest mistake lighting professionals see in amateur projects. Instead of using one 50-watt bulb shining up from the base of a tree, Pletcher might use three or five 10-watt lamps, combining up-lights and down-lights. The down-lights establish the connection between the object you are lighting and the garden.

Good night-lighting is three-dimensional, Pletcher says: It gives a garden depth and drama. He calls bright lights "glare bombs" that spoil the landscape instead of enhancing it. "You don't need a lot of light," he says. "You can keep it very low and it can still be gorgeous."

In a well-lit garden, you should see the effects, not the fixtures. The lighting complements nature, instead of trying to outshine it. It also works with the home itself: Don't be surprised if a lighting expert asks about the views from your windows, or takes a look at the intensity of your porch lights. If you want to look out at your garden from the kitchen or bedroom windows, the lights inside and out have to be balanced.

Successful lighting combines smart design, reliable equipment and expert installation -- and you can't get much of any of that in a box of lights from a builder's supply store, Pletcher says. Kits are one-size-fits-all projects: They are certainly capable of foot-lighting the patio or the front walk, but they do not inspire much creativity, Pletcher says, and they are also not especially durable. The price is right: for \$100 or even less, you can experiment with night lighting, but garden

designers and lighting experts suggest experimenting with a few flashlights, instead, and calling in the pros.

Start with a consultation. Working with a professional, you can decide what to light, how to light it and what kind of fixtures are appropriate. A big project might cost thousands of dollars, but many professionals will help you with a design you can implement yourself, using high-quality fixtures. Or, instead of taking on a big project all at once, you can work with a designer on small areas, concentrating on the views from your kitchen or bedroom window, and expanding the scope of the job over several years.

Even with a small project, such as lighting a bubbling fountain or a sculptural Japanese maple, the gratification is instant: Just flip a switch, and your garden starts to glow.

Shine a light

Designers today are "at a change point," says Janet Lennox Moyer, a lighting designer in New York (www.janmoyerdesign.com) who has been designing landscape lighting for 35 years and runs the respected Landscape Lighting Institute for professional designers. The change is in the lights that designers use: light-emitting diode (LED) lamps are coming onto the market to challenge the multifaceted reflector (MR) halogen lamps that have become standard in the landscape lighting business.

"The changes in the last two years are really phenomenal," Moyer says. She favors MR lamps for their versatility, and says designers using them simply have more ways to spread the beams and control the effects. These lamps also give off a warm white light, more natural than the cool light from LED lamps. LED has tremendous potential, but Moyer is still experimenting with it. "We're trying to learn when it makes sense to use them, and why, and when the other lamps make as much sense or more," she says. At present, she describes them as "just another lamp in the toolbox."

LEDs are energy-efficient, but they are expensive up front, and they are still unpredictable, Moyer says, sometimes burning out quickly and unexpectedly. Replacement costs can be prohibitive. When lighting professionals use MR lamps, they typically choose very



Outdoor lighting has four seasons, just as a garden does, Pletcher says. The lighting effect on flower beds, trees and even statuary will look very different in spring, summer, fall and winter. photo: Natural Accents

low-wattage lamps that have a life of perhaps 20,000 hours. "You can get 14 years of life from an MR-16," she says.

The garden-design perspective

Outdoor lights and beautifully designed gardens naturally go hand in hand.

-- Think beyond spotlights: Proper lighting adds a touch of romance without throwing glaring beams in your neighbors' windows.

-- Shining too much light on the front of the house, for example, can look ostentatious, and it can definitely spoil the effect of other night lighting in the garden.

-- Talk with your garden designer about the features that deserve special night lighting -- they're not always what you expect. Your favorite plant in daylight may not turn out to be the best choice for nighttime lighting.

-- Take every old flashlight in the house, including those with weak batteries, out into the garden and experiment with night lighting. Take your time, have fun with it, and be alert to striking surprises.

-- To install outdoor lighting on a budget, take on one area at a time.

-- Outdoor lighting can also be very simple: Large pillar candles in lanterns throw beautiful light, and strings of twinkling lights and paper lanterns cast a festive glow.

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There's Nothing Like A Holiday



Cruising Outside The Americans Bubble

by David G. Molyneaux - *TheTravelMavens.com*

When you book a cruise beyond the fleets of ships that provide a North American experience, be prepared to accept different vacation approaches to meals, entertainment, and expenses. The rewards for such an adventurous spirit can be substantial, as the differences can be part of the fun.

For seven nights in November, I cruised the Mediterranean Sea on MSC

Splendida, a grand new 3,300-passenger vessel owned by the biggest shipping company you may never have heard of. MSC, which owns cargo ships at work all over the world, also operates one of the most modern fleets of international cruise ships.

A few MSC ships sail out of Florida and elsewhere on the U.S. East Coast – and on these cruises the ships make some allowances for passengers that are more American than European. Most MSC ships, however, are based full-time in Europe, where they cruise the Mediterranean year round.

I chose Splendida because I had never sailed on a European ship in Europe and I liked the itinerary. We started in Genoa and did a port stop a day, including Tunis and Malta.

I was one of few North Americans aboard. My dining room menu, my daily newsletter placed in the cabin and written messages all were in English. Tablemates at an assigned dinner seating spoke English. The crew spoke English when talking to me. Other communications on the ship – from loud speaker announcements to life boat drill – were in five languages, including but not leading with English. I didn't

have a lot of interaction with fellow passengers, as many of them did not speak English.

My recommendation for cruising on MSC in Europe is to relish the differences in style.

For instance, my best moments on Splendida were eating oodles of Italian pasta; sipping wine and snacking in the L'Enoteca wine bar and having dinner one night in L'Olivio Mediterranean restaurant; losing a heap of dead skin, scraped off in a Balinese massage; shaking my head at the ridiculous production show in the Strand Theatre that was billed as USA night; laughing with four women from Scotland who were on their first cruise; soaking in a hot tub on a cold, misty evening with a group of strangers, none of whom spoke my language.

And yet, each of these favorite moments depended on my attitude, as they contained reasons to complain.

For starters, I found much of the food served on Splendida to be rather ordinary, but as soon I dedicated my eating to what Italy offers best, I enjoyed excellent meals, from appetizers to regional choices of pasta and risotto that changed daily. My first reaction to ala carte charges in the alternative restaurants – outside the two main dining rooms where food is included in the cruise price – was that I was being nicked and dimed, but as soon as I accepted the European method of charging for each item, I enjoyed a splendid evening in the wine bar, con-



MSC Splendida cruises the Mediterranean Sea year round, often including a port in North Africa at Tunis, home of the Arabic Medina for shopping and the ruins of Carthage, ancient Phoenician and Roman city. When the current protests end, Tunis will return as a cruise ship port. photo: David G. Molyneaux, TheTravelMavens.com

suming tapas, and a gourmet meal in L'Olivio. The Balinese treatment in the vast Splendida spa was different from the massage I thought I had booked, but once I lay back and let the expert lady take over, my body reacted joyfully to one of my best massages. My assigned evening dining room table of nine was cramped and was surrounded by big, boisterous families, but as we all relaxed and got to know one another, my table of four women from Scotland and two couples from England was enlivened each evening with tales from several cultures, including one couple who seemed surprised to learn that Scotland was not part of England. As for the weather, November is iffy and was disappointingly cold and wet one evening, but an hour in the hot tub with strangers provided a warming soak. Hot water gurgling around me, I closed my eyes to listen to a collection of excited voices in foreign tongues, and could only imagine their stories.

Then, there was Pointing Man.

He was a white-coated waiter, one of a gaggle of white coats each with some sort of an assigned task, stationed at open-seating breakfasts in the grand Villa Verde dining room. Apparently, no white coat would trample on the task of another. The first morning, when I sat for breakfast, at a table with a view of the churning sea through a big picture window, I motioned to the nearest waiter and asked for coffee.

That is how our relationship began. When I requested coffee, the waiter pointed to someone behind me. Granted, had I been at home in a diner, I would have turned and motioned at the coffee man. But no, I was on vacation, and it was up to the white coats to serve me. Alas, coffee did not arrive, so I asked Pointing Man again. He pointed a second time to someone behind me. I pointed back at Pointing Man. He pointed behind me. I pointed at the ceiling, and then pointed out the window. Pointing Man shook his head. Clearly, I would just have to wait until Coffee Man arrived because Pointing Man only pointed; he did not coffee. Eventually, Coffee Man arrived. For several mornings, Pointing Man and I sparred, without accomplishment. I'm not sure what he thought of me. I considered him an entertaining character in the theater of Italy.

