



# Senior Beacon

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

NOV., 2008 Vol. 27: No. 3 Established Aug., 1982 316 Consecutive Months!

## New Home For Social Security Office

# Social Security Increases 5.8% For Seniors In 2009

by Melinda Minor, District Manager - Pueblo

Monthly Social Security and Supplemental Security Income benefits for more than 55 million Americans will increase 5.8 percent in 2009, the Social Security Administration announced today. The 5.8 percent increase is the largest since 1982. Social Security and Supplemental Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter of the prior year to the corresponding period of the current year. This year's increase in the CPI-W was 5.8 percent.

The 5.8 percent Cost-of-Living Adjustment (COLA) will begin with benefits that over 50 million Social Security beneficiaries receive in January 2009. Increased payments to more than 7 million Supplemental Security Income beneficiaries will

**For More In-Depth Information On The New Social Security Benefit Changes Please Turn To Page 7 Inside And Read "Social Security & You"**

begin on December 31.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$106,800 from \$102,000. Of the estimated 164 million workers who will pay Social Security taxes in 2009, about 11 million will pay higher taxes as a result of the increase in the taxable maximum.

## Seventh Annual Event

# St. Mary-Corwin Medical Center Presents Diabetes Symposium

Pueblo, CO - - - The 7th annual St. Mary-Corwin Diabetes Symposium will be held at the Pueblo Convention Center on Saturday, November 8, 2008 from 7:30 am until noon. This is the largest gathering of diabetes education, screenings and demonstrations available to the public in Southern Colorado and associates from the St. Mary-Corwin will be on hand to provide counseling on diabetes.

The event is open to the community and includes a host of free health



screenings; guest speakers and educational seminars; vendor booths; cooking, nutrition and fitness demonstrations; and a free gift. The event will also feature a keynote address from local endocrinologist Raphael Francisco, M.D.

The screenings begin at 7:30 a.m. and include tests such as blood pressure, non-dilated eye exams, dental, cholesterol, depression, urine protein and HA1. This year, participants will receive a voucher for a complimentary cholesterol/lipid screening at St. Mary-Corwin. This will eliminate the need for people to fast prior to the event and will provide more accurate test results.

New this year is the opportunity for people who are at risk for developing diabetes, but who have not yet been diagnosed with the disease, to participate. People considered at risk:

- Have parent or sibling with dia-

betes. Information about Medicare changes for 2009 can be found at [www.Medicare.gov](http://www.Medicare.gov).

## Social Security Administration Office Moved

The Social Security office in Pueblo moved to 3769 Parker Boulevard near the intersection of Highway 50 and Pueblo Boulevard last month. The office opened in the new location at 9:00 a.m. on Monday October 20th. The telephone numbers did not change.

District Manager, Melinda Minor, described the new office as beautiful with easy access for everyone. "It is a single-story building built just for Social Security. There is plenty of free parking for both employees and customers. There is also hourly bus service with the stop across the street at the Park West Medical Center."



To get to the new office, turn east on Spaulding off of Pueblo Boulevard. Turn left at the first street, Parker Boulevard. Then follow the curve past Park West Medical Center. The office, with multi-colored tile pillars and red bricks, will be on your left.

betes.

- Have Alaska Native, American Indian, African American, Hispanic/Latino, Asian American, or Pacific Islander ancestry.

- Have had gestational diabetes, or gave birth to at least one baby weighing more than 9 pounds.

- Have blood pressure of 140/90 mm Hg or higher, or have been told they have high blood pressure.

- Have abnormal cholesterol levels: HDL cholesterol below 35 mg/dL, triglyceride above 250 mg/dL.

- Exercise fewer than three times a week.

- Are women with polycystic ovary syndrome (PCOS).

- Have impaired glucose tolerance (IGT) or impaired fasting glucose (IFG).

- Have other clinical conditions

associated with insulin resistance, such as acanthosis nigricans.

- Have a history of cardiovascular disease.

Diabetes is one of the most widespread, non-discriminating diseases that affect millions of Americans. It causes complications such as heart disease, stroke, kidney disease, blindness, nerve damage and severe infections that may lead to amputation. Pueblo and other southern counties in Colorado have twice the prevalence of diabetes as the rest of the state. In fact, patients with diabetes represent one in every two medical admissions and one in every three surgeries at St. Mary-Corwin.

The program is free of charge and reservations are strongly requested. For more information, or to register for the screenings, please call (719) 557-4639.

# Winter Night Club - A Tradition Started In 1902

In 1902 the winters were long and educational opportunities were few and far between in Colorado Springs. To meet this need and the camaraderie of gathering over dinner, The Winter Night Club was born and is still going today.

You can belong to this same club and reap the benefits as did such notable Colorado Springs leaders as General William Jackson Palmer, William Jackson, Irving Howbert, Spencer Penrose, CL Tutt, and Eugene Shove.

So strong is this historic club that it even met during the World War I years. Due to obvious reasons, membership did dwindle from its usual 150 members. When the war ended, 44 people who had served their country were welcomed with a gala patriotic meeting.

The next season, Warren G. Harding addressed the club. A year later, he became President of the United States.

Other well known speakers for past programs are: Lowell Thomas, Tom Landry, Charles Osgood, Frank Gifford, Gen. Colin Powell and Arnold Palmer.

In the 1950's the club moved to the Broadmoor Hotel where it has continued to meet until present day.

Traditions of the club have been continued throughout the years, with a few minor changes ---and one noteworthy one. As of 2004, women were asked to join as members for the first time!

Another change that happened well before 2004 was the change when general membership quit wearing tuxedos. However, the board members still

carry on the tradition at each meeting.

That brings us to today. The club meets at the Broadmoor for dinner, camaraderie and speakers on five winter nights. Our first meeting in October featured Bill Scott and Mike Coumatos talking about War in Space - the Next Pearl Harbor. November 25th Bob Reynolds will speak about Global Change Seen From Colorado.

Reynolds, a former oil company field geologist, has compiled global change information covering millions of years. He will use this data to illustrate dramatic swings in climate and speak about the trends and patterns for global climate change that have become so controversial. He will focus on Colorado and the U.S.

The remaining three meetings for this



season are: January 22, Captain Alfred McLaren speaking on Under the Polar Ice - A Warrior's Story of the Cold Wars; February 26, Troy Calhoun speaking on Leadership at the Air Force Academy; and March 19, Gentry Lee, speaking on America's Future on the Final Frontier.

Be a part of this rich tradition and join this historic club. For the application go online to [www.WinterNightClub.com](http://www.WinterNightClub.com) or contact Brenda Lammers, 630-1186, ext. 316 or [blammers@skrc.com](mailto:blammers@skrc.com).

# Just One Guy's Opinion

by James R. Grasso, Chief Cook & Bottle Washer



## Blog With Us!

Why not get on your computer and Blog With Us? You can wax poetic about any topic at all. We don't care. It's an open forum and the best part is no one interrupts you. But be prepared to be challenged and perhaps you might even change your mind or better yet, change someone else's mind. We hope to be posting new messages at least once a week or more and interacting with you.

So, got to [www.seniorbeacon.info](http://www.seniorbeacon.info) and click on the "Blog With Us" icon and tell us what you think. It's fun, it's easy and most of all it's free!

## From The Internet

### Ancient Wit

"If you don't read the newspaper, you are uninformed. If you do read the newspaper you are misinformed." .....Mark Twain

"Suppose you were an idiot. And suppose you were a member of Congress.... But, then I repeat myself" .....Mark Twain

"I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle." .Winston Churchill

"A government which robs Peter to pay Paul can always depend on the support of Paul." .....George Bernard Shaw

"Democracy must be something more than two wolves and a sheep voting

on what to have for dinner.".....James Bovard, Civil Libertarian (1994)

"Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries." .....Douglas Casey

"Giving money and power to government is like giving whiskey and car keys to teenage boys." .....P.J. O'Rourke, Civil Libertarian

"Government is the great fiction through which everybody endeavors to live at the expense of everybody else.".....Frederic Bastiat, Economist (1801-1850)

"Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it. ....Ronald Reagan ( 1986)

"If you think health care is expensive now, wait until you see what it costs when it's free!" .....P.J. O'Rourke

"In general, the art of government consists of taking as much money as possible from one party of the citizens to give to the other." .....Voltaire (1764)

"Just because you do not take an interest in politics doesn't mean politics won't take an interest in you!.....Pericles (430 B.C.)

"No man's life, liberty, or property is safe while the legislature is in session." .....Mark Twain (1866)

"The government is like a baby's alimentary canal, with a happy appetite at one end and no responsibility at the other. ....Ronald Reagan

"The only difference between a tax man and a taxidermist is that the taxidermist leaves the skin." ..... Mark Twain

"What this country needs are more unemployed politicians.....Edward Langley, Artist (1928 - 1995)

"A government big enough to give you everything you want, is strong enough to take everything you have." .....Thomas Jefferson

Thanks, and a grateful bow to Guy Hammerland for passing this along.

## Black & White Of It (No Not Race!)

Many people tell me that I'm not realistic because I tend to see things in black and white. I am nuanced to death by all sorts of people telling me that there are shades of gray in all things. We tap dance around for awhile and I'm constantly reminded of what a neaderthal I am because I won't listen to psycho-babble and even give an inch to the fact that everything is not black and white. I am called stubborn and a fool and the one I like best, "Out of Touch."

After I can stand it no longer I quiet their hysterical utterances and this is what I say: "Every issue is black and white. If a decision is made on a subject some people will be sad and some people will be happy. And that my friends is what I call black and white."

All of us, to our detriment, compromise our beliefs for the sake of expediency. We are now caught up in a whirlwind of Biblical proportions if we are to believe the polls and media. Barack Obama will be our savior from all things Bush and capitalistic. We'll elect him despite our beliefs.

The United States doesn't want to elect an old white guy. The people want a younger man or woman to be their leader. We are also heading into a sea change of what it means to be an American if Obama wins and gets a Congress that is filibuster-proof. Mr. Obama spouts that we all have to sacrifice in order for him to reorder things and take even more money from the doers and give it to the takers filtered through the middle-men. Most of the nations in the world want the "wunderkind of nothingness" to be our President. We have been told that if he doesn't win there may be a calamity in our nation's streets. We are at a precipice ladies and gentlemen.

Perhaps when you read this the election will be over and all will be right in the world (or should I say Left). I do know I can say this with a great deal of certainty: Barack Obama is a dangerous man. His views are tainted by what he believes is the continued enslavement of black people in America. His friends that have been hiding in the weeds are socialists and hate America; the America that has capitalism as its basis. Looking back now as we plunge leftward I am saddened by all the brave men and women who died for our way of life. A life made possible by capitalism and the grace of God or perhaps I should change the order of that last sentence.

If I'm the guy making \$250,000 (Obama's bogus threshold for income tax increases), I say to myself, I'm stopping at \$245,000 and if I have employees I'm laying them off for the rest of the year. I'm not paying Obama money so he can throw it away on any of his numerous spending proposals. And you know what Obama will ask his Congress for when that happens? To change the law that includes everyone that makes \$200,000, then \$150,000 and etc. because these programs need to be paid for somehow. And that my cherished readers is the black and white of it.

Godspeed!

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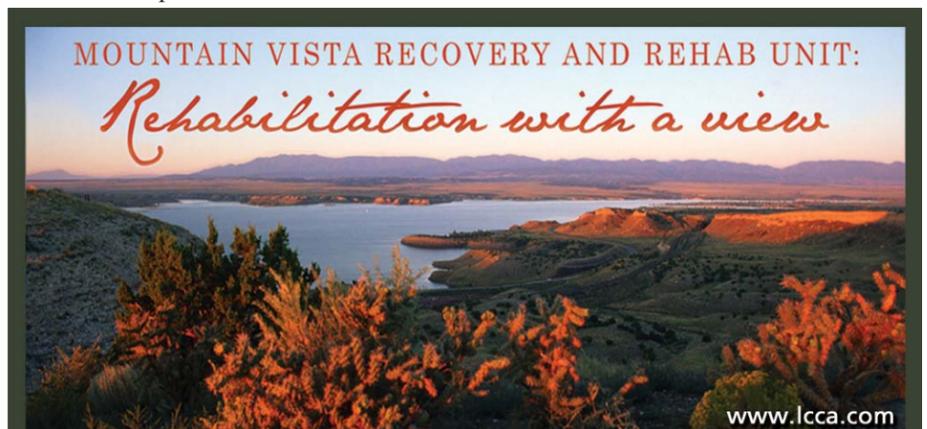
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# “Medicare Monday” Comes To Pueblo Nov. 10th

Denver, Co. Greedy sales agents and less than ethical individuals have caused Medicare to take drastic measures to protect Medicare beneficiaries. This fall Medicare beneficiaries will receive multiple mailings from prescription drug plan companies and health plans, but they will notice an absence of phone calls and other educational programs due to Medicare rules.

This could be a boon for individuals who are not looking to change plans, but could be a disadvantage for those beneficiaries looking to compare policies and make decisions about whether to stay with the coverage they currently have or to make a change. Beneficiaries who want to do comparison shopping may have difficulty finding an agent who can talk with them about the products that are available in their area. Prior to November 15, beneficiaries can talk to advocates and Medicare representatives, but not to insurance agents.

On Monday, November 10 from 9:30 am to 11:30 am, the Colorado Gerontological Society and Medicare Rx Access Network of Colorado are hosting Medicare Monday in Pueblo. Experts from the Centers for Medicare and Medicaid Services will speak on the new changes and choices that face Medicare beneficiaries.

As usual, beneficiaries will have even more questions, fewer choices and higher prices this year when choosing a Medicare Prescription Drug Plan or Medicare Advantage – Prescription Drug Plan according to Medicare which announced almost 100 plans for Colorado.

Formularies have changed, prices have increased, and restrictions for prescription drug plans may be different for the 2009 plans. Beneficiaries are encouraged to review their current plan. Individuals who are satisfied with the coverage, benefits and price will not have to make a change. To find out if you

need to make a change, attend Medicare Monday.

Under the new marketing rules, drug plans and health plans can only provide information about the plan if the Medicare beneficiary specifically requests the information. Agents are limited to discussing any products that are not agreed upon prior to the appointment. Agents are also prohibited from contacting beneficiaries unless the phone call is recorded.

Individuals can enroll either online or through an agent beginning November 15 and continuing through December 31, 2008.

Individuals who have difficulty paying for prescriptions may be eligible for Extra Help. Individuals who meet income and resource guidelines may also be eligible for the Medicare Savings Program. Participants will also learn about free assistance available through the pharmaceutical companies for Medicare

beneficiaries who have to pay the full amount for prescriptions through the coverage gap or the doughnut hole.

Medicare Monday is being held at Parkview Hospital, 400 W 16th Street, Pueblo. It is free and open to the public. Call 1-866-499-5723 to make reservations which are suggested to guarantee adequate seating and refreshments. A comparison chart of health plans and prescription drug plans prepared by the Colorado Division of Insurance will be distributed.

Individuals not able to attend Medicare Monday in Pueblo, can call 303-333-3482 for more information and assistance, as well as other locations throughout the state.

*Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society. 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*

## Would You Lie To A Pollster?

by Ann Coulter

### EIGHTY-FOUR PERCENT SAY THEY'D NEVER LIE TO A POLLSTER

With an African-American running for president this year, there has been a lot of chatter about the “Bradley effect,” allowing the media to wail about institutional racism in America.

Named after Tom Bradley, who lost his election for California governor in 1982 despite a substantial lead in the polls, the Bradley effect says that black candidates will poll much stronger than the actual election results.

First of all, if true, this is the opposite of racism: It is fear of being accused of racism. For most Americans, there is nothing more terrifying than the prospect of being called a racist. It's scarier than flood or famine, terrorist attacks or flesh-eating bacteria. To some, it's even scarier than “food insecurity.”

Political correctness has taught people to lie to pollsters rather than be forced to explain why they're not voting for the African-American.

This is how two typical voters might answer a pollster's question: “Whom do you support for president?”

Average Obama voter: “Obama.” (Name of average Obama voter: “Mickey Mouse.”)

Average McCain voter: “I'm

voting for McCain, but I swear it's just about the issues. It's not because Obama's black. If Barack Obama were a little more moderate -- hey, I'd vote for Colin Powell. But my convictions force me to vote for the candidate who just happens to be white. Say, do you know where I can get Patti LaBelle tickets?”

In addition to the social pressure to constantly prove you're not a racist, apparently there is massive social pressure to prove you're not a Republican. No one is lying about voting for McCain just to sound cool.

Reviewing the polls printed in The New York Times and The Washington Post in the last month of every presidential election since 1976, I found the polls were never wrong in a friendly way to Republicans. When the polls were wrong, which was often, they overestimated support for the Democrat, usually by about 6 to 10 points.

In 1976, Jimmy Carter narrowly beat Gerald Ford 50.1 percent to 48 percent. And yet, on Sept. 1, Carter led Ford by 15 points. Just weeks before the election, on Oct. 16, 1976, Carter led Ford in the Gallup Poll by 6 percentage points -- down from his 33-point Gallup Poll lead in August.

Reading newspaper coverage of presidential elections in 1980 and 1984, I found myself paralyzed by the fear that

Reagan was going to lose.

In 1980, Ronald Reagan beat Carter by nearly 10 points, 51 percent to 41 percent. In a Gallup Poll released days before the election on Oct. 27, it was Carter who led Reagan 45 percent to 42 percent.

In 1984, Reagan walloped Walter Mondale 58.8 percent to 40 percent, -- the largest electoral landslide in U.S. history. But on Oct. 15, The New York Daily News published a poll showing Mondale with only a 4-point deficit to Reagan, 45 percent to 41 percent. A Harris Poll about the same time showed Reagan with only a 9-point lead. The Oct. 19 New York Times/CBS News Poll had Mr. Reagan ahead of Mondale by 13 points. All these polls underestimated Reagan's actual margin of victory by 6 to 15 points.

In 1988, George H.W. Bush beat Michael Dukakis by a whopping 53.4 percent to 45.6 percent. A New York Times/CBS News Poll on Oct. 5 had Bush leading the Greek homunculus by a statistically insignificant 2 points -- 45 percent to 43 percent. (For the kids out there: Before it became a clearinghouse for anti-Bush conspiracy theories, CBS News was considered a credible journalistic entity.)

A week later -- or one tank ride later, depending on who's telling the story -- on Oct. 13, Bush was leading Dukakis

in The New York Times Poll by a mere 5 points.

Admittedly, a 3- to 6-point error is not as crazily wrong as the 6- to 15-point error in 1984. But it's striking that even small “margin of error” mistakes never seem to benefit Republicans.

In 1992, Bill Clinton beat the first President Bush 43 percent to 37.7 percent. (Ross Perot got 18.9 percent of Bush's voters that year.) On Oct. 18, a Newsweek Poll had Clinton winning 46 percent to 31 percent, and a CBS News Poll showed Clinton winning 47 percent to 35 percent.

So in 1992, the polls had Clinton 12 to 15 points ahead, but he won by only 5.3 points.

In 1996, Bill Clinton beat Bob Dole 49 percent to 40 percent. And yet on Oct. 22, 1996, The New York Times/CBS News Poll showed Clinton leading by a massive 22 points, 55 percent to 33 percent.

In 2000, which I seem to recall as being fairly close, the October polls accurately described the election as a virtual tie, with either Bush or Al Gore 1 or 2 points ahead in various polls. But in one of the latest polls to give either candidate a clear advantage, The New York Times/CBS News Poll on Oct. 3, 2000, showed Gore winning by 45 percent to 39 percent.

In the last presidential election the polls were surprisingly accurate -- not including the massively inaccurate Election Day exit poll. In the end, Bush beat John Kerry 50.7 percent to 48.3 percent in 2004. Most of the October polls showed the candidates in a dead-heat, with Bush 1 to 3 points ahead. So either pollsters got a whole lot better starting in 2004, or Democrats stole more votes in that election than we even realized.



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# news of the weird

COMPILED BY CHUCK SHEPHERD  
FOR SENIOR BEACON



**LEAD STORY**

Legendary banjo player Eddie Adcock, age 70 and suffering hand tremors that failed to respond to medication, volunteered for a revolutionary neurosurgery in August in which he finger-picked tunes while his brain was exposed, and Vanderbilt University Medical Center surgeons tried to locate the defective area. In "deep brain stimulation," doctors find a poorly responding site and use electrodes to arouse it properly. As Adcock, conscious but pain-free, picked out melodies, doctors probed until suddenly Adcock's playing became disjointed, and electrodes were assigned to that spot. By October, according to an ABC News report, Adcock, with a button-activated chest pacemaker wired to his head, was back on stage, as quick-fingered as ever.

**Fat Is Good**

(1) Clair Robinson, 23, told an interviewer in September that she believes the only reason she survived the deadly flesh-eating infection recently was because she had too much weight for the

bacteria to consume. "Being big saved my life," she told Australia's "Medical Emergency" TV show. (2) Though Mayra Rosales, 27, stands charged with capital murder in Hidalgo County, Texas, she was not ordered to jail pending trial but was allowed home detention because of her obesity. At about 1,000 pounds, Rosales requires special transportation and facilities and was ruled by a judge in August certainly to be no "flight risk."

**The Litigious Society**

-- Murderers in the Money: (1) Reggie Townsend, 29, serving 23 years in a Wisconsin prison for reckless homicide against an 11-year-old girl, won \$295,000 from a jury in September as compensation for a two-month confinement with only a "wet, moldy and foul smelling" mattress to sleep on (about \$4,900 per unpleasant night). (2) Muri Chilton (aka Murray Gartton), serving a life sentence for the rape and murder of a 15-year-old girl, was awarded \$2,500 by a Canadian Federal Court judge in September as compensation solely for feeling "utterly humiliated" in 2000 when guards roared

with laughter after he mangled his thumb in a prison workshop accident.

-- Brian Hopkins, 25, severely burned in 2006 after climbing onto the roof of an empty train at Boston's South Station at 2 a.m., filed a lawsuit in August against Amtrak. Though admitting that he was trespassing at the station when he was zapped by 27,500 volts of overhead wire, Hopkins said Amtrak ought to have known that people trespass and climb on top of trains, and therefore should have parked its train in a less-accessible place.

**Equal Rights for All**

-- Roy Hollander filed a civil rights lawsuit against Columbia University in New York City in August, claiming that its "women's studies" curriculum teaches a religion-like philosophy that oppresses men by blaming them for nearly all social problems. (When interviewed by the New York Daily News, Hollander declined to give his age, saying such a revelation would crimp his pickup success with young women: Frequently, he said, women "think I'm younger than I am, so I don't want to disillusion them.")

**What Goes Around, Comes Around**

Neighbors in the previously quiet New York City neighborhood of Nolita complain about the raucous, late-night trance music and crowds at the recently opened Delicatessen, according to an August New York Post story, but with little success. However, 10 of the apartments next door happen to look directly down upon the club's architectural signature, a see-through ceiling, and at least one resident has taken to relieving himself out his window, splattering the roof. (Another of the residents, though, said that when the man misfires, it ruins his air-conditioning unit.)

**Ironies**

(1) In September, alleged flasher Patrick Dodenhoff, 39, fled after a report of indecent exposure, and police chased him from Atascadero, Calif., south to Pismo Beach, and finally caught up with and arrested him at a well-known local nude beach. (2) As urban Detroit continues its decline, with an estimated 5,000 residents fleeing annually, it is not just living people who leave. Dead bodies depart, as well, at a rate of 500 a year, according to an August Detroit News report, as relatives unwilling to travel to the crumbling city's cemeteries have their

loved ones disinterred and relocated.

**People Different From Us**

Christina Downs, 24, of Portsmouth, N.H., mounted a full-blown defense to the speeding ticket (44 mph in a 25 mph zone) she received in 2007 (even though the officer said Downs had arrogantly sped off again immediately afterward and had to be stopped a second time). Acting as her own lawyer, Downs filed motions and at a trial, put the officer through a meticulous, 96-point cross-examination about such matters as work schedule, training, engineering studies of road speeds, radar technology, weather conditions, traffic flow, and the use of a tuning fork to calibrate the radar device. The judge ruled against her, and in October 2008, the state Supreme Court ordered her to pay the \$100 ticket.

**Least Competent People**

(1) A 38-year-old woman described as "very large," using the "abductor" thigh-tightening machine at the New York Sports Club in Harlem in July, failed to dismount properly, according to a witness, and was "sling-shot" off, across the room, startling other gym users. Paramedics had to use a "Stokes basket" instead of a regular stretcher to carry her out, according to the New York Post. (2) Also in July, in Kokomo, Ind., pastor Jeff Harlow attempted to illustrate a sermon on "unity" by riding a dirt bike onto the stage in front of the congregation at Crossroads Community Church. However, he lost control, fell off the stage and broke his wrist.

**Recurring Themes**

Food engineers in Japan, especially, are notorious for their odd-flavored ice creams that challenge the palate, as News of the Weird has noted several times. In August, voters at the Taste of Britain festival selected their own regional favorites, some of which rivaled Japan's (e.g., ice creams of sausage and mash, pork pie, cheddar cheese, Worcestershire sauce, Welsh rarebit and even haggis). The Japanese still love their ice cream, though. Among the flavors at this year's Yokohama Ice Cream Expo in August (celebrating the 130th anniversary of ice cream in Japan) were beef tongue, octopus, eel and beer.

**Scenes of the Surreal**

According to the Palais de

SEE "WEIRD" PAGE 21.

**PRESENTS**

## Cowboy Jamboree & Chili Cook-Off

**Sat. Nov. 15, 2008**  
**11:00am - 3:00pm**  
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# For A Healthier You



## The ABCs - And D - Of Medicare

(NAPSI)-It's as simple as ABC: If you or someone you care for is a senior citizen, it may pay to learn the Medicare alphabet. Knowing how the different parts of the program work could mean more money saved and possibly even better care.



Medicare Parts A and B have been around since the beginning of Medicare in the 1960s. Part A covers hospital visits, skilled nursing facilities and some home health care. Part B covers doctor visits, outpatient visits and durable medical equipment. Together, Parts A and B are referred to as "traditional" fee-for-service (FFS) Medicare, or sometimes as "Original Medicare." It is estimated that FFS Medicare only covers about 50 percent of the health care costs incurred by beneficiaries. That is why some people

who choose FFS Medicare also obtain a Medicare Supplemental plan. This type of health insurance is also known as Medigap coverage. Medigap plans do just that--cover the "gaps" that FFS Medicare does not cover. However, Medigap plans can be extremely costly. As a result, many seniors are attracted to the broader coverage and more predictable costs of Medicare Part C, commonly called Medicare Advantage.

### Extra Benefits

Medicare Advantage plans may offer extra benefits such as vision and hearing coverage, annual physicals and worldwide emergency coverage and many also include coverage for medications. These plans help with your coordination of care across the provider spectrum.

Explains Scott R. Kelly, chief government programs officer, Health Net, Inc., "With the wide array of Medicare options, you have the ability to customize your coverage to really meet your needs." He offers another alphabetical aid, saying, "In reviewing your options, the most important factors are often the 4 Cs--Cost, Customer Service, Convenience and Coverage."

Part D is prescription drug coverage, which started in early 2006 and has turned out to be more popular than expected. Both Part D and Medicare Advantage plans are offered through private health care companies, either as separate options or together in one plan.



Some of the plans do not have premiums while others do have monthly fees. Those plans can vary depending on where you live and the services covered.

### Dates To Keep In Mind

In addition to the Medicare alphabet, there are some numbers you should keep in mind as well. You are eligible to join Medicare on the first day of the month in which you turn 65.