By the way, if you want the European flavor of MSC, but not the entire experience of crowded buffet lines, competition for reservations and extra charges for various drinks, consider booking a suite in the Yacht Club, available on Splendida and her sister Fantasia. The Club offers special services on a private deck much like the concierge floors at luxury hotels. Choosing the Yacht Club would raise the price of a cruise from about \$125 per person per night for two people to about \$300.

It's the price of exclusivity. But you might also miss the opportunity to meet Pointing Man.

David Molyneaux writes monthly about cruising. He is editor of *TheTravelMavens.com*

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Ann Coulter: "Palin Lambasted For Silence/Speaking"



by Ann Coulter

The same people who had blamed Sarah Palin for the massacre at the Tucson Safeway and then taunted her for her "silence" were enraged when she responded.

Last Tuesday, the night before Palin responded, MSNBC's Keith Olbermann mocked Palin's silence throughout his show:

- "And why is the ever self-promoting Miss Palin so quiet?"
- "And it's quiet, isn't it?"
- "It's too quiet."
- "The silence is deafening from the great Northwest."

It was deemed an admission of guilt that she hadn't spoken about the Tucson shooting or denied the accusations that she had inspired the shooter.

The next day, Palin posted a video response, and Keith immediately attacked her for "the worst timed political statement ever." It's almost as if liberals would attack Palin whatever she did.

Olbermann sneered about Palin's use of the phrase "blood libel," scoffing, "This, to Sarah Palin, is analogous to what is happening to her." No, not only happening to her, but to all right-wingers, tea partiers, Republican politicians, and conservative radio and TV hosts -- all of whom have been accused of complicity in murder.

On the day of the Arizona massacre, Arizona Rep. Raul Grijalva blamed the "Palin express." The father of Gabrielle Giffords, one of the victims, blamed "the whole Tea Party." The sheriff of

Pima County, Clarence Dupnik, who had failed to lock Loughner up despite repeated arrests and other contacts, blamed "the vitriolic rhetoric that we hear day in and day out from people in the radio business and some people in the TV business." (Dupnik also said: "We're not convinced that he acted alone.")

A comment on Gawker the day of the attack said: "Palin ... you now have more than just elk blood on your hands."

The next day, New York Daily News columnist Michael Daly wrote, with stunning originality: "Palin may have the blood of more than some poor caribou on her hands." (See -- he changed "elk" to "caribou.")

In an especially prissy "Special Comment" the night of the shooting, Olbermann said that if Sarah Palin "does not repudiate her own part in amplifying violence and violent imagery in politics, she must be dismissed from politics." Ditto for Rep. Allen West, ex-candidate Sharron Angle, Rep. Giffords' opponent Jesse Kelly and "the Tea Party leaders."

In response to the Arizona shooting, the governor of Rhode Island, Lincoln Chafee, banned state employees from going on talk radio, telling reporters he had been a victim of rhetorical violence himself, citing the title of one of my columns *from four years ago*: "They Shot the Wrong Lincoln."

In that four-year-old column, I

supported Chafee's opponent in the Republican primary by pointing out that "the only person who hasn't figured out that Lincoln Chafee is a Democrat is Lincoln Chafee. As the expression goes, if Chafee switched parties, the average IQ on both sides of the aisle would go up."

My column got results: Chafee is no longer a Republican.

But the column did not produce my secret goal, which the governor has now exposed: That John Wilkes Booth return from the dead to stalk people named "Lincoln."

Yes, the governor of Rhode Island is afraid of 19th-century assassins. Whatever you do, Lincoln, *don't look under the bed!*

After it came out that the Tucson shooter, Jared Loughner, was a liberal pothead who hated Christianity, laughed about aborted babies, never listened to talk radio, hated George Bush and cited "Mein Kampf" as one of his favorite books to annoy his Jewish mother, liberals suspended blaming "political rhetoric" for about two days. Then they went right back to blaming conservatives for the shooting.

The media continue to avoid giving any details and simply announce that Loughner was "anti-government," implying that he's your standard George Will conservative who believes Congress has offended the principles of federalism by encroaching on the states' authority under the Constitution.

In fact, Loughner's "anti-govern-

ment" beliefs consist of: burning the American flag on video; denouncing our currency with the exclamation, "No! I won't trust in God!"; and wanting to kill cops.

His other big anti-government position is that he believes the government was behind 9/11 -- just like well-known tea partiers Rosie O'Donnell, Obama's "green jobs" czar Van Jones, Rehab habitue Charlie Sheen and left-wing historian Howard Zinn.

If we're looking for a rationale other than "Loughner was nuts," I think the more relevant facts about him are that he was an atheist who detested religion and religious people, made lots of references to satanic New Age "conscience dreaming" (sic) and was involved in the occult.

When a fellow participant on a UFO website wrote a lengthy response to Loughner's question about "what is wrong or right with the current date?" which included the subordinate clause, "a day in Christ is as a thousand years," Loughner fixated on that one line, railing, "I won't listen to that fictitious crap without the author. This is laughable to notice a gospel or writing related to Christ."

Shouldn't we at least bring Bill Maher in for questioning?

Stopping Medicare Waste, Fraud, And Abuse

by Ron Pollack, Executive Director, Families USA - February 2011

Did you hear about the case last year of the Houston doctor and medical equipment provider who billed Medicare more than \$1 million for wheelchairs and other medical equipment that patients didn't even want? Sometimes this equipment is delivered to the door of a person who is surprised to see it and can't get it taken away! What about the home health care agencies in Michigan that defrauded Medicare of almost \$3 million by billing for home health services that were not needed or were never provided? We all agree these kinds of scams need to be stopped. Waste, fraud, and abuse cost Medicare millions of dollars each year, and these costs are passed on to everyone-beneficiaries and taxpayers.

There is good news. Recent efforts by the Centers for Medicare and Medicaid Services (CMS)-the agency that administers Medicare-resulted in the recovery of almost \$3 billion for Medicare in 2009. And CMS

continues to do more.

To build on this success, the Affordable Care Act (the new health care law), provides CMS, the Department of Justice, and other relevant agencies an additional \$350 million to hire more investigators to root out waste, fraud, and abuse. This is a good investment that will save Medicare an estimated \$5 billion over the next 10 years.

The new law goes further. It creates new rules that will help prevent trouble in the first place. Stricter screenings of health care providers, like background checks and site visits, will help ensure that "fraudsters" never become part of Medicare. Any providers that do commit Medicare fraud will face harsher fines and penalties than they did before.

You have a part to play, too. Have you or a friend ever been given the same test twice with no good explanation from a doctor? Or been offered free medical supplies in exchange for your Medi-

care number? Sometimes it's just an honest mistake-but sometimes something more sinister is going on.

One of the most important things you can do is to protect your personal information. Never provide your Medicare number to anyone but your health care providers. If someone offers you free medical supplies or services and then asks for your Medicare number, do not give it to him or her. If what they are offering is free, they do not need your Medicare number. Medicare will never call or visit you to sell you something. If someone calls to sell you anything and says he's from Medicare, tell him no thanks! Then report what happened to the U.S. Department of Health and Human Services at 1-800-HHS-TIPS (800-447-8477) or by email to HHSTips@oig.hhs.gov.

You should also check your Medicare Summary Notices and Explanation of Benefits. These are documents you receive from Medicare, your Medicare Advantage plan, or your prescription drug plan that

explain what services or medications you have received. If a service is listed that you did not receive, if the dates listed are wrong, or if you do not recognize the name of the health care provider, contact your health care provider or plan. There may be a simple mistake. But if you need more help, you can contact the volunteers at the Senior Medicare Patrol (www.smpresource.org or 877-808-2468). Finally, don't be afraid to report a problem to the U.S. Department of Health and Human Services.

Medicare's renewed emphasis on preventing waste, fraud and abuse, along with the new tools in the health care law, are encouraging signs.

If all of us commit to do our part, together we can help make sure Medicare has the resources it needs to continue to serve us, and our children, for many years to come.

Families USA is the national organization for health care consumers. Ron Pollack is the Executive Director of Families USA.

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 - FEBRUARY 24:** Creole Fish, Mashed Potatoes, Scandinavian Mixed Vegetable, Orange.
 - FEBRUARY 25:** Spaghetti/Meatsauce, Broccoli/Cauliflower, Cinnamon Rice Pudding.
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Finances: Create And Keep Wealth



Investment Themes For 2011

by Gary Neiens

It's that time of year to rack'em up and start again. Unless the April 2010 to August 2010 market decline scared you off, you should have had a pretty good year in 2010 on Wall Street. I think the theme I (and some others) have adopted the last few years has played out quite well. That theme has been to invest in natural resources, precious and industrial metals and various commodity types of stocks (especially oil). I'm mindful that on Wall Street when a lot of money moves in the same direction for a long period it is time to re-evaluate your positions. So although the wind may be at the back of this strategy for a long time, the short-term efficacy of this strategy has become dubious. In fact, the same might be said of the entire market as the current "buying stampede" is now, according to Jeff Saut (Market Strategist for Raymond James Financial) long and legend. The market according to Saut has traded without any meaningful type of correction for over 90 days. He suggests near term caution within a positive long-term framework. Anymore, 90 days is a very long time on Wall Street... it's been quite a rally. Buying stampedes are typically more often of the 30 day variety.