Once you are on Medicare, you can change your Medicare Advantage or prescription drug plan each year during the Annual Election Period, which runs from November 15 to December 31. During this period, you can pick any plan that is offered in your area. Most beneficiaries can choose between dozens of plans. For more information, please go to [www.medicare.gov](http://www.medicare.gov), visit the Health Net Web site at [www.abetterdecision.com](http://www.abetterdecision.com), or call Health Net at 1-800-935-6565 (TTY/TDD) 1-800-929-9955.

Many seniors are attracted to the broader coverage of Medicare Part C, called Medicare Advantage.

## Finding Favorite Products

(NAPSI)-Stocking medicine cabinets with your favorites just got easier. Now you can order your favorite old or new medical or personal items, or "the only thing that works," at an online store that specializes in customer service by phone or e-mail. Get it faster:

1. Mark your calendar so you know when to order the products you need, whether it's on a monthly, quarterly or seasonal basis, such as sunscreen for summer and skin lotion for winter. The online store stocks thousands of brands, and with "My Product List" you can track the products you buy for easy reorder.

2. Call in your order or e-mail it. The customer service people can help you find out what they have for your needs or find a new product. If you've never heard of what your mother or child asked for, they will help figure it out.

3. Save packing time and send products where needed, such as summer camp, your weekend cabin, or your parents' home across the country.

Products range from diabetic, home health equipment and vitamins to skin care and pet care.

For product information or to order, call 888-796-4832 toll-free or go online to [hardtofindbrands.com](http://hardtofindbrands.com).

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## Finding Your Prescription For Medicare Savings

(NAPSI)-Identifying the lowest-cost prescription coverage plan to meet their needs can be a challenge for many people who qualify for Medicare prescription drug coverage or Part D.

With higher monthly premiums for prescription drug plans in 2009, now is a good time for people with Medicare to review their options to prepare for the open enrollment period. This year, open enrollment, which is the time when you can change plans if you want to, runs from November 15 through December 31.

"If you or someone you love has Medicare prescription drug coverage, review your options every year," said Wendy Zenker, vice president of the National Council on Aging's (NCOA) Benefits Access Group. To maximize savings, you should consider three factors: cost, coverage and convenience.

### What's The Cost?

It's important to evaluate how much in total you pay

each month--the premiums as well as other costs, including the amounts you need to pay before Medicare pays (deductibles) and the amount you may have to share (co-payments).

### What Is Covered?

In addition to cost considerations, you should make sure that your prescriptions are covered by the plan you are considering. Each plan has its own list of drugs that it covers. These lists can change each year. In addition, plans may have special rules about when it will cover certain drugs. So it is very important for people with Medicare to re-evaluate the plan they're in and compare it to other plans in their area every year to determine which plan will best suit their needs for the coming year.

### Is It Convenient?

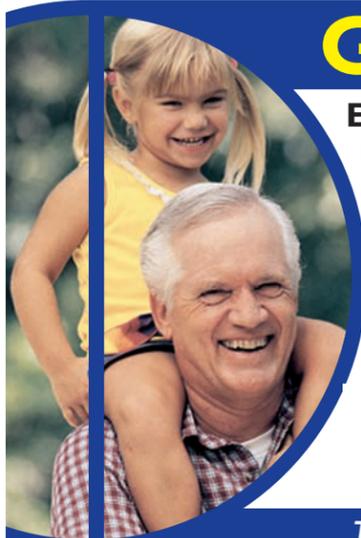
Lastly, you should determine how convenient it will be to get the prescription drugs you need. Does the plan you're in work with your doctor and the pharmacy of your choice?

"Choosing a Medicare Part D plan can be overwhelming, and we're here to help," said CVS Pharmacist Jeremy Shaw.

To help, CVS pharmacists have been specially trained to assist seniors in finding the plan that best suits their needs. The Medicare Part D Calculator offers easy access to your own Part D plan comparison at [www.cvs.com/medicare](http://www.cvs.com/medicare).

This tool provides a clear picture of which of your medications will be covered by different Medicare Part D plans available in a region. It also compares total annual costs associated with each plan.

To maximize prescription drug savings, you should consider three factors: cost, coverage and convenience.



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# Fashion: Looooking Gooood!

## Fragrances Crafted With Enchanting Ingredients

(NAPSI)-Aromatherapy establishes the very real connection between scents and sensibility. Fragrance can be used to evoke memories, inspire romance and satisfy a restless spirit.

Fortunately, there are many delicious scented products, made with fragrant natural ingredients and essential oils, to soothe winter woes, reinvigorate the skin and create a tranquil haven for the senses.

Following aromatherapy principles, Crabtree & Evelyn created a collection of beautifully crafted blends, Aromatherapy Distillations--lavender and rosewood, lemon and coriander and eucalyptus and lime--that can help jumpstart your day or ease you into a restful night

To induce sleep, soak in a relaxing, soothing milk bath followed up with a healthy dose of comforting night cream. To solve a case of the winter blues, a revitalizing cleansing body polisher will do the trick. Need a more drastic

solution? Buff skin with a mix of spices and butter tailored to your preferred consistency. Or clear a muddled mind with a 20-minute detoxifying clay wrap ritual that will remineralize your skin and impart a sense of clarity.

Another one of the season's most spirited new scent collections captures the essence of a moonlit tropical garden.

"Many flowers hide themselves for the evening, but others just begin to bloom, sending their fragrance--like a love letter--whispered through the air," said India Hicks, who helped to develop the new Crabtree & Evelyn India Hicks Island Night collection.

Inspired by her life spent on beloved islands, the collection's new fragrance features a delicate balance of orchids, night-blooming flowers, orange blossom, green island palms, and a woody musk accord. The luxurious body



care formulations are a blend of exotic mango, evening primrose, coconut oil, skin-softening milk proteins, silk amino acids and crushed pearl extract.

The amethyst-colored, glass fragrance diffuser with curly black willow reeds and poured candle wrapped in a "silver" coral bracelet is designed to bring a little bit of island enchantment into your home. For more information, visit [www.crabtree-evelyn.com](http://www.crabtree-evelyn.com).

on hand for your family and houseguests. Dearfoams ([www.dearfoams.com](http://www.dearfoams.com)) offers stylish and cozy slipper styles for men and women. They are reasonably priced so you can buy multiple pairs to keep around your house or give them as a gift to friends and family and help them cut down on their heating bills as well this season.

Keeping your feet warm is one way to make it easier to foot your heating bill

## COZY UP TO THESE TIPS ON KEEPING WARM

(NAPSI)-Here's news many families may warm to: There are steps you can take to keep your heating bill down and your comfort level up. Here are a few to consider:

- Be wise--weatherize. Make sure your home has the right amount of insulation in walls, attic and basement.
- Layer it on you. Wear lots of thin layers to trap the heat close to you. Choose wool, cotton or fleecy synthetic materials and add slippers to your winter wardrobe to keep feet cozy and warm.



- Don't let your cold cash get into hot water. Be sure there's a layer of insulation around your hot-water heater, too. You'll not only save money, you may get hot water faster.
- Apply yourself to your appliances. Are they up to date and energy efficient?

- Don't let your income go out the window. Check windows and doors for drafts and caulk where necessary.
- Put a damper on wasted heat. Curl up by the fire--just be sure you close the flue when you're through so your home's heat doesn't go up the chimney.

- Toe the energy-saving line. To keep your heating bills down and your houseguests warm, turn the thermostat down a couple of degrees and keep slippers

## HAVE A CLOSET MAKEOVER PARTY

(NAPSI)-Minneapolis young professional Anne Liebman knows leaving the house on time in the morning depends on the condition of her closet. "Your closet is your wardrobe workshop, and when you know what's where, you can start your morning routine without stress. Then you're in the right mind-set to tackle the day."

That's why you should take advantage of all available space, from the ceiling to the floor.

### Get Organized

Trouble getting started? Reserve a girls' weekend for a closet makeover party. On Saturday, team up with your girlfriend to inventory your wardrobe and install a new closet system. Return the favor at her house on Sunday.

For example, for under \$500, you can have a place for everything from sweaters to shoes with the ShelfTrack™ system from ClosetMaid®.

Simply install the do-it-yourself horizontal hang track, and the vertical standards, brackets and shelves snap into place. The finished result--your own boutique where everything fits!

According to the fashion experts, your 15 essential wardrobe items should include:

- Black dress pants
- White button-down shirt
- Leather bomber jacket
- Multiseason trench coat
- Big-enough workbag
- Everyday handbag
- Evening clutch
- Classic black tee
- Little black dress
- Soft cardigan
- Best-fitting jeans ever
- Pair of go-to black pumps
- Pair of classic flats
- Pair of party heels



For more information, including an online Visual Storage Planner, visit [www.closetmaid.com](http://www.closetmaid.com) or call (800) 874-0008.

Your closet is your wardrobe workshop and an organized one can put you in the right frame of mind to tackle the day.

## Do you suffer from ringing of the ears?

### New Tinnitus Study Seeking Participants

Colorado City, CO—Today, the lives of more than 12 million Americans are significantly disrupted by constant ringing, hissing, buzzing, sirens, and other noises, according to the American Tinnitus Association (ATA).

DigiCare Hearing Research & Rehabilitation is launching a new study that utilizes an allied community healthcare team model to explore auditory, lifestyle, and health contributors in individuals that suffer from both hearing loss and tinnitus.

Participation in the study and most related services will be free, but in all cases will involve optimized digital correction of any hearing deficits as part of the treatment plan. Participants will enjoy special incentives for any devices fitted during the study.

Dr. Max S. Chartrand, Ph.D., and Glenys A. Chartrand, OTR—two foremost experts on tinnitus & amplification --will be supervising the study.

"Almost everyone with tinnitus has been told that nothing can be done. But after more than 30 years of research, this new breakthrough study will document the most effective ways to manage tinnitus and reduce the stress and disruption of quality of life that currently plagues uncountable individuals," said Dr. Chartrand.

Those wishing to participate in the MTM study may call (toll-free) 866-864-6449 for a free consumer information packet. From there, they will be scheduled for a no-cost hearing evaluation and tinnitus evaluation at the authorized DigiCare site nearest them.

---ADVERTISEMENT---



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

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

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# Social Security & You

by Melinda Minor, District Manager - Pueblo



## 2009 SOCIAL SECURITY CHANGES

### • Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2007 through the third quarter of 2008, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 5.8 percent COLA for 2009. Other important 2009 Social Security information is as follows:

|               | 2008   | 2009   |
|---------------|--------|--------|
| • Tax Rate:   |        |        |
| Employee      | 7.65%  | 7.65%  |
| Self-Employed | 15.30% | 15.30% |

**NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings.**

| • Maximum Taxable Earnings:  |          | 2008      | 2009      |
|------------------------------|----------|-----------|-----------|
| Social Security (OASDI only) | No Limit | \$102,000 | \$106,800 |
| Medicare (HI only)           | No Limit |           |           |

| • Quarter of Coverage: | 2008    | 2009    |
|------------------------|---------|---------|
|                        | \$1,050 | \$1,090 |

| • Retirement Earnings Test Exempt Amounts: | 2008                          | 2009                          |
|--|-------------------------------|-------------------------------|
| Under full retirement age                  | \$13,560/yr.<br>(\$1,130/mo.) | \$14,160/yr.<br>(\$1,180/mo.) |

**NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.**

| The year an individual reaches full retirement age | 2008                          | 2009                          |
|--|-------------------------------|-------------------------------|
|  | \$36,120/yr.<br>(\$3,010/mo.) | \$37,680/yr.<br>(\$3,140/mo.) |

**NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.**

There is no limit on earnings beginning the month an individual attains full retirement age.

### • Social Security Disability Thresholds:

| Substantial Gainful Activity (SGA) | 2008        | 2009        |
|------------------------------------|-------------|-------------|
| Non-Blind                          | \$ 940/mo.  | \$ 980/mo.  |
| Blind                              | \$1,570/mo. | \$1,640/mo. |
| Trial Work Period (TWP)            | \$ 670/mo.  | \$ 700/mo.  |

### • Maximum Social Security Benefit: Worker Retiring at Full Retirement Age:

| Age: | 2008        | 2009        |
|------|-------------|-------------|
|      | \$2,185/mo. | \$2,323/mo. |

| • SSI Federal Payment Standard: | 2008      | 2009        |
|---------------------------------|-----------|-------------|
| Individual                      | \$637/mo. | \$674/mo.   |
| Couple                          | \$956/mo. | \$1,011/mo. |

| • SSI Resources Limits: | 2008    | 2009    |
|-------------------------|---------|---------|
| Individual              | \$2,000 | \$2,000 |
| Couple                  | \$3,000 | \$3,000 |

| • SSI Student Exclusion: | 2008    | 2009    |
|--------------------------|---------|---------|
| Monthly limit            | \$1,550 | \$1,640 |
| Annual limit             | \$6,240 | \$6,600 |

### • Estimated Average Monthly Social Security Benefits Payable in January 2009:

|  | Before COLA | After COLA |
|--|-------------|------------|
| All Retired Workers                              | \$1,090     | \$1,153    |
| Aged Couple, Both Receiving Benefits             | \$1,773     | \$1,876    |
| Widowed Mother and Two Children                  | \$2,268     | \$2,399    |
| Aged Widow(er) Alone                             | \$1,051     | \$1,112    |
| Disabled Worker, Spouse and One or More Children | \$1,695     | \$1,793    |
| All Disabled Workers                             | \$ 1,064    | \$1,064    |

## AMERICA'S NUMBER ONE PROTECTION PROGRAM

August 14 marked 73 years since President Franklin Delano Roosevelt signed the Social Security Act. Today, more than 164 million workers are protected by the program. And more than 50 million people receive retirement, survivors or disability benefits. One in three beneficiaries is not a retiree but a disabled worker, the dependent family member of a disabled worker or the survivor of a deceased worker.

Over the next two decades, nearly 80 million Americans will become eligible for Social Security retirement benefits. That means about 10,000 are becoming eligible to apply for benefits every day.

Social Security has expanded and changed quite a bit since 1935. For example, the Social Security Amendments of 1939 broadened the program to include payments to dependents and survivors of retirees. In 1956, Congress created the disability program. The Social Security Amendments of 1958 expanded the program by including benefits for dependents of disabled workers.

The Social Security Amendments of 1961 permitted all workers to elect early retirement at age 62. In 1965, the Medicare bill was signed, providing medical protection for Social Security retirees. Later amendments extended Medicare coverage to Social Security disability beneficiaries.

The most significant aspect of the Social Security Amendments of 1972 created the Supplemental Security Income (SSI) program. Funded from general revenues, the SSI program was intended to provide a supplement to people with limited income who have attained age 65 or are blind or disabled.

Social Security benefits are essential to the economic security of today's older Americans. The annual cost-of-living adjustment ensures that seniors will have an inflation-proof benefit they can count on for as long as they live.

Social Security is a compact between generations. Today's workers are paying for the benefits that their parents and grandparents receive. Over the years, Social Security has become America's number one family protection plan.

To learn more, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

## GETTING SSI? BE SURE TO REPORT LIVING ARRANGEMENT CHANGES

Do you get monthly Supplemental Security Income (SSI) payments? If so, then be sure to report any changes in your living arrangements to your local Social Security office. It could mean an increase, or decrease, in your payment amount.

Here's why.

Your SSI payment is based on your income, not on your expenses. However, the cost of living expenses such as food or shelter that someone else provides may be considered income to you and could reduce your SSI payment. Items you receive that cannot be used for food or shelter are not considered income and will not affect your SSI payment. For example, we wouldn't count things like kitchen appliances or a personal computer that someone might give you as a gift.

Your monthly SSI benefit may vary depending on where you live and whether someone else pays for your living expenses. Generally, you can get up to the maximum SSI payment if you live in your own place or you live in someone else's residence, but you pay the full cost of your food and shelter.

However, your SSI benefit may be reduced if:

- You live somewhere else and you pay only a part of your share of food or housing costs; or

- You live in a house, apartment or trailer but someone else pays for your food, rent or mortgage expenses, and other things like electricity and garbage removal; or

- You're in a nursing home or hospital for the whole month and Medicare pays for over one-half of your bills.

The important thing to remember is to let us know if anything changes in your living arrangements – where you live, who you live with, or how the bills are paid.

Visit Social Security online at [www.socialsecurity.gov/ssi](http://www.socialsecurity.gov/ssi) for more information about living arrangements and how they may affect your SSI eligibility or monthly payment amount. Or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

### MEDICARE

#### Question:

Where can I find information on the Medicare prescription drug plans?

#### Answer:

The best place to go for information about Medicare prescription drug plans is Medicare's web site. You can find it at [www.medicare.gov](http://www.medicare.gov). Or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

For information on extra help in paying for prescription drug costs for people have limited income and resources, see Help With Prescription Drug Costs at [www.socialsecurity.gov/prescription-help](http://www.socialsecurity.gov/prescription-help). You also can call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

#### Question:

I lost my Medicare card. Do I need to come into the Social Security office for a new one?

#### Answer:

No, it's easy to get your Medicare card replaced by visiting Social Security's website. Go to [www.socialsecurity.gov](http://www.socialsecurity.gov) and select the "Medicare" bar in the upper right side of the page. Then select the first item on the page: "Replace your lost, stolen or damaged Medicare card." Your replacement Medicare card will arrive in the mail within 30 days. If you need proof of Medicare coverage sooner, a letter can also be sent to you within 10 days that will confirm your coverage. If you prefer, you also may call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

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# "Light For The Journey"

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



## "TRAVELING LIGHT"

NOVEMBER 2008

With excitement, I examined my snorkel gear which had been in the closet for several years waiting for such a time as this! I purchased it in 1997 for a visit with my niece on the Hawaiian island of Oahu. To my disappointment, that trip was cancelled and the snorkel gear was

stored. The closest the gear came to an ocean was a few trial runs in the bath tub to see if it fit and a couple of trips to Mt. Princeton Hot Springs.

In 2006, another trip to Hawaii was planned and again, had to be cancelled. So my dream of using the snorkel gear and visiting Maui had not come to pass.

My husband, Rick, and I carefully planned this trip early in the year to celebrate our anniversary on Maui. We

were both excited and eagerly anticipating this needed time of rest.

I checked rubber on the snorkel mask to be certain it was still in good shape and packed Rick's gear with mine. The suitcase bulged with everything we might need for a great time playing in the ocean. Nothing would be left behind that might be needed to have a wonderful time. Wow! Maui!

We drove to Denver to spend the night and catch our flight early Monday morning. Three hours before time to board the plane I discovered the carefully packed suitcase with all our swim gear was missing. Only two of our three bags were in the car and it was too late to go back for the other one.

My mind raced, trying to visualize the contents of the missing suitcase. What was in it that we couldn't possibly get by without? Well, swimsuits for starters! No one can go to Maui and not swim. The thought of purchasing swim suits at Maui sent dollar signs flashing around my head. I was angry. Rick had packed the car and missed the suitcase. How could he have done that! It was the BIGGEST one to pack!

Then I was angry with myself. Just before I closed the door at home and locked it, the thought entered my mind, "Maybe I should walk back through the house to make sure we got everything!" It was really the still small voice of the Lord. It was that same voice that spoke to me three times in Florida several years earlier urging me to buy a sport band for my glasses before I went to play in the ocean. Within an hour, some sea turtle or porpoise in the Atlantic was wearing my glasses! Thankfully, I had heeded the voice before leaving Colorado and packed an extra pair of glasses but my good glasses were in the ocean. Missing items floated through my mind during our drive to the airport and now and then I would groan and sometimes gasp and say, "OH NO! How will we manage without that." Rick felt terrible and kept saying how sorry he was. But I was just as much at fault.

Before we arrived at the airport, I began to see the humor in the situation and remembered the Lord has been trying to teach me to travel light. Now, He was showing me I really COULD leave some things and actually survive.

For decades, I have packed far

too much, always wanting to be prepared for anything. I could put out a fire, feed 50 starving people, or subdue a hijacker on an airplane with the contents of my purse, not to mention my carry-on bag. Traveling light! Max Lucado wrote a book with that title. I am still trying to learn the lesson. The most important thing to remember is that whatever you don't have, whatever you didn't get done, whatever you didn't say before time to leave, doesn't go with you, doesn't get done and is left unsaid. This is life. It is short.

The end is often abrupt without warning. One day, I will leave. One day, you will leave. Rarely is anyone blessed with prior notice to get life in order, the act together, or the relationships mended. When the door closes behind us, all opportunity to undo, redo, or fix is over. It is urgently important that we are ready at any given moment.

Traveling light means much more than reducing the contents of a suitcase. Burdens Christians were never meant to carry entangle us with the world. Heavy weights of worry, unforgiveness, bitterness, anger and more, hang from our hearts and minds like heavy X-ray aprons. Soon, the focus isn't the destination but the circumstances of the moment. Stuff deprives us from freedom to experience obedience when God says, "GO!"

What are you carrying today that hinders your joy, peace or relationship with Jesus? He is asking you to give it to Him. Travel light. Relish the joy of the journey. Too soon, that door will close. Do what needs to be done to remove the burden and walk in freedom today. Is there someone you should call to say "I love you"? Someone you need to ask forgiveness of, or someone who needs to hear you say, "I forgive you"? Don't put it off another day. Your life could change in a heartbeat... or the stop of a heartbeat.

Most importantly, is your relationship right with your Creator? Are you burdened by things you need to release to Him? Listen to that still small voice! Jesus is whispering to you. He is calling you by name. "Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls. For my yoke is easy and my burden is light. Matt 11:28-30" NIV

©2008 Jan McLaughlin, All rights reserved. Jan McLaughlin is Director of Prayer Warriors For Prisoners and can be reached at 719-275-6971 or by e-mail, [prayerforprisoners@msn.com](mailto:prayerforprisoners@msn.com)

## Spotlight On Health Care

### Caregiver Community

(NAPSI)-Tens of millions of Americans currently serve as caregivers, and many are thrust into this role unexpectedly without knowing where to begin or how to go about protecting the health of an aging or ailing relative.

It is important to connect with other caregivers who understand the unique challenges you face every day--you're not in this all alone. One way to find support is by becoming part of an online community for caregivers, such as ConnectingForCare.com, which was developed by Intel Corporation in collaboration with the National Family Caregivers Association to connect professional and family caregivers.

"There are currently very few ways for caregivers to interact with each other to share information and emotional support, especially between family and professional caregivers," says Ian Ziering of "Beverly Hills: 90210" and "Dancing with the Stars," whose most important role was as a caregiver to his father, Paul, who until his recent passing suffered from kidney failure. "ConnectingForCare.com fills this void by promoting better communication and resource sharing between all caregivers and serving as an invaluable network of support."

It also helps to remember you can't properly care for someone when you're overwhelmed yourself. That's why it's wise to accept offers of help and even suggest specific things others can do. Learn more at [www.ConnectingForCare.com](http://www.ConnectingForCare.com).

Family caregivers can now get information and encouragement through an online community.



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# Figuratively Speaking.....Bet You Didn't Know This Stuff!

by John MacIntyre

(ED. Note: All data is confirmed with the primary source. For more information on sources, including contacts, e-mail Clint Hooker at [chooker@amuniversity.com](mailto:chooker@amuniversity.com) or contact John MacIntyre.)

**Percentage of the very, very rich** (those with a net worth of at least \$30 million) who project their spending through the end of 2008 to be on par with or greater than last year, according to Elite Traveler/Prince and Associates research: 70

Percentage of these super-rich consumers who plan to spend an average of \$108,100 on jewelry and watches before the end of 2008: 96.4

Percentage of the super-rich who plan to spend an average of \$77,300 on apparel and accessories before 2008 ends: 97.6

Percentage who plan to spend an average of \$23,400 on the personal consumption of wines and spirits: 94

Source: Elite Traveler.

**Percentage of Americans ages 19 to 39** -- members of the so-called generations X and Y -- who said they were very knowledgeable about how to use an

iPod, according to survey by Employee Benefit Research Institute: 40

Percentage who said they were very knowledgeable about eliminating or avoiding debt: 32

Percentage who said they were very knowledgeable about buying a home: 21

Percentage who said they were very knowledgeable about how to invest their money outside of the workplace: 15

Source: EBRI.

**Estimated buying power** of the burgeoning Asian-American market, which offers the most lucrative opportunities in the multicultural consumer market, according to research by Packaged Facts: \$600 billion

Percentage of Asian-American households that have an income of at least \$100,000: 36

Percentage of American families as a whole that have an income of at least \$100,000: 25

Source: Packaged Facts.

**Amount American consumers** are expected to spend on Halloween this

year, according to a survey conducted by BIGresearch: \$5.77 billion

Amount the average person will spend on costumes: \$24.17

Amount the average person will spend on sweets: \$20.39

Source: BIGresearch.

**Percentage of American workers** who would call their boss a "friend" -- more than any other categorization, according to the Adecco USA "Workplace Insights" survey: 29

Percentage who would call him/her a mentor: 21

Percentage who view him/her as a confidant: 6

Source: MWW Group.

**Percentage of U.S. energy** that is swallowed by buildings, though most Americans believe transportation and industry are the largest offenders, according to the U.S. Department of Energy: 40

Percentage of Americans who correctly identified buildings as the major energy culprit, according to a survey conducted by Owens Corning: 27

Ranks of buildings, industry and transportation as the primary users of energy: 1, 2, 3

Source: Owens Corning.

**Percentage of administrative professionals** who said having a bad boss would be the most important factor in a decision to leave their job, according to a

survey conducted by the International Association of Administrative Professionals: 45

Percentage who indicated they would leave their job because of poor pay: 4

Percentage who would leave because of poor benefits: 2

Source: IAAP.

**Percentage of American workers** who are happy on the job, up slightly from last year's 61 percent, according to SnagAJob.com's "Labor Happiness" survey: 65

When workers were asked the No. 1 issue facing the nation, percentage who cited the economy: 57

Source: SnagAJob.com.

**Ranks of The Joker**, Batman and Iron Man/Tony Stark on the list of the top three Halloween costumes for men, based on movies released in 2008, according to a survey by Fandango: 1, 2, 3

**Ranks of "The House Bunny"** (Anna Faris), Fox (Angelina Jolie) from the movie "Wanted" and Hannah Montana (Miley Cyrus) on the list of the top three Halloween costumes for women: 1, 2, 3

Source: Fandango.

## Idle Thought

"It is also a victory to know when to retreat." -- Erno Paasilinna, essayist

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*Chuck Green, former editor-in-chief of the Denver Post.*



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## Where Are They Now?

by Marshall Jay Kaplan

### Arch Hall, Jr.

In the 1950's and 1960's, drive-in movies were all the rage. Many of these drive-in movies were low budget films which, over time, have taken on a cult film status amongst film buffs. Arch Hall Jr. starred in six of these such films and today lives a multi-talented life in Florida.

Arch Hall Jr. was born on December 2, 1943. Like every all-American boy, as a teenager Arch liked music, hung out on the beach and had an appreciation for fast cars. Arch Hall Sr. (a former radio performer) believed that his all-American son had the talent and what it takes to become a star, and so, in 1961 he began forging a film career for his son, backing the money to produce films, forming his own company -- Fairway Productions. Arch's first film, *The Choppers* (1961), featured some of Arch and his dad's own cars,

like the 1936 Ford convertible. The film was a small success. Arch's second film, *Eegah* (1962) brought Arch his first real attention as a Teen Idol -- more so due to the somewhat absurdity of the film. Other films followed, such as *Wild Guitar* (1962), playing a rock and roll star), *The Sadist* (1963, playing a psychotic killer), *The Nasty Rabbit* (1964) and *Deadwood '76* (1965). All of the films were low budget, as was the money made from them as Arch explains, "My films certainly did not yield great riches for myself or Fairway Productions. The independent distributors seemed to do very well, but we saw nothing. Welcome to show business!"