The banks are now getting a lot of interest from the pundits on T.V. and on Wall Street. In fact, there is even talk of a JP Morgan dividend hike. Part of the reason for the endorsements is that bank lending has grown recently at the fastest rate since the collapse of Lehman Brothers. Although the theme is showing some signs of promise—I'm not buying. Apparently neither is the Chinese, as the Financial Times reports that their strategy is to buy resource assets not financial assets. China also heaved a lot of criticism at the U.S. for our financial irresponsibility. They are obviously concerned about their heavy position in the U.S. dollar and have signaled a desire to get away from U.S. dollar denominated global trade. The Chinese are doing big business with many other countries; eclipsing the U.S. position of being the dominant trading partner with those countries. China has progressed from making clothing to producing for export more complicated power equipment and machinery. Favorable trade agreements with the West and adroit currency manipulation have greatly aided the Chinese surge. They have also been blessed by years of poor American leadership. When I think of this, I think of Winston Churchill. His

reported quote was this, "An appeaser is one who feeds a crocodile—hoping it will eat him last." The Chinese are quite hungry.

The price board on January 18, 2011 showed some of these prices: gold \$1369/oz, silver \$28.32/oz, copper \$4.43/pound, and oil \$91.54/barrel.

I ran into a related article by Coinflation that was interesting. With the run-up in metals prices the last few years, they've calculated what current various U.S. coin values are for their metal content alone. Here are a few of these calculations:

Face Value/Silver Value

1916-1945: Mercury Dime	\$0.10/\$2.09
1932-1964: Washington Quarter	\$0.25/\$5.23
1948-1963: Franklin Half Dollar	\$0.50/\$10.46
1964: Kennedy Half Dollar	\$0.50/\$10.46
1965-1970: Kennedy Half Dollar (40 % silver)	\$0.50/\$4.28
1971-1976: Eisenhower Dollar (40 % silver)	\$1.00/\$9.15

Elsewhere on Wall Street, the year

will probably need some resolution of the extreme financial problems some states and municipalities face. MSN reported that tax revenues were up in last years third quarter for 42 states. A recovering economy can get you part of the way to resolution but governments will have to take you the rest of the way.

Good luck and good investing.

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Opinions expressed are those of Gary Neiens and not RJFS. This report is not a complete summary and does not constitute a recommendation; please consult a professional before making any investment decisions. Precious metals are subject to special risks, including but not limited to wide price fluctuation. Commodities are volatile investments and should only form a small part of a diversified portfolio. Investing involves risk. Past performance does not guarantee future results. Dividends are not guaranteed and must be authorized by the company's board of directors.

Five Investment Moves For The New Year

by Ron Phillips

Take these steps to clean up your portfolio, lower your investment risk and position your nest egg for new gains.

There is no better time than the New Year to groom your portfolio. We have already had a few good years in the stock market and some great years in the metal and bond markets. Now may be the

time to consider some of these steps.

1. RE-BALANCE YOUR GAINS

I hope 2010 left you with some good gains on your investments. A key to locking in those profits is re-balancing. For example, if you have \$10,000 in a mutual fund and it is now \$12,000 then sell the two-thousand dollar increase.

This way you still have the big-

ger part of the position, you have limited your exposure to an appreciated (and possibly overpriced) asset class and you have "locked in" your gain. If the fund drops you have your \$2,000 profit out.

2. SLOWLY INCREASE EXPOSURE TO "RISK" ASSETS

I believe the stock market will finally respond with some respectable and lasting growth. The previous two years have been up and this year could continue positively. We will definitely see volatility throughout this time. But...we could see increased risk-taking rewarded.

The main "risk" assets are stocks in all of their flavors. Some examples are small-company, mid-sized, sector, real estate and international equities. Improving markets usually benefit these riskier classes.

I would avoid the areas that have gone up too much. For example, gold and other precious metals, certain international markets or high-priced (low-earning) individual stocks.

3. ALLOCATE LESS TO GOVERNMENT BONDS

Federal interest rates are at their lowest in history. Up is really the only way for them to move...eventually.

What bond sector usually gets hit the hardest when rates change? Often U.S. Treasury bonds get whipsawed during interest rate moves. So keep a smaller amount in this area.

4. LOWER BOND & CD MATURITIES

For the same reason you want less government bonds you want to lower the overall maturity of other fixed income investments. Fixed income values can be unstable during rate moves.

Also,

the last thing you would want to do now is lock in a long-term CD. It might be tempting compared to other low-yielding investments. But when rates jump up that 10- or 20-year CD will pale in comparison. Keep these maturities short.

5. LEARN MORE

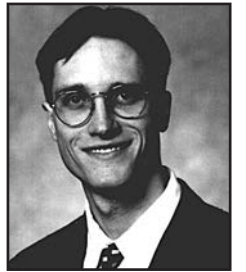
Always inform yourself. There are vast free resources on the internet that will help you make decisions or help you start a conversation with your advisor.

Some of the better sites are Morningstar.com and Investopedia.com. The first site has good articles, in-depth tools for understanding your portfolio and helpful investment-specific details. Investopedia is my favorite. It has articles covering basic to advanced topics, tutorials, a stock simulation game and acts as an encyclopedia of investing.

Any of these steps can help you improve your portfolio. Do not stop with these ideas. As you know, the investing landscape is always moving. Pay special attention to idea number five and continually update your investment IQ.

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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Senior Beacon

Senior Beacon serves Pueblo & Fremont Counties and reaches the rest of Southeastern Colorado. It is a monthly newspaper dedicated to inform, serve, educate and entertain the Senior Community in these areas. Subscriptions are available, prepaid with order, at \$19.95 for one 12-month period. Send your order to the mailing list below.

Publication of advertising contained herein does not necessarily constitute endorsement. Signed columns are the opinions of the writers and not necessarily that of the publisher. Senior Beacon is locally owned and operated. Founded in August, 1982.

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SUBMISSIONS: Senior Beacon welcomes reader contributions in the form of senior groups' news, stories, poetry, recipes and happenings. Letter to the Editor must be typed and double spaced, signed with address and phone number submitted. Deadline is the 10th of the month prior to publication.

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Senior Community Update



FREMONT REGIONAL HOSPICE RECEIVES GRANT FOR F.R.E.S.H. PROGRAM

Cañon City, Colorado-Fremont Regional Hospice announced today that it has received a \$12,000 Daniels Fund grant to support its F.R.E.S.H. Program.

For more information about the F.R.E.S.H. Program at Fremont Regional Hospice, call 719-275-4315 or visit our office at 1439 Main Street in Cañon City.

FREE TAX AID

Free Tax Preparation AARP Taxaide at Joseph Edward Senior Center 230 N. Union Avenue, Pueblo 545-8900.

Begins Feb. 1, ends Apr. 14, 2011 Mon - Thurs 9:30 AM to 2:30 PM Fri. 9:30 AM to 12 Noon Closed Feb. 21 Westminster Presbyterian Church 10 University Circle, Pueblo Sat. Feb. 5, 12, and Apr. 9 10:00 AM to 2:00 PM

PIANO FESTIVAL

The Southern Colorado Music Teachers Association will be hosting a Piano Festival March 12, 2011.

All teachers in the southern Colorado area may enroll students of all levels. The event will be held at CSU.

For further information please contact President Aaron Garner at aarongarner@pianomarvel.com

PUEBLO WEST SENIOR FUN

Pueblo West seniors get together at the PW Memorial Recreational Center.

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-livelier-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 have

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

Where: 310 East Abriendo Ave. Next to the Dept. of Revenue/Driver's License Office (in the Conference Room on the 2nd floor of the Security Service Federal Credit Union's building)

When: 2nd & 4th Mon., of every month, 6:15 - 7:15PM

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.

HOW DO YOU FEEL?

Come and join us for C.H.A.N.G.E. Canceling Habits Affirming New Goals Easily at 1:00 P.M. on the 3rd Saturday every month at the Rawlings Library 100 E. Abriendo Ave. Pueblo, Colorado.

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.

SCORE MEETING

Pueblo Chapter of SCORE to Host Quick Start Workshop - Workshop Will Teach How to Orchestrate a Successful Start Up Business.