Arch was a gifted guitarist and became the front man for the group, Arch Hall Jr. and the Archers. They had moderate success in the 1960's playing in clubs on the Sunset Strip.

In 1967, after his acting career, Arch went to work for a cargo airline courier called *Flying Tiger Airlines*, as an apprentice co-pilot. He eventually became an airline captain within the company, flying a Boeing 747. After *Flying Tiger* was purchased by FedEx, Arch continued to pilot FedEx's DC-10's until he retired in 2003.

In 2001, Arch received positive reviews for a novel that he wrote called, *Aspara Jet*. His pen name was *Nicolas Merriweather* (a name used by his Dad in Arch's film credits). Also in 2005 an anthology of Arch's music was released on a CD called, *Wild Guitar*.

Arch Hall Jr. looks back at the end of his once famous career, "I had to start acting like an adult -- I started paying bills and got married. I was able to discover that one of my loves is aviation and I was able to pursue it. I appreciate the increased public interest in my old films and music -- all thanks to Turner Classic Movies." Arch Hall Jr. is one former teen idol and pilot who is firmly grounded!



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**DARE TO ASK**

**And Now For Something A Little Different**

by Phillip Milano

**SO, ARE WE REALLY BORN THIS WAY? QUESTION**

Could sexual orientation be genetically pushed by excessive male or female hormones during pregnancy? -- Rod, 50, straight, Jacksonville, Fla.

**REPLIES**

-- It could be hormonal, but we've had homosexual people around since history began to be written down and kept track of. There are also gay animal groups that don't eat anything in order to alter their hormones. It could be an in-utero hormonal issue, but not one caused by the pill (or only by the pill). ... I also read about a study that said hormones produced during pregnancy could cause homosexuality if there is too much or too little. The study was on humans, but the experimenting was on rats. -- Dina Marie, 19, bisexual, Chicago

-- Possibly. A person's sexual orientation is normally determined at or before birth. Hormonal conditions in the mother may determine this. The theory for gay men is that male fetuses who develop in the presence of higher-than-average levels of male hormones like androgen are more likely to be gay. They are, in a sense "hypermasculine." -- Gordon, Salt Lake City

-- If that were the case, then the population of gays should have skyrocketed after the pill was introduced, given the number of women who used the pill. Also, it wouldn't explain why there were gays before the pill was introduced or

explain why there are gays like me who are children of good Catholic parents who didn't use birth control pills. -- Shelly, 49, bisexual, Pennsylvania

-- No. Not sure what else to say. What, did your preacher use that line to justify his Neanderthal stance on birth control or something? -- Ann, 38, straight, Kansas City, Mo.

**EXPERTS SAY**

In recent years, folks who find stuff out about folks who are queer as folk (and since it's a premium cable channel show reference, you don't know if we're culturally literate, homophobic or both) have been finding out yet more stuff that points to biological contributors to sexual orientation:

-- Men who have several older biological brothers are a bit more likely to be gay than men who don't, according to a study reported in 2006 in Proceedings of the National Academy of Sciences by human sexuality researcher Anthony F. Bogaert of Brock University in Canada. It could be because the boys' mom develops some type of immune response to succeeding male fetuses, though another theory is that the youngest brother might get exposed to more androgens such as testosterone while in the womb.

-- Men's index fingers are generally shorter than their ring fingers, while women's are usually about the same length. This likely has to do with higher testosterone levels in males, which affects the length of their extremities in different ways (keep this in mind as you read further down). But lesbians' index fingers also tend to be shorter than their

ring fingers -- unlike straight women -- and that may mean lesbians are hit with more prenatal androgens, too, according to research by Michigan State University neuroscience professor Marc Breedlove and colleagues.

A different study found that gay men's index fingers are a lot more shorter (did we just write that?) than their ring fingers -- even more shorter (again with that?) than straight men's are, write researchers Glenn Wilson and Qazi Rahman in their book "Born Gay." Again, the "more prenatal testosterone" thing might be at work.

-- Testosterone in the womb may affect a different extremity in men as well. That particular extremity was found to average about one-third of an inch longer in gay men (6.32 inches) than straight men, researcher Bogaert found, when

he and Scott Hershberger of California State University-Long Beach looked at archived data collected in the Kinsey Report from 1938-1963.

Scientists don't know why there's a difference, but according to an article in the Los Angeles Times in June, some speculate that gay men might be exposed to more testosterone early on in the womb, leading to that certain enhanced extremity, but then they receive lower levels later in the womb, possibly causing more feminine characteristics such as attraction to men.

*Continue the cross-cultural dialogue at [www.yforum.com](http://www.yforum.com), or mail questions and replies to Phillip Milano, The Florida Times-Union, P.O. Box 1949, Jacksonville, FL 32231.*

**On Your Toes!!**

by Benjamin Marble, DPM, Pueblo Ankle & Foot Care

**Six Tips to Protect Pueblo Kids in Fall Sports**

If your children are playing sports this fall, pay attention to six tips that could protect them from serious ankle injuries.

Every fall, I notice an increase in ankle injuries among young athletes. Football, soccer and basketball are the sports most likely to lead to sprains, broken bones and other problems.

Ankle injuries should be treated right away. What seems like a sprain is not always a sprain; in addition to cartilage injuries, your special young person might have injured other bones in the foot without knowing it. Have a qualified doctor examine the injury. The sooner rehabilitation starts, the sooner we can prevent long-term problems like instability or arthritis, and the sooner he or she can get back into competition.

Parents should also follow these additional tips from the American College of Foot and Ankle Surgeons' Web site, [FootPhysicians.com](http://FootPhysicians.com):

--Have old sprains checked by a doctor before the season starts. A medical check-up can reveal whether your child's previously injured ankle might be vulnerable to sprains, and could possibly benefit from wearing a supportive ankle brace during competition.

--Buy the right shoe for the sport. Different sports require different shoe gear. Players shouldn't mix baseball cleats with football shoes.

--Children should start the season with new shoes. Old shoes can wear down like a car tire and become uneven on the bottom, causing the ankle to tilt because the foot can't lie flat.

--Check playing fields for dips, divots and holes. Most sports-related ankle sprains are caused by jumping and running on uneven surfaces. That's why some surgeons recommend parents walk the field, especially when children compete in non-professional settings like public parks, for spots that could catch a player's foot and throw them to the ground. Alert coaching officials to any irregularities.

--Encourage stretching and warm-up exercises. Calf stretches and light jogging before competition helps warm up ligaments and blood vessels, reducing the risk for ankle injuries.

*Benjamin Marble, DPM is a member of the American College of Foot and Ankle Surgeons and board qualified in foot and ankle surgery. Dr. Marble practices with Dr. Schneider at 1619 N. Greenwood Street ste #300 across from Parkview Medical Center. Their phone number is 719-543-2476 and Web site is [www.puebloankleandfoot.com](http://www.puebloankleandfoot.com)*



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# Traveling: There's Nothing Like A Holiday!

## Christmas Of A Different Color, Green Is The New White

by *Jeremy Schmidt*

We know why we do these things.

Skiers crave soft snow on steep slopes. Hikers tramp the Appalachians reveling in wildflowers and misty mountain ridges. Boaters navigate the twisting maze of the Everglades because they love, well, gators?

Perhaps the turtles and egrets are more appealing. But ecologically conscious travelers understand that all things are connected, all creatures play a role, and gators are as important as magnolias.

So, for that matter, are shoppers. Christmas shoppers, to be specific, in search of gifts for their favorite adventurer. A long and winding chain of responsibility stretches from consumers of outdoor gear all the way back to that pristine powder snow.

The buzzword is sustainability. The central question is: "Can we keep doing this without destroying, using up or compromising the things we love?"

We can try. Take Nau, a young

outdoor clothing company based in the green bastion of Portland, Ore. Their mission statement is: "To use the power of innovative design to change the world for the better and demonstrate that thoughtful design balances substance, style and sustainability. In other words: to do well by doing the right thing."

This Christmas, doing the right thing by giving the right thing is easier than ever. Idealism: You've got to love it.

Start with outdoor clothing and the environmental downside of dressing better through chemistry. High-tech synthetics can be decidedly ungreen. Even natural fibers like cotton come at a terrible cost in energy consumption and toxic substances used in their production.

Companies like Nau and Patagonia are kicking the habit by using more eco-friendly fibers.

For example, Patagonia's cozy Brushed Vitaliti Hoody (\$65, [www.patagonia.com](http://www.patagonia.com)) is made from organic cotton, and its plush skin-friendly Capilene 4 Zip-Neck shirt (\$85) began life as recycled

soda bottles. When you've wrung the last bit of use from such garments, Patagonia will take them back and recycle the fibers into new items. It's like never having to throw anything away.

Among Nau's offerings is the Shelter Jacket (\$325, [www.nau.com](http://www.nau.com)), which sports a three-layer shell built for storms. Windproof, waterproof and breathable, and loaded with high-tech features, it's a recyclable jacket made of recycled polyester. If you buy one, a portion of the price goes to a charitable organization you choose at the point of purchase.

Pacific Outdoor Equipment offers its ECO Thermo 6 sleeping pads, made from bamboo fabric and filled with bamboo-fiber insulation (\$130, [www.pacoutdoor.com](http://www.pacoutdoor.com)). Joining a trend among gear suppliers, this company buys carbon credits to compensate for the polyurethane coating that makes the pads inflatable.

Timberland's Greenscapes Mountain Sneakers (\$85, [www.timberland.com](http://www.timberland.com)) are made completely of recycled materials. No new nothing, and a pledge to be a carbon-neutral company by 2010.

Many green products also come with social benefits. Freeplay Eco-Charge flashlights and lanterns have rechargeable batteries, but their main power source is a built-in hand crank. One minute of cranking fires up the Sherpa LED for 30 minutes of light (\$32, [www.freeplayenergy.com](http://www.freeplayenergy.com)). You are the dynamo, and also a contributor to the efforts of the Freeplay Foundation, helping bring hand-cranked energy to people who live beyond the electrical power grid.

There's a similar mission behind the solar cookers of Solar Cookers International, suppliers of sun-powered cooking and water-pasteurizing equipment where people need alternative energy for their most basic needs. Tapping solar power, they are spared from the sometimes desperate search for fuel: scarce



Eco-sensitive gear makes a white Christmas green. photo: Gab

Rogel/Nau Inc.

wood, grass, plastic, even tires. The Campers Kit includes a solar oven, water heater and a pot (\$59, [www.solarcookers.org](http://www.solarcookers.org)).

Give the gift of drinking water without Bisphenol-A with a new BPA-free plastic bottle. Camelbak makes a stylish one (\$9, [www.camelbak.com](http://www.camelbak.com)) in several colors. Or avoid plastic altogether with a stainless steel bottle from Klean Kanteen (\$18, [www.kleankanteen.com](http://www.kleankanteen.com)).

Backpackers need dried, lightweight food, but sometimes wonder about the processes and chemicals that keep gourmet beef stew in suspended animation for decades. No such worries with Mary Jane's Farm, which puts out a line of organic backpacking meals ([www.maryjanesoutpost.org](http://www.maryjanesoutpost.org)). Mary Jane's food is vegan and veggie. For omnivores, Richmoor makes dried meals without artificial ingredients, packaged under their Natural High label ([www.richmoor.com](http://www.richmoor.com)).

Retailers have begun identifying eco-friendly products in a way that makes shopping for them easier. REI puts its "ecoSensitive" label on house-brand green goods ([www.rei.com](http://www.rei.com)). Another online focal point is the Green Goat at Backcountry.com ([www.backcountry.com](http://www.backcountry.com); search for Green Goat).

Gear is good, but going is better. No gift is greener than a ticket to nature if it's the right ticket. Pick your trip carefully and you can help protect wild areas.

This is especially true with community-based tourism, which keeps the money in the hands of local people, reinforcing the perceived value of local protected areas, or with the many conservation-related volunteer travel opportunities.

Good starting points for finding green-worthy adventure trips include Responsible Travel ([www.responsibletravel.com](http://www.responsibletravel.com)) and the National Geographic Center for Sustainable Destinations ([www.nationalgeographic.com](http://www.nationalgeographic.com)).

Here's to a greener Christmas.



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# Patricia McLaughlin's Fashion: Depression Dressing!

by Patricia McLaughlin

Radical thought: Imagine fashion cut loose from money.

What do you wear to a depression, anyway?

If it turns out to be a "Great" Depression, does that mean it's formal?

As I write this, the House of Representatives has just voted down the \$700 billion bailout bill, and the Dow Jones industrial average has fallen a record 777.68 points. Take that, Wall Street!

With any luck, it will all have been fixed by the time you read this. Or semi-fixed.

But don't count on everything coming up roses. According to The Wall Street Journal, food giants like Kellogg, Campbell Soup and Kraft have already unveiled ad campaigns to remind us that their delicious, nutritious processed foods can fill us up for pennies a serving. Kellogg is pushing basics like Corn Flakes and Rice Krispies, and Campbell wants us to remember that, since you add a can of water to its condensed soup, you get twice as much soup! Meanwhile, the Journal says, Campbell and Kraft are teaming up to promote thrifty soup-and-sandwich meals. Kraft's Web site will "add recipes for cheap sandwiches and suggest Campbell's soups to pair them

with."

Cheap sandwiches! It makes them sound so delicious when you put it that way. Who needs Julia Child when you can download a recipe for grilled Velveeta on white with cream of tomato? (For a luxurious touch, add a can of whole milk to the soup instead of water, then a sprinkling of basil and fresh-ground pepper. Mmmmmm-mmm, good!)

Of course you already knew -- even before Tina-Fey-playing-Sarah-Palin helpfully pointed it out the other night -- that bargain meals are proliferating at fast food chains.

You have to hand it to the consumer economy: It truly can turn on a dime. (Well, except when credit totally freezes up, but that's another story.)

A Journal story last month reported that consumers, feeling pinched, were "focusing on home repairs." Instead of buying new McMansions or adding elaborate burlled-walnut-paneled media rooms onto the ones they're stretching to pay the adjustable-rate mortgages on, they're down at Home Depot looking for a new flapper to make the toilet stop running, and maybe some washers for that faucet that drips.

I can't wait to see how fashion, so long in love with the idea of luxury, so in thrall to the thrill of pure expensive-

ness, so wedded to cashmere and crocodile, will manage the triple-axel-flip-turn required to hop on the hard-times gravy train.

A Journal story from the spring shows in Milan last week noticed a new mood of frugality among luxury shoppers. High-end European labels that used to flaunt their dizzying price tags are now emphasizing the "longevity" and investment value of their clothes. Some have even cut their prices. According to Piazza Sempione CEO Enrico Morra, it's "not cool anymore to spend \$6,000 on a Chanel jacket," especially when Morra's jackets are priced under \$2,000.

Lucky you, if a \$2,000 jacket is your idea of cutting back, but what about the rest of us?

A couple of weeks ago, I interviewed Nan L. Ides, author of "Hand Mending Made Easy," who wants us all to save time and money by learning to make basic clothing repairs -- sew on our own buttons, put up hems, re-stitch ripped-out seams, etc. And we could -- but how many of us will? It was different when this was a manufacturing economy, and pretty much everybody knew how to make -- and fix -- all sorts of things. But most of us don't even remember that America. We've been trained from birth to want to buy things, not make them.

For years now, an astonishing percentage of our media has been devoted to refining our shopping skills. "Queer Eye for the Straight Guy" broke new ground when it told Joe Schmoes everywhere they needed pint-size culinary blowtorches (Amazon.com has dozens, priced from \$17.99 to \$50) to melt the glaze on their creme caramels. Faithful 12-year-old fans of "Gossip Girl" can tell a Marc Jacobs tote from a \$1,000 Balenciaga at 50 paces. And, thanks to "Sex and the City," millions of people who'd need to hit the lottery to buy his shoes have known who Manolo is for years now.

And now, after all this elaborate indoctrination in the fine art of consuming like a zillionaire, we're all of a sud-



Jorena Pettway sews a chair cover from flour sacks while her daughter makes flower decorations from paper. Gees Bend, Ala., 1939. (The photographer noted that Mrs. Pettway also made the porch chairs and practically all the furniture in the house.) photo: Marion Post Wolcott, Farm Security Administration/Office of War Information Collection, Library of Congress Prints and Photographs Division.

den supposed to switch over to creative penury, just because an amazing number of mortgage lenders lent money to people who (any fifth-grader could've told them) would never be able to pay it back?

During the last depression, I've read, feed and seed and flour companies made it a selling point to package their products in cheery cotton prints instead of basic burlap, and resourceful women made those sacks into dresses and aprons and pinafores and kitchen curtains.

Sadly, 21st-century feed sacks are far less inspiring -- no cute florals or sweet cherry prints or zippy polka dots, only boring feed company logos. And anyway, to whom would we feed the feed?

We could finesse having to deal with all those messy bushels of oats and alfalfa and rabbit pellets by bidding on antique (and blessedly empty) feed and flour sacks on eBay, though they're not cheap, but then what? Many young fans of "Project Runway" are probably itching for just such a challenge, but the rest of us probably wouldn't dare cut into a precious antique feed sack for fear of ruining it.

We'll still want to look nice, that much goes without saying. It may matter more the worse things get. But what can we do about it without spending any money?

Notice that this is a question the stylists who hold forth on the Style Channel haven't addressed -- at least so far. It's probably never even occurred to the editors at Vogue.

So: To whom shall we turn in this our hour of need?



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# Garden Coaches Call The Plays

by Marty Ross

Heads-up in the garden: Here comes the coach.

Garden coaching is a whole new profession that has attracted master gardeners, landscapers and horticulturists of all kinds to its growing ranks. These new-age coaches are really collaborators -- professionals who offer their expertise to help gardeners who need a nudge.

In just an hour or two on a tour of your own backyard, a garden coach can help you define your goals, choose the right plants for a new flower bed, make difficult decisions about trees and shrubs that have outgrown their places, and generally freshen up your garden and your attitude.

Garden coaches don't come over to yell at your plants or to criticize your tactics.

"I'm a support person for people who love gardening," says Jack McKinnon, who has worked as a garden coach in the San Francisco Bay area for eight years. "I encourage, I compliment and I don't beat my clients up at all for what is not working."

The field of garden coaching is wide open: There's no certification proc-

ess, and every coach comes from a different background and defines the job a little differently. Some bring pruners; others carry a notepad.

Their knees may or may not be muddy, and they might not have dirt under their fingernails when you first shake their hands, but they tend to be real dirt gardeners who know their plants and have paid their dues in their own backyards and in a lot of others.

People call garden coaches for all kinds of reasons, says Pam Penick, a self-taught gardener and garden coach in Austin, Texas. New homeowners may need help identifying the plants on their property or deciding what to plant. Plant collectors call for help organizing their treasures. Sometimes gardeners are baffled by the choices at garden shops and want an expert to make the rounds of nurseries with them.

"People are afraid to get started -- they're afraid they'll do something wrong," Penick says. "They apologize for the way their garden looks."

Penick sees herself as a confidence-booster with a specialized skill. She feels that when she visits a client, her job is to look around, listen and offer suggestions and advice.

"Some people just want some fresh eyeballs, and to talk things over with someone who is interested," she says.

Working with a garden coach is like working with a personal trainer. A good coach will teach you a few skills and help you set realistic goals. Coaches often share their own stories of success and failure and help their clients appreciate that they're playing on a team with nature, a quirky but extraordinarily talented teammate, and that the score doesn't always reflect the excitement of the game.

Many clients have questions about choosing and combining plants, says Penick, who specializes in native-plant gardens. Basic design elements often provide the answers, she says. A garden chock-full of great plants can lack focus, and organizing the plants around a patio, for example, "gives you the look of a garden instead of a higgledy-piggledy collection."

Lynda Sarb, a garden coach in Lisle, Ill., works at a garden shop and coaches gardeners in her spare time. People who might be intimidated by a landscape architect with a couple of academic degrees are perfectly comfortable calling a garden coach, she says.

In her meetings with clients, she takes notes and makes sketches. She tries to tailor her suggestions to individuals, keep projects manageable and help her clients get real results. She advises clients to set priorities so they don't get bewildered in their own landscapes. She also suggests ways to save time and money.

Sarb and other coaches often recommend professional landscaping companies when necessary, but for one client, Sarb advised rounding up a few high-school football players to dig a bed.

"We can choose options," Sarb says. "The average gardener doesn't have tons of money to spend on a full-scale crew."

When Sarb leaves a client's garden, she leaves her notes behind. The pages might include a short list of plants, a design suggestion or thoughts about the light and shade in a garden.

"It's what a good coach does," she says. "It's not just patting you on the



A garden coach can help you define your gardening goals, suggest great plants for your climate and set priorities, so you know where to start and what to do first. With encouragement, your gardening skills will improve and your garden will grow. photo: Marty Ross

back, but it's, 'Let's tweak this or try that.' It's like a timeout in the garden -- we huddle up and talk about what's going on, and decide what to do."

### In the huddle

The best way to find a garden coach is to ask around -- at garden clubs, garden shops and among the ranks of master gardeners. Coaches and clients often find each other by word of mouth, and the best recommendation always comes from a satisfied customer.

Susan Harris is a gardening coach in Maryland who also has an extensive Web site, [www.sustainable-gardening.com](http://www.sustainable-gardening.com), with information about her own services and an ambitious worldwide "Directory of Gardening Coaches." Her site, and that of Jack McKinnon, a California garden coach, [www.thegardeningcoach.com](http://www.thegardeningcoach.com), will give you a good idea of what to expect from the experts.

Harris charges \$80 per hour; McKinnon charges \$300 for a two-hour session. Many other coaches charge considerably less -- from about \$35 to \$75 per hour. Some coaches have a two-hour minimum.

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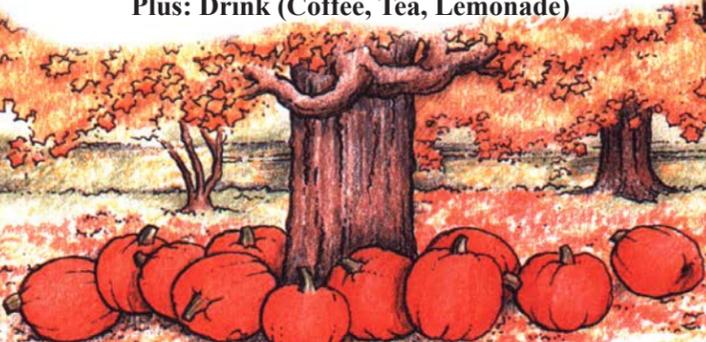
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## BBB: Gas Saving Devices - Is It Hype Or Help?

by Jane Blume-BBB Communications  
Gas Saving Devices - Hype or Help

The skyrocketing cost of gasoline has brought about an insurgence of additives and devices that are made to save fuel and/or increase fuel mileage. The Better Business Bureau is advising consumers to stay away from gas saving products, parts and modifications that sound too-good-to-be-true and is offering advice on more reliable ways to conserve fuel.

Over the past decade, the Environmental Protection Agency (EPA) has tested more than 100 gas-saving devices and hasn't identified any that significantly improve gas mileage. Energy and Environmental Analysis Inc., a technical consulting firm in Washington, D.C., estimates that 99 percent of the aftermarket products do not really change fuel economy. The EPA notes that the majority of "gas saving" products are harmless to

vehicles, but testing has found that some products can cause substantial increases in exhaust emissions, thereby increasing the chances of actual engine damage.

The BBB recommends being particularly skeptical if advertisements claim:

- Federal Endorsement. While the EPA does evaluate the legitimacy of claims made by companies that produce gas savers, no federal agency actually endorses gas-saving devices or additives.

- Glowing Consumer Testimonials. Marketing materials or Web sites for gas savers often contain consumer testimony on the increased fuel efficiency they experienced with the device or additive, but these are often works of fiction devised by the company.

- Outstanding, Too-Good-To-Be-True Results. Consumers should be extremely wary of big promises for big savings. If a gas-saving product really could increase mileage by as much as 40 percent with little effort or money, it is highly unlikely the inventor needs to peddle the product through spam e-mails or tacky-looking Web sites.

The vast majority of gas-conserving products are not viable

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solutions for squeezing mileage out of vehicles, but, there are a few basic steps that all drivers can take to increase fuel efficiency and get the most out of their gas tank:

- Stay within the speed limit. BBB recommends that drivers stay within the posted speed limits since gas mileage tends to decrease rapidly at speeds above 60 miles per hour.

- Avoid "jackrabbit" starts and stops. Drivers can improve gas mileage up to five percent around town if they avoid jerky starts and stops. This means accelerating slowly when starting from a dead stop and avoiding pushing the pedal down more than one-quarter of the way; this allows the carburetor to function at peak efficiency.

- Use overdrive gears and cruise controls. Cruise control and overdrive gears improve fuel economy when driv-

ing on the highway.

- Go ahead, use the AC. Using the air conditioner at lower speeds will decrease fuel efficiency, but, at higher speeds, open windows create significantly more drag than the AC – and can reduce gas mileage by 10 percent.

- Remove excess weight from the trunk. An extra 100 pounds can reduce a typical car's fuel economy by up to two percent.

- Keep the car properly maintained. The engine should be tuned, tires inflated and aligned, the oil changed on schedule and the air filters should be checked and replaced regularly. Replacing clogged filters can increase gas mileage up to 10 percent.

Before buying any gas-saving device or additive, the BBB recommends that consumers check out the company's reliability report online at [www.bbb.org](http://www.bbb.org).

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## Colorado Bar Association Q & A

Contact: Tara Miller, Communication Specialist

**Question:** For a variety of reasons, I will need my children's grandparents to become temporary guardians. What do I need to be aware of when granting them temporary custody?

**Answer:** More and more frequently, it seems, grandchildren actually live with their grandparents — rather than with either one of their birth parents — and grandparents raise these children to adulthood. This creates a special set of concerns.

If the parent(s) and the grandparents agree to such an arrangement on a

temporary basis, the parent needs to make sure that the grandparents have the power to make medical decisions for the children, take them in or out of school, or make any other decisions in their best interests that birth parents ordinarily make. This can be accomplished through a power of attorney where the mother or father or both actually assign their parental rights and responsibilities to the grandparents. These are formal legal documents and should be prepared by a lawyer and verified (signed in front of a notary public) by the parents and the grandparents. These assignments are only temporary and they generally only last for nine months; they also must be renewed. Such a power of attorney can

be used, for example, if a

child needs medical treatment and the grandparent needs to prove that he or she has the authority to consent to the treatment or assume financial responsibility for it. The grandparent can never, ever, use this power to consent to the adoption or marriage of the grandchild.

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

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# The Minnesota Ethnic Food Book Tours State

by Peter D. Franklin

It has been some years since a cookbook out of Minnesota has crossed my desk. The last two I remember fondly are "The Minnesota Ethnic Food Book" by Anne R. Kaplan, Marjorie A. Hoover and Willard B. Moore and "A Cook's Tour of Minnesota" by Ann L. Burckhardt. Both were published by the Minnesota Historical Society Press, the first in 1986 and the second in 2004.

Intent on keeping the state's culinary history alive, the Press has a string of cookbooks to its credit. Now it has published a new one, and it's among the very best.

"Come One, Come All" by Lee Svitak Dean (Minnesota Historical Society Press, \$29.95) focuses on flavorful regional menus for seasonal entertaining. Few are as knowledgeable regarding the culinary traditions and recipes of the region as Dean, longtime food editor of the Minneapolis

Star Tribune. Most of the book's recipes appeared first in the newspaper.

Dean's down-to-earth approach immediately makes the reader comfortable in the kitchen. The recipes are, she writes in her preface, "for the home cook who has a taste for vibrant flavors and intriguing food combinations, but who is short of time. ... You don't need to be a culinary student to make them work."