The Pueblo Chapter of SCORE will give local entrepreneurs the opportunity to get answers to their new business start-up questions with its QuickSTART workshop beginning Tuesday, February 1 from 5:30-8:30 at the Great Pueblo Chamber of Commerce.

For more information about attending the QuickSTART workshop series, starting or operating a small business, please call 542-1704 or visit www.puebloscore.org.

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For additional information/directions please call:
719-561-1300 and ask for Niki Garcia, Admissions Manager

SENIOR CLASSIFIEDS

WANTED! Older golf putters, signed golf books and pictures, older golf tournament programs, pins and badges. (719) 687-1227. Masters golf items too. #0411

WILL DO HOME health care for you or loved one. Prepare meals showers, doctor appointments, light cleaning, companion, southside. Call Carmen, 564-2157. #0411

WANTED: Certain record albums and 45's from 1950s and '60s. Also pre-1960 boy scout items. Also 10 cent comic books. 719-566-7975. Tom. #0411

JOIN MY HUSBAND AND ME on an 11-day Christian Heritage tour to Israel leaving Denver Sept. 15th. For more information on this opportunity, check my website: bettyeller.grouptoursite.com or call 719-289-0728.

FOR SALE: Timeshare. Festival Group, 26 resorts available and 6 sailing vacations to Caribbean Islands. Use 2 1/2 weeks as desired. Price negotiable. World-wide resorts also. 719-583-2042. #0411

CONCRETE WORK Driveways, patio, monolithic, garage floor slabs - Tractor work and landscaping Professional work at a reasonable price. Call 719-240-2046 anytime. #0311

TURN KEY RENTAL PROPERTY in friendly Colorado farming town of Rocky Ford. Investors, retirees, entrepreneurs - live in one, rent out the rest and let this one-of-a-kind mansion pay for itself. 14.5 bedrooms, 8 baths. 8 kitchens. Loads of character, possibilities! Make offer - willing to negotiate. Owner selling due to health reasons. 50 miles east of Pueblo. Close to golf course, nurs-

ing home, hospital, Amtrak, college, shopping, schools, churches. Call for details/appointment: 719-568-4293 - ask for Jan. <http://www.coloradoincomeproperty.info> #1210

CNA WILLING and able to provide for your Home Health needs to keep you in your Home. Sixteen years experience! Excellent references. Call Donna, 719-320-3034. #1210

EXPERIENCED HOME CARE provider for your loved ones! Honest & Dependable. I will assist you with your daily needs (day or night). Call Martha, 719-566-9077. #1210

DUAL PLOT in Military Court of Honor. Imperial Memorial Garden Cemetery, Pueblo, CO. Will pay filing fees. \$500.00 Call 719-225-6671. #1210

AUTOMOTIVE REPAIR & DIAGNOSTICS: Brakes - tune-ups - C.V. axles - etc. Foreign and domestic. 24-7 mobile service. Seniors Discount. 719-369-3502. #0111

POWER CHAIR SELECT 6. LIKE NEW - MUST SELL! \$590 OBO Call 719-252-2243. #1210

FOR SALE: 1986 Mobile home and lot. Nice, 3 bedroom, 2 bath, enclosed sunroom addition, carport, shed, all appliances, newer furnace, 3 big trees, fenced. 564-4944/252-7071. #1210

HARD WORKER will do yard work, other odds and ends. Must use your tools, \$7 per hour. Call 583-7831. #1210

PERSONALIZED RESUME with 1 copy and cover letter. \$30. English grammar tutoring, all ages, \$7/hr., Typing, editingschool/college papers, \$3/page. 543-8391. #1210

HELP IN YOUR HOME. Senior Lady will come to your home. Errands, appointments, meals and personal care. Please call, 406-6718 or 565-0445. #1210

IMPERIAL MEMORIAL GARDENS. Faith lot #10, 1 & 2... \$1550. Pieta lot #58, 1 & 2... \$2058. Endowment care included. Call 719-240-0538. #1210

NO TIME.... USE MINE! Need someone to run errands? Need someone to pick up groceries and prescriptions? Your paperwork delivered? Any other odds and ends? Call me Virginia. Cell 214-6007. #1010

COLORADO TIME-SHARE FOR SALE. \$2,000. Sleeps 6. FLOATING RED-WINTER WEEK at Mountain-side at Silvercreek. In-room 6 person hot tub. 719-647-0101. #1010

SENIOR CLASSIFIED AD REQUEST

This classified ad section of the Senior Beacon carries advertising of all sorts. The cost is \$7.00 for the first 25 words or less and \$.25 for each word over 25. TO PLACE AN AD here's all you need to do: Write your ad in the space provided below.

Please print clearly. Deadline is the 20th of the month.

Phone: _____ Your Name: _____

Mail ad & Check (send no cash) to:
Senior Beacon P.O. Box 7215 Pueblo West, CO 81007.

RECENTLY WE AT DOVE HOMES LLC have an opening for one who needs 24/7 care in our Christian home. Call 719-542-3496 NOW! These openings don't last long. #1210
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Overcome The Odds, Create A New Life

(NAPSI)-Veteran William "Bill" McGee, a well-known retired radio and TV broadcaster in the San Francisco area, felt pretty hopeless when faced with the misfortune of going blind. Fortunately, he had a helpful resource to turn to.

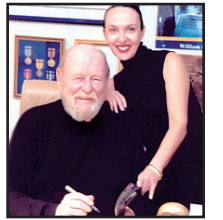
Department of Veterans Affairs (VA) Blind Rehabilitation Service gave him a new life that inspired him, with the help of his wife, Sandra, to write a book about it. Created with her assistance, the book describes what VA blind rehab can do for veterans, both those who lose their sight as a result of combat operations as well as due to age-related factors such as macular degeneration, retinitis pigmentosa, glaucoma, and diabetic retinopathy.

His book, "Learning to Cope with Sight Loss: Six Weeks at a VA Blind Rehabilitation Center," recounts McGee's loss of sight and his subsequent day-to-day experience at the VA Western Blind Rehabilitation Center (WBRC) in Palo Alto, California.

"This is the best-written description of VA's blind rehabilitation program that I've seen and an invaluable tool for veterans considering participation in one of the regional centers," said Patrick J. Caskey, M.D., North Bay Vitreoretinal Consultants.

It outlines how the center works and what is taught there, training that includes Visual Skills, Orientation and Mobility, Living Skills, Manual Skills, Computer Access Program, Recreation Therapy, and Family Training.

The publication, also available online and on audio CD, explains how such instruction and training improved McGee's coping skills. McGee hopes to inspire others.



"If my booklet or audio CD inspires a fellow veteran to 'get up off the couch' and seek help, then my objective will have been accomplished," said McGee.

These VA programs for the blind, visually impaired, and those with low vision exist thanks to the advocacy work of the Blinded Veterans Association.

Chartered by the U.S. Congress in 1958, BVA links veterans with the services they've earned. Membership is open to all legally blind veterans who have served in the U.S. military. Membership is not required for veterans to receive assistance, which is always free. For more information, call BVA at (800) 669-7079 or visit the association's Web site at www.bva.org.

For more information about the publication, visit www.bmcpublishings.com/sightloss.html or contact Christina Hitchcock at BVA National Headquarters, 202-371-8880, Ext. 3303, or at chitchcock@bva.org.

A rehab program offers veterans the skills to cope with blindness and invaluable tools for improving their lives.



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Twelve Tips To Save You Time And Trouble

(NAPSI)-A recent survey conducted by Harris Interactive for HealthyWomen, the nation's leading independent health information source for women, reveals how women are spending their time versus how they wish they were spending it.

Women today are busier than ever. The top duties that keep women from doing the things they'd like are:

- Household chores
- Running errands
- Communicating with others
- Beauty and hygiene.

Survey Shows

The study also found:

- The largest percentage of women (38 percent) feel most pressed for time from 6:00 a.m. to 9:00 a.m. and one-fifth report the biggest time pressures from 5:00 p.m. to 8:00 p.m., when many families are preparing for and eating dinner, as well as finishing up tasks from the day

- When asked which activities kept them from doing the things they wanted to do, almost half of the women surveyed cited domestic chores. A similar number cited paying bills or running errands. And almost a quarter included activities such as making phone calls, texting and e-mailing as significant time

sinks.

- If they had more time, the majority of women would use it for entertainment, such as reading, watching TV and using the Internet. Most women would also choose to spend time with friends or family, and 46 percent on physical activities such as working out or running.

- Health and hygiene are more time-consuming for younger women. Younger women also are much more likely to say that personal hygiene takes up too much time, and dealing with their menstrual cycle keeps them from doing the things they want to do.

Time-Savers

To help, here are HealthyWomen's Top 12 Time-Saving Tips:

1. Make Friday leftover night. You'll clean out the fridge and save time and money.
2. Use TV commercial breaks to squeeze in end-of-day chores—sort laundry, start the washer, vacuum a room, unload the dishwasher, organize the kitchen counter.
3. Sign up for free automatic bill-paying services for all recurring

bills such as utility bills, and so on. Then set up an online bank account for free, one-click payment of all other bills—it saves time, postage and gas.

4. Combine as many errands as you can into one outing, grouping them by location and reducing travel time.

5. Ask for help. Keep a list of your errands and an ear open in case your spouse, relative or friend is headed to the same place.

6. Ride your bike, walk or run as you do errands, eliminating the need to take time to exercise later.

7. Set a schedule and establish boundaries throughout the day. For example, at the beginning of each conversation, tell others how much time you have available, such as saying, "I'm glad you called but I've only got about 10 minutes to chat..."

8. Make e-mail more efficient. Unsubscribe from junk e-mails for an inbox with just the information you want and you'll spend less time deleting the stuff you don't.

9. Take public transportation to work and use that time to read, update your to-do list or answer personal e-

mails.

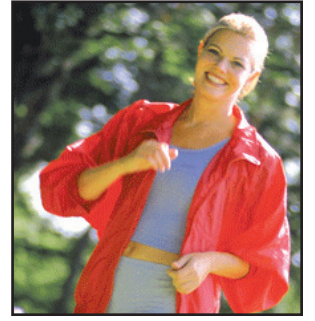
10. Don't shampoo every day. Your hair will be healthier and your shower will be shorter.

11. Keep your period light—at least packing for it. You can safely wear an Insteada Softcup menstrual cup all day, which saves time changing and packing your feminine protection.

12. Set your clothes out the night before. Don't waste time trying on different outfits or having to iron at the busiest time of the day.

Learn More

To see more tips and learn about menstrual cups, visit HealthyWomen at www.healthywomen.org. Softcups are available at major drug stores including CVS, Walgreens, Rite Aid and Duane Reade.



Here Are Simple Steps To Stay Safe

(NAPSI)-If you are a woman who travels alone frequently, there are a few simple steps you can take to help ensure your safety on the road and that could potentially protect you in a dangerous situation.

- Selective parking: Whether it's an outdoor parking lot or a covered garage, make sure the lot and space you are parking in are well lit. Avoid parking away from other cars and be aware of parking beside commercial vans without glass side panels, where potential attackers could be hiding. When you return to your car, quickly survey your surroundings, including under your vehicle and the backseat.

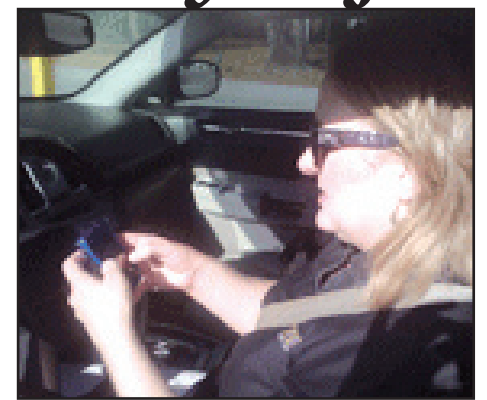
- Have your keys in hand: Before you leave the store, take the time

to find your keys and have them in hand as you walk to your vehicle. Time spent rummaging in your purse when you get to your car may leave you open to a potential attack. If you're faced with a dangerous situation, the keys in your hand can also be used as a weapon.

- Avoid playing Good Samaritan: While your heart might be in the right place, it's not a good idea to stop to help someone when you are by yourself, especially in a remote area. It's best to call 911 and let the dispatcher know the location of the person who is stranded.

- Use your car's safety and security features: Familiarize yourself with the safety and security features of your car. Does your car have a GPS? Is there a feature that will alert emergency personnel if you are involved in a car accident? Automatic car starters are a good feature because they could save you critical time in a bad situation.

- Keep your vehicle serviced: A poorly maintained vehicle could cause you problems at the worst possible times. Check your tires for wear and rotate them every other oil change. Have your battery checked for corrosion and make sure there's the appropriate amount of water in it and that it holds a charge. Check your fluids and get your oil changed. Using synthetic oil such as Royal Purple can be a great way to extend the life of your car and



save money. Synthetic motor oils can usually run longer than traditional motor oils, depending on the wear and tear you put on your vehicle.

- Have a plan if trouble arises: Do you know what you would do if you were confronted by a potential abductor or carjacker? If you are approached by a person in or around your car, drop any bags, run and make a lot of noise that will draw attention to you. Try to stay in control of the situation. Whatever you do, do not go with the person to another location regardless of promises that you won't be hurt. If you feel you're being followed by another car, call 911 and drive to a police station or hospital.

- Learn more: For more information about synthetic motor oil and other automotive products, visit www.royalpurple.com.

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 - Senior Safety Kits
 - Senior Advocates
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- Assists Senior Victims & Seniors At Risk
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Beware Of Glare For The Safety Of Everyone

(NAPSI)-Good vision is an essential part of driving safely, and more than 90 percent of decisions and reactions made behind the wheel depend on it. While many believe a bright, sunny day is optimal for driving, the reality is that blinding glare from sun, snow and vehicles can be a significant contributing factor to fatal auto accidents. Additionally, a recent survey commissioned by Essilor of America, Inc., the world leader in eyeglass lenses, revealed the disturbing fact that 20 percent of eyeglass wearers sometimes drive without their prescription glasses and instead wear nonprescription sunglasses, quickly making day driving unnecessarily treacherous.

Glare Dangers

When driving, consider the following tips to minimize dangers from glare.

lowing tips to minimize dangers from glare.

- Drive carefully and keep a safe distance between your car and the car ahead of you.
- Keep your car's windshield clean.
- Use the sun visor.
- Rest your eyes and take frequent breaks during sunny conditions.
- Purchase a pair of polarized, prescription sunglasses if you wear eyeglasses, as they cut the glare much more effectively than over-the-counter sunglasses.

The Importance Of Polarized Lenses

For blinding glare when driving, simple solutions abound in the form of polarized, prescription sunglasses. In fact, a clinical study conducted by Essilor as a precursor to the survey found that driver reaction times improve by one-third of a second for drivers who wear polarized lenses. For a car traveling 50 miles per hour, one-third of a second allows a driver to stop 23 feet sooner, or the length of an intersection. In glare-intense situations, polarized lenses, improve vision clarity by 75 percent, as opposed to ordinary sun lenses, allowing wearers to enjoy better clarity of vision.

Sixty percent of eyeglass wearers surveyed agree that when driving during the day, glare from sun and snow makes it difficult to see while driving; however, those with prescription sunglasses, particularly those with polarized lenses experience less trouble. Currently, only one-third of eyeglass wearers have prescription sunglasses with po-

larized lenses, so it's critical that consumers discuss with their eye care professionals the lifesaving benefits of polarized, prescription sunglasses.

For More Information

For more information, visit www.xperiousa.com.



It's Not Paranoid To Want To Protect Against Bedbugs

(NAPSI)-They're back-and they're making even going to the movies a feat of bravery.

No, we're not talking "Alien8." We're talking bedbugs-those nasty, bloodsucking ectoparasites (external parasites) that have returned to the U.S. with a vengeance after decades of being seemingly eradicated.

In New York City, the problem is so acute-more than 10 percent of residents reported having had them in their homes-that even the Metropolitan Opera House was recently hit. And similar sightings and/or bitings wherever throngs of people congregate-including schools, department stores, public transportation and movie theaters-have inspired near panic in cities across the nation.

With the Centers for Disease Control now warning that "bedbugs are

experts in hiding," read on for ways to fight back:

• Think Minimalist. Let's make it immediately clear that once these bloodsuckers come out of hiding, they can travel on clothing, crawl into pocketbooks, and lurk in the nooks of furniture. So your watchword when going out in public-really, hibernating won't do-should be "minimalist." Meaning, no unnecessary bags or jackets. And if you do suspect you've brought some "hitchhikers" home with you, Richard J. Pollack, an entomologist and research associate at the Harvard School of Public Health, suggests "laundering clothes on high heat or dry-cleaning them."

• Encase It. If they didn't like beds so much, they'd be called microwavebugs. . .or refrigeratorbugs. It may feel and/or look funny to some, but cover your mattress and boxspring with

an encasement made of such non-bedbug-friendly material as vinyl or polyester fiber.