And you don't. No matter what the occasion, Dean comes up with 150 ways of preparing good food for a good party. ("My mother knew the ingredients of a good party," Dean says.)

Her seven Fall menus, for example, begin with a "Kick Off the Season Dinner" that includes Garlic-Thyme Soup, Stuffed Chicken Press With Roasted Red Pepper Sauce, Rice Pilaf With Sage, Squash Saute and a devil's food cake for dessert. Now that may seem like a lot to prepare for eight guests, but

there is no madness in the author's method. With this menu and others, there is a list of what can be prepared in advance as well as tips on shortcuts. The soup and the red pepper sauce for the chicken can be made up to two days in advance, she says. Shortcuts include buying prepared croutons and a dessert from the bakery.

Other menus feature Hungarian Goulash, Braced Short Ribs, three different kinds of pizza for "game night," and a Thanksgiving feast for a dozen highlighted by Orange-Marinaded Brined Smoked Turkey and a fall fruit salad. Finding a container large enough to brine the turkey in the refrigerator for three days might be the biggest challenge.

There are many well-known favorites here, such as Boston Cream Pie, Sour Cream Mashed Potatoes, Caesar Salad, Easy Apple Strudel, Roasted Corn on the Cob With Flavored Butter and the like.

Dean spices up the text with humor. For a teen graduation party, for example she advises moms to skip the baking of the traditional cake: "No one eats a piece of cake at graduation, so why bother?"

The invitation is out to home cooks. "Come One, Come All" to Dean's party. You will be glad you did.

There are many variations of this popular Slavic dish, some quite complex. Lee Svitak Dean serves up her easy version for a fall menu.

## HUNGARIAN GOULASH

3 pounds boneless beef chuck steak (or boneless stew meat or sirloin), trimmed of fat and cut into 1-inch cubes  
4 tablespoons oil, divided  
3 large onions, cut into slices (about 3 cups)  
2 tablespoons red wine vinegar  
3 tablespoons Hungarian sweet paprika  
1 (10 1/2-ounce) can beef broth, divided  
1 tablespoon tomato paste  
Salt and pepper  
Sour cream, for garnish  
Finely chopped parsley, for garnish  
Additional Hungarian sweet paprika, for garnish

In a Dutch oven or large pot, brown the cubes of meat in 2 tablespoons oil; remove from pan. Add 2 tablespoons

oil to the pan and over medium heat saute onion slices until limp. Return browned meat to the pan with onions, along with vinegar, paprika and 1 cup beef broth.

Cover mixture, bringing to a simmer, and braise for about 45 minutes, or until meat is tender, adding additional beef broth if liquid cooks away. During the last 5 minutes, stir in tomato paste; season to taste with salt and pepper (see note).

Serve goulash on top of or alongside spaetzle or egg noodles. To garnish, top with a dollop of sour cream and sprinkle with finely chopped parsley and paprika.

(Note: The author says, "If you prefer a thicker, gravylike sauce, remove the meat and vegetables at the end of cooking, and thicken the sauce with a little flour. Then return the meat and vegetables to the sauce before serving.")

Makes 6 servings.

Red cabbage is the traditional side dish for Hungarian goulash. Here the author gives it her twist by adding caraway seeds and a warm bacon dressing.

## RED CABBAGE WITH BACON AND CARAWAY

1 small head red cabbage  
5 slices bacon  
2 tablespoons bacon drippings or salad oil  
5 tablespoons vinegar  
1 1/2 teaspoons sugar  
3/4 teaspoon dried mustard  
1 teaspoon caraway seeds

Shred the cabbage, either by hand or with a mandoline or grater. Set aside.

To make dressing, fry bacon in a large pan until crisp. Remove bacon from pan and place on paper toweling to absorb excess fat. When cool, crumble bacon into small pieces and set aside.

Drain all but 2 tablespoons bacon drippings from the pan (or use salad oil). Add vinegar, sugar and dried mustard to the pan. Bring to a boil and remove from heat. Add cabbage and toss in dressing for about 60 seconds, until cabbage is slightly cooked from the heat of the dressing.

Put cabbage in serving bowl and toss with crumbled bacon and caraway seeds. Serve immediately.

Makes 8 servings.

## Holiday Parties To Lift Spirits, Not Stress

(NAPSI)-Hosting a holiday soiree doesn't require a gift for flair as much as it calls for attention to detail.

For instance, party-planning experts suggest choosing the finger foods and snacks you serve carefully, being certain they complement any beverages you offer. Cheeses are always a classic choice, but consider foods with a seasonal flair as well, such as rum and nut cake and caramel popcorn.

When it comes to beverages, do some prep work ahead of time, such as slicing up a supply of fruit garnishes. Also, be sure to offer guests a variety of nonalcoholic choices, in addition to any cocktails. Remember to encourage only moderate alcohol consumption.

If you're looking for some festive cocktails to match the mood and ambience, consider these unique drinks. They capture the holiday spirit and can be simple to mix:

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Jingle Bell Hopper - 2 parts BACARDI® LIMÓN™

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In large container, combine rum and fruit juices. Chill. Just before serving, pour into large punch bowl. Add ice and gently stir in chilled ginger ale. Garnish by floating orange, lemon and lime slices on top. Makes 16 cups.

Other stress-reducing tips include cooking well ahead of time and serving on eco-friendly, disposable ware to minimize cleanup.

For more recipes, visit [www.bacardi.com](http://www.bacardi.com).

Jingle Bell Hoppers can be a festive way to raise holiday spirits.



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**NOVEMBER 5TH:** Lasagna, Cucumber & Onion Salad, Seasoned Peas, Wheat Bread/Margarine, Apricots.

**NOVEMBER 6TH:** Porcupine Meatballs, Seasoned Broccoli, Seasoned Carrots, Wheat Bread/Margarine, Lime Fruit Gelatin.

**NOVEMBER 7TH:** Chicken a la King, Biscuit, Stewed Tomatoes, Seasoned Green Beans, Chocolate Pudding.

**NOVEMBER 10TH:** Green Pepper Steak, Mashed Potatoes, Seasoned Zucchini, Pickled Beets, Wheat Bread/Margarine, Fresh Orange.

**NOVEMBER 11TH:** Beef Chop Suey Over Rice, Seasoned Mixed Veggie, Wheat Bread/Margarine, Pears.

**NOVEMBER 12TH:** Beans and Ham, Seasoned Peas & carrots, Wheat Bread/Margarine, Spiced Fruit Mold.

**NOVEMBER 13TH:** Turkey Tetrastini, Biscuit, Carrot Raisin Salad, Seasoned Green Beans, Peaches.

**NOVEMBER 14TH:** Enchilada Casserole, Lettuce & Tomato, Mexican Corn, Wheat Bread/Margarine, Cherry Crisp.

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**NOVEMBER 18TH:** Chili Con

Carne, Mixed Green Salad, Italian Dressing, Cucumber & Onion Salad, Cornbread, Peaches.

**NOVEMBER 19TH:** Beef Tips/Gravy Over Noodles, Pickled Beets, Broccoli,

Wheat Bread/Margarine, Blush Pear Dessert.

**NOVEMBER 20TH:** Spaghetti & Meat Sauce, Green Beans, Cabbage Apple Slaw, Wheat Bread/Margarine, Fruit Juice Blend.

**NOVEMBER 21ST:** Baked Glazed Ham, Scalloped Potatoes, Peas, Wheat Bread/Margarine, Applesauce, Cranberry Orange Mold.

**NOVEMBER 24TH:** Meatloaf/Tomato Sauce, Parslied Noodles, Broccoli, Wheat Bread/Margarine, Fruit Cocktail.

**NOVEMBER 25TH:** Roast Beef/Gravy, Mashed Potatoes, Carrots, Creamy Cole Slaw, Wheat Bread/Margarine, Raspberry Sherbet.

**NOVEMBER 26TH:** Turkey Green Chili, Spanish Rice, Mexican Corn, Wheat Bread/Margarine, Peach Cobbler.

**NOVEMBER 27TH:** Roast Turkey/Gravy, Apple Stuffing, Green Beans, Wheat Bread/Margarine, Cranberry Fluff.

**NOVEMBER 28TH:** Pork Chow Mein, Acorn Squash, Pickled Beets, Wheat Bread/Margarine, Strawberries & Pineapple.

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# Finances: Create And Keep Wealth

## Now We Know Why He's Called "The Oracle Of Omaha"

One has to applaud a voice of reason in the recent financial mess we have been experiencing. Everywhere we turn, whether it's the local news, cable news, small papers, big papers, radio, conversations, all we hear is the that we are going through one of the worst economies ever. The stock and bond markets are zigzagging wildly every day and even more wildly overseas. Major banks, brokers and insurers are dropping left and right, being bought, sold and going bankrupt. All of this is capped-off by the government stimulus and the more-recent \$700 billion mortgage bailout. I have even heard, multiple times, the "D" word (depression) mentioned. Whoa! I can see why people are barely leaving their homes (besides the high gas prices).

Yes, I understand it is a slowdown in the economy. It may even be a recession (although it has not been confirmed by two consecutive down quarters

in GDP). As a financial advisor and stockbroker I can definitely feel the sentiment of a serious slowdown. You can practically see it in the air.

But we have to look at the fundamentals of our country and our economy. We are at Dow Jones Industrial price levels seen back in 2002. What was our Gross Domestic Product (GDP) in 2002? It was a little over ten trillion dollars. Now, about six years later, the GDP will be roughly \$14 TRILLION dollars. In other words, our economy is 40% larger. We have added on \$4 trillion to our already-huge economy. To put that in perspective, that is equal to the economies of both China and Brazil, two of the "hottest" countries to be invested in previously. So, the US has "added on" the production of two entire emerging markets. That fact alone should be somewhat reassuring.

As for other factors our unemployment is up to 6.1% but remember

that that is no where near the 25% seen in 1933. During the Great Depression there were no stock margin limits and no FDIC coverage. Of course, we have both now and we have many more "layers" to our economy. Among others, we have the high-tech sectors, information services and government enterprises that add insulation to our national financial health. These are all areas we didn't have the support of in the past.

In my opinion, we are seeing a classic panic. Can the markets tank more? Of course they can. Can you see more paper losses? Sure. Do take some solace in the recent activity of Warren Buffett. He wrote a great piece in the NY Times saying he is putting all of his personal, non-Berkshire Hathaway investments into US equities. He was previously 100% in US government bonds. [See the op-ed article at [www.nytimes.com](http://www.nytimes.com)] Through his holding company, Berkshire Hathaway, Buf-

fett also recently invested \$5 billion into Goldman Sachs and \$3 billion into GE. He has an option on both companies to put in another five and three billion dollars in the near future.

The Oracle of Omaha wrote some great one-liners and thoughts in the Times: 'A simple rule dictates my buying: Be fearful when others are greedy, and be greedy when others are fearful.' And 'I haven't the faintest idea as to whether stocks will be higher or lower a month — or a year — from now. What is likely, however, is that the market will move higher, perhaps substantially so, well before either sentiment or the economy turns up. So if you wait for the robins, spring will be over.'

With clarity like that Buffett is truly the Oracle of Investing.

**Ronald S. Phillips is a Pueblo native and an independent financial advisor. He can be reached at [ronphillips@rpadvisor.com](mailto:ronphillips@rpadvisor.com) or at 545-6442.**

## What Is Happening In The Reverse Mortgage Arena?

by Grant Oakes

As I am writing this on October 18th, 2008, trying to beat the deadline for the Senior Beacon some things are known and some we think we know. I will do my honest best to give you the latest information that I can. What I will discuss below is strictly about the Home Equity Conversion Mortgage or HECM pronounced "hec-em". HECM is a government controlled and FHA guaranteed Reverse Mortgage. Not all reverse mortgages are HECMs. HECM's give the home owners the greatest amount of money in a reverse mortgage.

Let's start with what we know for sure. The one thing that we are waiting on are the mortgagee letters from HUD/FHA that clarifies what the drafters in the House of Representatives and the drafters in the U.S. Senate meant when they wrote the HR-3221 bill. The folks at HUD/FHA have a different idea of what our representatives meant when they wrote that law. I expect we will see the mortgagee letters in the next week so the rules can be in effect by e November. But what will be in those letters?

One of the things that the letters will have to address is the county loan limits. In Southern Colorado we have had a \$200,160 limit. That means that if you

owned a home that was worth a lot more than \$200,160, you could only receive the same benefit as if your home was worth \$200,160. The word is out that the letters are going to say is that that limit will be raised to \$417,000 with the only exception in a few places in the United States that are high cost areas such as virgin Islands, Alaska and Hawaii and there the limits will be \$625,000. The point is that in our area the county loan limit will have more than doubled. So for those of you how own a more expensive home you will be able to get more out of the equity of your home. As an example: If you own a \$400,000 home and the youngest borrower is 70 years old, before the new rules you could only get \$122,000, in comparison after we receive the letter it should be \$247,776. If your home is free and clear of a mortgage you could receive \$1509 each month for as long as at least one of you lives in the home. That is more than double what the old figures indicated.

Another thing is the origination fee is going to be lower for larger homes. It has been set by the government at 2% of the Appraised value of the home. It is now going to be 2% of the first \$200,000 and 1% of the balance thereafter up to a maximum of \$6000. That means that the closing cost will be reduced for home-

owners that have larger homes, it will not change for homes under \$200,160. Of course, all closing costs can be rolled into the loan with the exception of the appraisal cost and that has been running from \$350 to \$450 in this area.

Also, because of the financial problems with the banks and sub-prime loans, the Fed has just lowered the HECM interest rates. On September 19th, 2008 the 10 year treasury went down to 3.41%. AS of today it is down to 2.99%. This means that for those that do a reverse mortgage now they will get more out of their home equity then anytime in the last 20 years. I don't see how they can go much lower. However for the last several months we have been working with what is known as the HECM 175. Last year we were working with the HECM 100. With the financial problems in the world today, it is possible that we could be going to the HECM 200 or HECM 225. Each time it goes up by 25 the amount that the home owner would receive for a \$417,000 home would drop about \$10,000. I would recommend that if you are thinking about doing a reverse mortgage, you do it now before the banks raise the rate to the HECM 200.