• Spray 'Em. Even assuming you're not allergic to bedbug bites (which is a whole different story), they can leave you so itchy and swollen that even friends might fear coming near you. (Among psychiatrists, this is known as Bedbug Stigma.) One clinically proven solution, meant for at-home use or traveling: Stop Bugging Me!™ Aim this new, nontoxic, naturally derived spray at any bedbug-prone area-including luggage, mattresses, sofas, bedding, carpets and walls-and studies have shown it to be a bedbug-killing machine (100% of the bugs tested dropped dead within 15 minutes). What's more, the environmentally friendly product (www.StopBuggingMe.com) also prevents against bedbugs for up to two weeks, has a pleasant botanical scent, and is safe to use around children and pets.

• Travel Smart. Experts blame bedbugs' resurgence on two things: increased travel (including from Third World countries where the problem is even worse than here); and the 1972 ban on the use of the poisonous chemical DDT (environmentalists, then as now, love all non-human living things). We've already cited a pesticide-free alternative to the latter (see above),

but immediately upon entering a hotel room travelers should drop their luggage in the bathroom and then do a top-to-bottom check of the bed. Mainly, you're looking for what the travel site travelandleisure.com calls "spotty dark stains." And don't hesitate to request a different room if something doesn't seem right.

• Go Tech. If you've got an iPhone, there's now an app that lets you both report and peruse data about bedbug sightings anywhere in the country. That's if you're not busy downloading those newly available Beatles songs.


• No Scavenging. You know those people you sometimes see on the street going through piles of discarded furniture they can cart home? Even if something looks 10 times better than what you already own, now is definitely not the time to be one of them.

• Know Your Rights. There's a move on to copy a new New York State law requiring landlords to disclose to prospective tenants any history of bedbug infestations in apartment buildings and individual units within the past year. Check to see if there's anything like it where you live.

One last word from the CDC, to deal with as you may: "Bedbugs, like head lice, feed on the blood of humans, but are not believed to transmit disease."

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Recognizing Hispanic-And Latina-American Vets

(NAPSI)-More than 1.2 million of all living American veterans are Hispanic or Latino Americans. The Veterans History Project (VHP) of the American Folklife Center at the Library of Congress invites these brave men and women to share their unique stories of military experience.

Established by the U.S. Congress in 2000, VHP's mandate is to collect, preserve and make accessible the firsthand recollections of America's wartime veterans. The Project has collected more than 70,000 stories through a network of volunteers from across the country, making it the largest oral history project in the country.

VHP seeks to increase the number

of veteran interviews from all minority communities, including Hispanic and Latino Americans, women veterans, and underrepresented service branches such as the Merchant Marines, Coast Guard, and National Guard and Reserve. Among the oral histories from these communities in the VHP collections are the stories of Raymond Ayon and Eva Jacques, both Hispanic Americans who served in the U.S. military.

In 1945, then 16-year-old Raymond Ayon was so fascinated with his older brothers' letters home during World War II that he dropped out of high school to enlist in the Merchant Marines. After being discovered as under-age a year later, he returned to school, graduated, and

enlisted in the Air Force in 1948. After training with a fighter bomber squadron, Ayon was later trained as a medical corpsman responsible for loading Korean War casualties onto transport planes bound for Japan.

When Eva Jacques enlisted to serve in World War II she was 4'11", one inch short of the minimum height requirement. But the Army Air Forces waived its height requirement and allowed Jacques to serve two years as an administrative aide in the Pacific Theater because she had three years of college under her belt and was fluent in Spanish and English.

Ayon's and Jacques' stories, along with thousands more, may be accessed on

VHP's website at www.loc.gov/vets.

Learn how to participate in the Veterans History Project at www.loc.gov/vets (click on "How to Participate") and download a Field Kit (a "how to record a story" booklet).



Have A Hauntingly Good Time

(NAPSI)-For anyone into enjoying a good scare, America's haunted houses offer more than a ghost of chance at some fun.

To help you find your thrill, there's a magazine dedicated to haunted mansions, and it's recently come up with the top 25 must-see haunted houses.

According to Haunted Attractions' magazine, these are:

1. House of Shock in New Orleans for its sets, actors and show opening.
2. Kevin McCurdy's Haunted Mansion in Poughkeepsie for its interactive theatrics.
3. Scarehouse in Pittsburgh for its outstanding and modern approach.
4. Dead Acres in Columbus for originality.
5. House of Torment in Austin for its stunts and unique attractions.
6. Fear Itself in Mishawaka, Ind., for amusement-park-quality theming.
7. Dent Schoolhouse in Cincinnati for movie-quality sets and detailing.

8. Nightmare on 13th Street in Salt Lake City for delivering high-quality sets and illusions along with one of the best preshow events in the country.

9. Wisconsin Feargrounds in Waukesha for amazing actors, details and features.

10. Blood Manor in NYC for its fast pace, blood-filled haunt.

11. Frightworld in Buffalo for the best indoor midway and fantastic sets.

12. Headless Horseman in Ulster Park, N.Y., for its wonderful Autumn atmosphere and its multiple attractions.

13. Chambers of Horror in Atlanta for being one of the most intense and graphic haunted house anywhere.

14. Universal Horror Nights in Orlando for consistent and amazing sets.

15. Hobb's Grove in Fresno for the 24 acres of eerie walnut trees and its three fine attractions.

16. Knott's Scary Farm in Anaheim for consistency, great effects and great acting.

17. Erebus in Pontiac, Mich., is one the largest attractions in the world filled with original illusions.

18. The Nest in Phoenix for a fantastic event with multiple attractions.

19. Haunted Hotel in Louisville for great scares like the amazing and scary shower scene.

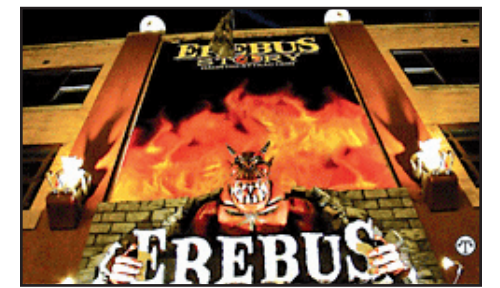
20. Screamworld in Houston for its pace and consistent delivery of scenes and actors.

21. Reindeer Manor in Red Oak, Texas, for pyro features, acting and costumes.

22. Phobia in Houston for being a completely insane attraction with the most energetic actors seen anywhere.

23. Bennett's Curse in Hanover, Md., for its solid scares and the most screams heard anywhere.

24. Haunted Nashville for unique haunts and good variety.



25. Scream Acres in Florence, S.C., for a great haunt run for a charity with a good haunted house and hay ride. "Each of these haunts provides incredible haunting entertainment, unique events and fantastic fun," said publisher John Kennedy.

Learn More
To learn more about these and other frighteningly fun spots, see www.hauntedattraction.com or call (513) 898-1569.

Give The Love Of Reading

(NAPSI)-For parents looking to give their children gifts that will offer long-term benefits, here is some interesting research: A study conducted by leading academic researchers has found that the period between birth and 5 years old is a time of rapid, cognitive, linguistic, social, emotional and motor development.

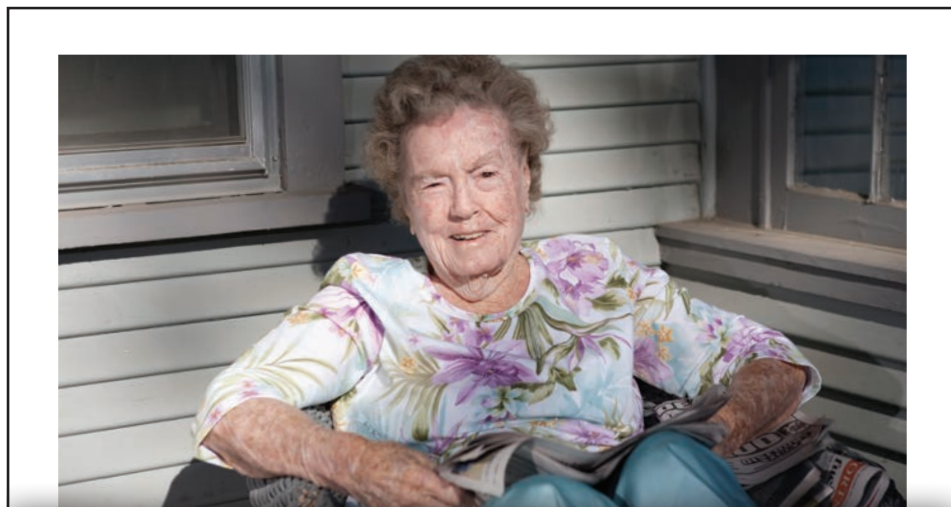
That is why many early education experts feel that the best time to learn a language is during the infant and toddler years, when the brain is creating

thousands of synapses, or connections, allowing a child to learn both the written word and spoken word simultaneously.

A great gift for parents and children is one that can help teach babies to read. Because the method requires parents to interact with their children, it's something the whole family can enjoy together.

Your Baby Can Read! is an innovative, science-based learning program that promotes healthy relationship-building interaction between parent and child. A recent survey of parents who used the system found that over 90 percent of respondents with children younger than 36 months believe the program helped their child learn to understand the meaning of written words.

You can find the program at Walmart and learn more at www.yourbabycanread.com.



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WEIRD NEWS

from page 4.

swastika neck tattoo and crude-phrase cheek tattoo so as to keep jurors from being unfairly prejudiced. (Nonetheless, Ditullio was convicted in December and sentenced to death.)

Bright Ideas

-- The Toronto Public Library began its "Human Library" project in November with about 200 users registering to "check out" interesting persons from the community who would sit and converse with patrons who might not otherwise have the opportunity to mingle with people like them. The first day's lend-outs, for a half-hour at a time, included a police officer, a comedian, a

former sex worker, a model, and a person who had survived cancer, homelessness and poverty. The Human Library actually harkens back to olden times, said a TPL official, where "storytelling from person to person" "was the only way to learn."

-- If Life Gives You a Lemon, Make Lemonade: (1) When Bernie Ecclestone, CEO of the Formula One racing circuit, was mugged in November and had his jewelry stolen, he sent a photograph of his battered face to the Hublot watch company and convinced its chief executive to run a brief advertising campaign, "See What People Will Do for

a Hublot." (2) The treasurer of Idaho County, Idaho, turned down the November suggestion of local physician Andrew Jones -- that more cancers might be detected early if the county sent colonoscopy suggestions to residents along with their official tax notices. The treasurer said residents might find the reminders "ironic."

Least Competent Criminals

Ouch! (1) Joe Colclasure, 25, was arrested and charged with robbing the bank located inside an Albertson's supermarket in Palm Desert, Calif., in December. Several employees and customers had recognized Colclasure while

he was committing the robbery, but it wasn't over for him until he accidentally slammed the bank's door on his hand during his getaway. The pain disabled him long enough so that an employee could hold him until police arrived. (2) Thieves often leave police-trackable trails from the scene to their home, but for alleged shoplifter Michael Barton, 29, of Venango County, Pa., the trail was of his own blood, starting at the Wal-Mart where he had cut himself badly removing razor blades from their packages in order to fit more into his pocket.

A La Carte Architecture, One Bite At A Time

by Bill LaHay

If you've ever been to a tapas restaurant (a Spanish tradition in which diners enjoy a variety of food in small portions rather than a single entree), you know the appeal of sampling wide. Eventually you might settle on a favorite or two and just hit the repeat button, but in the meantime you get to try a lot of different things to see what really suits you.

Well, anyone with an interest in architectural design can indulge the same behavior with a new book, "1000 Architectural Details: A Selection of the World's Most Interesting Building Elements." Compiled by, appropriately enough, three Spanish authors -- Alex Sanchez Vidiella, Julio Fajardo and Sergi Costa Duran -- the book casts a wide net to capture not the depth of any one design trend or philosophy, but rather to offer 1,000 glimpses of creativity as expressed in contemporary architecture throughout the world.

The authors describe the book's format and mission as a "visual and theoretical analysis of the role of detail in con-

temporary architecture." While the details portrayed in the book do include the literally small and specific, there are large-scale examples as well, including some entire structures and landscapes. Each image is captioned to highlight a particular feature or virtue of the design, however, so the focus remains concentrated on the singular element rather than the entire space or structure.

Many of the examples are from commercial or institutional sites rather than residential buildings, and while some features could not be duplicated practically on an individual home, many could be adapted on a smaller scale. That's the appeal of presenting such a diverse array of bits and pieces: Almost anything you see could be borrowed or modified for use elsewhere.

The loosely fitted format organizes the book around structural and aesthetic elements alike and discusses the many instances when these roles overlap. Columns, beams, roof structures and other hardworking elements are exposed or even

emphasized in these buildings in a way not ordinarily duplicated in residential architecture, and that's one of many lessons to be learned here. Some are engineered and designed to combine materials -- primarily steel, aluminum, stone, concrete, glass and wood -- in new and surprising ways. Others simply solve a particular site problem really well.

Even if you aren't designing an airport terminal or a commercial elevator lobby, there are plenty of solutions and successful design templates contained here that might be writ small successfully for a residential setting. Observant readers will be able to glean these opportunities and a better understanding of contemporary design by noting patterns that emerge in the book.

-- Fewer walls and divisions: Many of these spaces tend to be open and flowing, thanks to columns, beams, cantilevered roofs and other features that reduce the need for load-bearing walls.

-- Overlap of functional and aesthetic roles: Large metal beams or other



The best architectural designs often create their own unique environment. Here, the quiet geometry of raised concrete path stones and a center platform add a serenity and order to an already tranquil natural setting. photo: Firefly Books Ltd.

structural elements that would traditionally be concealed by "finish" materials are not only left exposed, they are integrated into the design deliberately. The result is not always a harsh industrial look, especially if fabrics, woods and other "friendlier" materials end up in the overall mix of design and decor.

-- Materials modified for more diverse or appropriate looks: Advances in building and manufacturing technologies have had a pronounced side effect in the explosive growth of "faux" materials, especially plastics that are engineered to mimic wood, stone and other natural materials. The examples in this book aren't about one material posing as another, which seldom makes for good design. Instead, color, texture and other elements are added to explore more diverse effects. Concrete is pigmented and textured not to mimic stone but to create abstract designs and intense colors. Glass is etched or sand-blasted to soften light transmission or to provide privacy. Metals are stamped, plated, corrugated, perforated, hammer-textured, even left to rust -- each option creating a different effect.

-- Surfaces interrupted/intersected: Bay windows and balconies are fairly common features in residential designs, but most of the examples here are bolder and more interesting, and their scale is more impressive. Odd angles or an unexpected mix of materials turn simple wall bump-outs or directional changes into strong focal points, all while sneaking in the traditional function of extra space these features offer.

Like foods that taste so good you forget that they also sustain your health, the images in the book can win you over out of sheer appeal and never shout out their practical virtues. It's fun to see so many creative and elegant ideas made real with so many materials, and it's easy to forget how many tangible lessons your imagination is quietly absorbing while your eyes enjoy the dance. Later, after the images have had time to mingle and percolate inside your head, you can perhaps expect some new and original designs to call your own.

BOOK INFORMATION

"1000 Architectural Details: A Selection of the World's Most Interesting Building Elements" by Alex Sanchez Vidiella, Julio Fajardo and Sergi Costa Duran (\$29.95, hardcover; Firefly Books Ltd.; (416) 499-8412; www.fireflybooks.com)

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“Light For The Journey”

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



“STORIES BEHIND THE WALLS - Pt. 3”

FEBRUARY 2011
 “I WAS SO MAD, I JUST WANTED TO PRAY FOR THEM!”

Yesterday evening, Rick and I sat at a table with eight prisoners discussing the Truth Project video we had just watched. It was tour III with the leading question, “What is evil?” Have you ever been asked that question? Think about it. “What is evil?” With pen and paper... take a moment to write your thoughts about what evil is. Where did it come from? As people on the screen expressed their views of evil, it was clearly a question they had never been asked. The answers were jolting.

The conversation at our table led to testimonies about evil the men had been involved in and how God used their rebellion to bring them to Himself in prison. Many prisoners express gratitude to God for their prison sentence... the vehicle God used to get their attention.

At one prison, volunteers speak

to the prisoners through steel doors with small narrow windows and holes underneath for conversation. Each week, Rick visits these men and I am privileged to go occasionally. The mission opportunity is amazing. The men are starved for the Word of God. Rick slides under their doors Freedom Walk newsletters or prayer slips.

Here is a short testimony of one young man who has committed his life to Jesus after 45 years as a Muslim. His story is amazing. Here, I will call him Antonio for his protection, for his life is in danger.

WHY DO YOU KEEP KNOCKING?

I’m in prison after suffering an epileptic seizure while on community corrections. After being taken to the emergency room and spending a day at the hospital I was then released and immediately arrested in the hospital lobby. Now, here I am, back in prison.

I was a Muslim dedicated to my faith of Islam. I was so mad at the program, courts, corrections officers and justice itself. How could this be? There is no justice!

I had a job, no drugs, no crime and now I am in prison again... why?

Every few days a man came by

my cell and knocked. I’d be mad and yell and make him go away but he came back time after time. One day I waited for him. I was ready to give him a piece of my mind. He never showed.

A few days later, I was sleeping and... knock... knock... knock! It was him! I was angry and asked, “Why do you keep knocking on my cell door?” His answer was simply, “Because I love you!”

He told me he is a volunteer and visits the men to show us that through Jesus Christ and God’s Agape Love, someone loves me and cares about me, a tired, lonely, mad and evil man. Not one person in my family visited me, but here is this man, a stranger who dedicates his time to show his love for me though Jesus.

I received a miracle in this prison cell. I don’t worry about court or man. Or what the future may bring because NOW, my life belongs to Jesus and my soul belongs to God. Thank you, Lord Jesus, for knocking! I have invited you in! I renounced Islam!

My family is Moorish from Spain and Morocco. I know people who have lost their lives for leaving Islam. I ask you to pray that I keep life, as Jesus is now in my heart. My friends who died because they turned to Christ from Islam, did not die from life, but died IN life! Thank you, Jesus! I ask you to pray for the brothers and sisters who now know and love Jesus, that Islam never return to harm them. Pray for us that call on Jesus at the cost of losing life in the flesh in exchange for life in Christ. I’m glad to be what I never was. Thank you, Jesus!

On Christmas day, Antonio’s first as a Christian, some people destroyed his Christian art and belongings. They told him, “You are a Muslim! You don’t even believe this S*%#!” They said many other cruel and hateful things about him. However, a few days later when Antonio told us about the incident, he said, “I was so MAD! I just wanted to PRAY for them!” In fact, he made that statement three times.

My question to you is this: “How many times have you been terribly angry at someone and said, “I was so mad, I just wanted to PRAY for them!” Rick and I were awestruck. What an amazing work God has done in Antonio’s life in such a short time.

The testimonies of the men at our table last night were astounding as well. God’s hand is in the lives of those men. I shared with them a Scripture that means a great deal to me. Many years ago as I read it, God gave me a vision of

a huge brick wall. A wall so wide and long and high and deep I can’t get around it, over it, under it or through it. It is God’s Brick Wall of LOVE. It is that amazing wall that He places in front of wayward people, some His children, some yet to BE His children, and says, “STOP! I love you too much to allow you continue on this path.” And He stops us. It might be a financial crisis, a terminal illness, the death of a loved one or a prison sentence. Whatever form that Brick Wall of Love takes in each life is what God will use to get our attention and back on the right path. I praise God for that Brick Wall in my life that turned me around many times and even saved my life.

The men nodded in agreement. Some said, “You’re right! That is exactly what happened.” “I never thought of it like that before, but it WAS His love.”

One of the men said, “I praise God for His amazing love that cared enough for me to bring me to prison to get my attention so I would give my life to Him.”

Have you experienced that Brick Wall of God’s love? Is it in front of you now? Perhaps it is a financial crisis, a terminal illness or death of a loved one. All it takes to get through that Wall is to reach out to Jesus, confessing your sin and your need for a Savior. He hears your heart cry and will respond with His amazing love and forgiveness. Trust Him. His love for you is indescribable.

“Thanks be to God for his indescribable gift! 2 Cor 9:15” NIV

“For this reason I kneel before the Father, from whom his whole family in heaven and on earth derives its name. I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, so that Christ may dwell in your hearts through faith. And I pray that you, being rooted and established in love, may have power, together with all the saints, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge — that you may be filled to the measure of all the fullness of God. Eph 3:14-19” NIV

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Reeling "Romantic Films Revisited"

by Film Critic Betty Jo Tucker, Pueblo

ROMANTIC FILMS REVISITED
 In honor of Valentine's Day, I am happy to share a list of my favorite romantic films. Most of the flicks below are available on DVD -- and all of them worked their magic on me. To read the complete review for any of these movies, just go to ReelTalkReviews.com.
ALEX AND EMMA. Although some viewers expected something better from Rob Reiner, director of "When Harry Met Sally," I found Kate Hudson and Luke Wilson delightful as an author and stenographer who fall in love while

working on a novel together.
BARAN. How love can change a person for the better has never been filmed more beautifully than in this riveting Iranian film.
BEYOND BORDERS. I'm a sucker for epic love stories like "Gone with the Wind" and "Dr. Zhigavo," so I was fascinated watching Angelina Jolie and Clive Owen try to carry on a romance over many years amid tumultuous international events.
DOWN WITH LOVE. While sending up those old Doris Day/Rock Hudson

flicks of the sixties, Renee Zellweger and Ewan McGregor show off their comedy talents with great style and enthusiasm. As my colleague Jeffrey Chen observed, "It's almost too much fun."
I CAPTURE THE CASTLE. This entertaining romantic film is a charming tale of first love and growing up in 1930s England. I saw it on DVD recently and was definitely charmed. It's the type of quality film one might see and enjoy on "Masterpiece Theatre."

INTOLERABLE CRUELTY. Leave it to the Coen Brothers to remind us that bad people need love, too. George Clooney and Catherine Zeta-Jones shine here playing "a man who wins in court and a woman who courts to win."

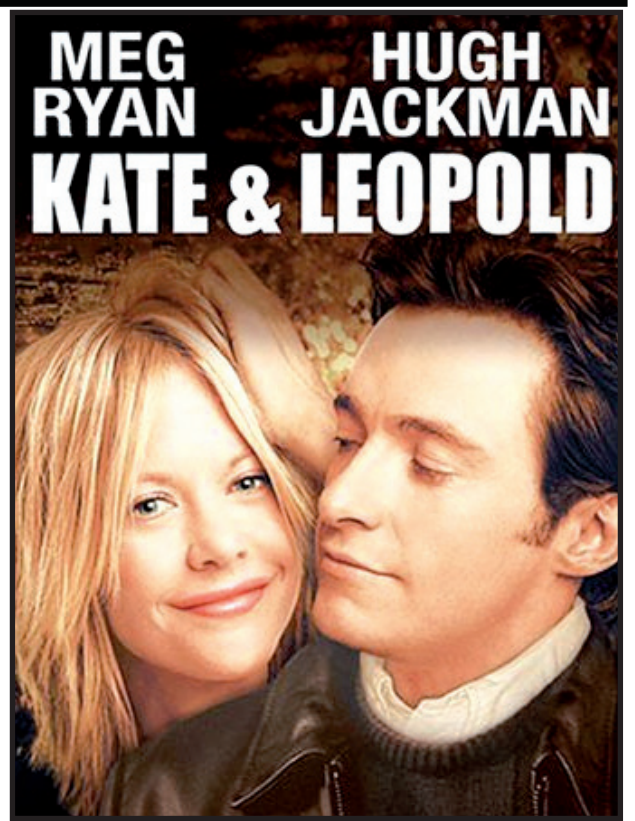
These two unscrupulous (but amusing) characters deserve each other!

KATE AND LEOPOLD. A perky Meg Ryan and an elegant Hugh Jackman play lovers who break the time barrier in this terrific romantic comedy. It's one of my all-time favorites.

LOVE ACTUALLY. I absolutely adore this fast-paced movie about the agony and ecstasy of love -- as experienced by several colorful characters during the five weeks before Christmas. Lots of laughs, tears and heartwarming moments earned it a place on my list of the Ten Best Movies of 2003.

MOULIN ROUGE! My pick for the best movie of 2001, this Baz Luhrmann musical about two doomed lovers who meet in a decadent Paris nightclub during the late 1800s, is sheer cinematic artistry. Nicole Kidman and Ewan McGregor sing their hearts out in a lengthy sequence featuring great love songs like "All You Need Is Love" and "I Will Always Love You."

ORIGINAL SIN. In this intriguing romantic thriller, Antonio Banderas and Angelina Jolie sizzle on screen as a man obsessed and the femme fatale he desires. Despite the film's implausible story, I was spellbound by the intense performances of its charismatic co-stars.



RETURN TO ME. This enchanting movie, directed by TV's Bonnie Hunt, co-stars David Duchovny as a grieving widower and Minnie Driver as the woman who receives his dead wife's heart. Don't worry. It's not a tearjerker -- just touching, funny and one of the best romantic comedies ever filmed.

SERENDIPITY. I admit being an incurable romantic who needs a "soul mates" film-fix every once in a while, so this movie worked for me. John Cusack and Kate Beckinsale, playing two people who are kept apart by a series of missed connections, won me over completely. Do they finally get together? You know I can't tell you.

TWO WEEKS NOTICE. Hugh Grant and Sandra Bullock are fun to watch in their first on-screen pairing. Reminiscent of Spencer Tracy and Katharine Hepburn in "Woman of the Year," they start out antagonizing each other because of their differences but end up realizing how much they need and love each other.

UNDER THE TUSCAN SUN. Playing a divorced woman who learns how to rebuild her life, lovely Diane Lane owns the screen in this gorgeous film directed with sensitivity by Audrey Wells. Here's a movie that's not only enjoyable but also excellent cinema-therapy for viewers trying to heal a broken heart. I applaud the film's upbeat message of hope: if you stop looking for love, love will find you.

Happy Valentine's Day!



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