If you really understand what is going on and you think home values are falling, this is probably a good time to get your reverse mortgage before your home values fall even more. Most economists are telling us that home values are not through falling. The last time home values fell it took almost 7 years to come back. Please understand that I am not a

doom and gloom guy. I am however a realist.

What about buying a home with a reverse mortgage? There doesn't seem to be any argument that after October 1st 2008, you will be able to PURCHASE a home with a Home Equity Reverse Mortgage. What does that mean to you? Let's look at this scenario. If the youngest borrower is at least 62 years old, and the home that you are in is too large. Maybe your children are grown and have their own homes. Let's also say that you would like to downsize so you wouldn't have to clean and pay the upkeep of the big home with a large house payment and large taxes and insurance bills. If you sold your home and took the equity from your big home and bought a new smaller home with a small heating bill and small cleaning chores, etc. you might be much happier. Now, you can take the money from the equity and make a down payment on a new house. And here is the best part, you can buy your new smaller home with a reverse mortgage. You would then never have to make a house payment again. Oh, you still have to pay the taxes and insurance and upkeep but they are all smaller payments than you had on you big home. That will make a lot of sense to a lot of people. As soon as we receive the letter from HUD/FHA we will be able to do exactly that.

Another thing in the new law is that you can now do a HECM on a co-op or condo. Here is an idea. You can get a HECM on your home if it is paid off or al-

**SEE "REVERSE" PAGE 20.**

**Why are more seniors choosing Reverse Mortgages?**

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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



## 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 Older, Wiser, Livelier Seniors meet the second Tuesday of each month for bowling at Bowlero-Midtown Shopping Center at 2 p.m.. For information: 545-2803

The group also meets the third Wednesday of each month at 6 p.m. for dining and socialization at various area restaurants. RSVP: Jack Briggs at Jack.Briggs@comcast.net or 546-6189 for reservations and location

## 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."

## S.R.D.A. CLASSES

S.R.D.A. - 230 N. Union Pueblo, CO 81003 - 719-545-8900 EXT. 133.

SRDA has classes and seminars every week day. Seniors of this area should call SRDA at the above phone number. These classes and seminars/events range from computer class to Mah Jjong and from Foster Grandparenting to bridge.

*Ed. Note: Because of a glitch in the formatting received, the entire schedule will not be printed this month. We hope this glitch will be taken care of before our next edition.*

Please give them a call.

## THE BEST IS BACK FOR A FIFTH YEAR

Southern Colorado's biggest and best haunted house is back for its fifth year. Each Friday and Saturday night October 24, 25, 31 & Nov. 1 from 7p.m. to Midnight the ghouls are back on the grounds of the Steelworks Museum of Industry and Culture.

This fun fundraising event for the Bessemer Historical Society continues to build on its reputation as the best haunted house as voted by its victims. The first and second floors of the old Main CF&I Administration Building, built in 1901 and located at the corner of Canal Street and Abriendo Avenue in Pueblo (I-25 exit 97-A), will be the scene

for the "scares" using drama students from area schools, and local volunteers. As in the past, no one under the age of 8 allowed in.

Small tour groups will enhance the experience. Ticket prices have yet to be set, so keep visiting [www.cfsteel.org](http://www.cfsteel.org) for updates beginning in October. To help ease waiting time in line, tickets will be sold in half hour increments. There will also be food and beverage is available, as well as a variety of merchandise. For other information, call 564-9086.

## GENEALOGICAL SOCIETY

"The Southeastern Colorado Genealogy Society holds regular meetings on the second Saturday of the month beginning at 2:00M 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 546-1973 for details." Guests welcome and there is no charge.

## STEP-UP PROGRAM

**McHarg Park Community Center**, 409 Second Street Avondale, CO. Monday, November 10th; 9:00 – 11:30 am

**Vail Hotel**, 217 S. Grand, Pueblo. Tuesday, November 11th; 9:00 – 10:30pm

**Joseph Edwards Senior Center (SRDA)** - 230 S. Union, Pueblo. Wednesday, November 12th; 9:45 – 12:00 PM.

**MINERAL PALACE TOWERS** - 1414 N. Santa Fe, pUEBLO. Thursday, November 13th; 9 – 11:30 am

**MEMORIAL RECREATION CTR** - 230 E. George Dr, Pueblo West. Thursday, November 13th; 8:15 – 10:30 am.

**PARK HILL CHRISTIAN CHURCH HALL** - 1404 E. 7th St., Pueblo. Monday, November 17th; 10:00 – 12:00 pm

**MINNEQUA PARK APARTMENTS** - 1400 E. Orman Ave., Pueblo. Tuesday, November 18th; 9:00 – 11:30 am.

**MESA TOWERS** - 260 Lamar, Pueblo. Wednesday, November 19th; 9:00 – 11:30 am.

**OGDEN APARTMENTS** - 2140 Ogden, Pueblo. Thursday, November 20th; 9:00 – 10:30 am.

**FULTON HEIGHTS** - 1331 Santa Rosa, Pueblo. Thursday, November 20th; 1:00 – 2:30 pm.

Get Moving with Pueblo StepUp Community Exercise Programs:

Please call Jo Stinchcomb @ 557-3883 for questions about any of Pueblo StepUp's Health & Fitness Programs.

## WHAT A GREAT TIME TO VOLUNTEER

The summer is over, the lawn isn't needing mowing, the garden crops are all picked, families are back to the routine of life.

You now may have a few hours on your hands. What better way to use your time than to help others by volunteering.

In our community there are many different opportunities to volunteer. You can volunteer one morning a week or one day a month. It is up to you how much time you would like to help. You can work with children, elderly, special needs individuals or with no people at all. You can work around people or work by yourself. You can do clerical kind of work or you can work directly with people. You can choose where you would like to volunteer.

Below are some of the many areas that are in great need of volunteers:

---Drivers to deliver Meals on Wheels to homebound seniors

---Volunteers to help in the many areas of St. Mary Corwin Medical Center especially in the Resale Shop.

---The Cancer Resource Center needs volunteers to work with cancer patients giving out information and helping individuals pick out wigs and hats.

---The assist the Day Care Teacher at a north side charter school.

---To help with a Senior Vision Support Group, sending out monthly notices, calling and making room and travel arrangements.

---Tutors and volunteers in the schools are always needed.

If you are interested in any of these opportunities or want more information call Gloria Valdez, SRDA, 545-8900. Also get information on the these three web sites: [srda.org](http://srda.org) (look under programs-Retired Senior Volunteer Program), [pueblovolunteers.org](http://pueblovolunteers.org), [211help.net](http://211help.net).

## COLLEGEINVEST GRANDPARENTS SCHOLARSHIP CONTEST TO AWARD \$25,000

CollegeInvest, a not-for-profit division of the Colorado Department of Higher Education, is helping Pueblo grandparents save for their grandkids' higher education through a unique essay contest.

This year, CollegeInvest will award one \$2,500 college savings plans to the grandchild of a Southeastern Colorado grandparent who submits an essay of 250 words or fewer answering the question: "What are your hopes or dreams for your grandchild or grandchildren and how would a college education help make those possible?"

"College savings plans aren't just for parents," said Jennifer Robinson, chief marketing officer for CollegeInvest. "A recent national survey showed that nearly two-thirds of grandparents said they plan to contribute financially to their grandchildren's college education."

CollegeInvest will select winners from five regions throughout the state. Winners of the \$2,500 college savings plans will be selected from:

The Western Slope (two winners), The Pikes Peak region, Pueblo and Southeastern Colorado, The Denver Metro Area (three winners), Boulder Region, Northeastern Colorado, Northern Colorado

*CollegeInvest is a not-for-profit division of the Colorado Department of Higher Education. Since 1979, CollegeInvest has helped more than half a million families break down the financial barriers to college by providing expert information, simple planning tools, scholarships, college savings plans, and low-cost student and parent loans. For more information, visit [www.collegeinvest.org](http://www.collegeinvest.org) or call 1-800-448-2424.*

## LIVING WITH OSTEOARTHRITIS?

Osteoarthritis strikes not only the knees, hips and hands. It can also affect the fine joints of the spine, causing severe back pain that may radiate even down to the legs and feet. This leaves patients severely impaired and makes many daily activities at work and at home increasingly challenging. But what can you do yourself to fight this chronic pain? How can you ease the limitations and support your doctor's treatment? With assistance from 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.

These and many more suggestions for treating osteo-arthritis can be found on the Society's website at: [www.americanarthritis.org](http://www.americanarthritis.org).

## MEMORIES NEEDED FOR FUND RAISER

[Pueblo, Colo.] – October 17, 2008 – The Steelworks Museum of Industry and Culture and Bessemer Historical Society (BHS) are in need of stories and memories from former employees of Colorado Fuel & Iron. On January 17th, 2009 the Society will host "Faces of CF&I – A Melting Pot of Steel" at the Pueblo Convention Center. The evening will be a celebration of the many ethnic groups that were part of the CF&I family.

As part of the evening's entertainment the Society wishes to present the stories and memories of those that worked at the steel mill, C&W Railway, and the various coal mines and camps in southern Colorado.

Additionally the Society is interested in photos depicting the ethnic heritage so prevalent in the many CF&I operations and communities. Photos will be scanned and returned.

Persons wishing to help with this effort may call Bob Campbell at the Society, 719-564-9086. Linda McMulkin

## CSU EXTENSION PUEBLO COUNTY

Do you have a green thumb, or maybe you'd like to? Sign up today for the Colorado Master Gardener/Colorado Gardener Certificate Program. This is a 10-week program held on Wednesdays beginning January 14 from 8:30 a.m. to 4:00 p.m. at the Colorado State University Extension office in Pueblo. This training program has two enrollment options: Colorado Master Gardener Volunteer, \$160 plus 50 hours of volunteer time or Colorado Gardener Certificate, \$500 and no volunteer time. Please contact Colorado State University Extension – Pueblo County at 583-6566 for an application or more information.

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**SENIOR MANICURES AND PEDICURES.** Finding it difficult to care for your nails? Gentle service in your apartment or assisted living residence. Call 719-252-3548 for appointment. Enter to win free manicure. #1208

**MY HUSBAND IS 83! I'm 76!** I am asking your help as he needs a mobile chair. Scooter store won't give him another one because his wore out in 6 years! I can give you a registered puppy for a chair. Help! Thank you. Call 719-254-6210. #1208

**FOR SALE. 211 E. POPPY LN.** 2/2/2 w/1275 sq ft of living space! 100% maintenance free Patio Home w/hardwood floors, skylights, gorgeous kitchen & covered patio w/gas-line hookup! Master bed has private bath w/walk-in shower w/bench seat! Ramp instead of stairs lead to front porch + wide corridors & entryways throughout! \$160,000. Karen GetstDone Trujillo, 240-5523. Re/Max Pueblo West Inc. #1108

**UP TO 705 OFF!** Children's Name Brand clothing!. Pueblo's best Kept Secret! Compare our Bargain Prices! 1153 S. Prairie. Pueblo Trading Post,

## 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.

Saturdays and Sundays. #1208

**IMPERIAL MEMORIAL GARDENS.** 4 grave sites, Hillcrest section, lot 47 #1,2,3,4 - \$600 each. Call Ken, 719-649-2478. #1208

**NEW BISSELL POWERSTEAMER** - with (2) gallons shampoo, \$150; Plaid loveseat/matching rocker, \$65.00; Vinyl turquoise loveseat and

(2) matching chairs, \$60. Call (719) 560-9741. #1108

**HOUSEKEEPER. \$12/HOUR.** You supply cleaning equipment. Kathy, 583-2262. #1108

**ALTERATIONS BY ABE & ROBYN CAMHI** Wedding gowns and formal wear. All types of clothing. Men and women. 40 years experience. Se habla Espanol. 719-595-1231 or 719-250-9354. #0809

**PERMS!!** includes haircut & style (short hair) 35 years experience in business. Call 719-647-0611 for appointment. Pueblo West. #1008

**HOME CARE.** Reasonable, Responsible. Experienced. Call, 565-0445. #1008

**3-WHEEL RALLY SCOOTER** Pride Mobility Products, Sold new for \$1,995, asking \$700.00

**ALSO:** **TWIN SIZE HOSPITAL BED** and mattress. Used only two months, asking \$150.00. Call, 240-0981 #1208

**IMPERIAL MEMORIAL GARDENS.** Last Supper Area. 6 grave sites #488 - 1,2,3,4 & #489 3 & 4. Current price \$1400, asking \$850 each. 719-545-5203. #0908

**HOUSE CLEANING.** 3-Hour minimum. \$15 per hour or \$14 per hour if 65 or older. You supply the cleaning goods. Near a bus stop. Have recommendation letter. Carolyn, 561-8682. #0908

**ONE-BEDROOM-SPACIOUS.** South-side complex. Rent, \$400 de-

posit, \$250 includes water, trash, parking, laundry room, close to bus stop and shopping. Rustic Villa, (719)564-8899. #0209

### HOMES FOR SALE

**2303 N. Main St.** Buy this cozy cottage and put \$10,000 in your pocket as equity. Appraised for \$120,000. Reduced to \$105,000. Has 2 bedrooms, 1 full bath, new kitchen and Sunny living room. All new windows and storm doors. Fenced yard, landscaping, sprinkler system, garage and storage. **PLUS** cute Guest house for visitors or family. 1 Bedroom, full bath, kitchenette and living room.

Contact Corey Hepworth Masters Real Estate 1-719-291-5068 or Pueblo message 544-3547. #0908

**CAREGIVER/COMPANION:** Private care - part time. Have experience with recommendation letters. Just moved into town. South area. Call Carmen, 564-2157 #0908

**WANTED: CERTAIN** 45rpm records and LP albums from the 1950s and 1960s. 566-7975. #1008

**OLD VET NEEDS PLACE TO LIVE.** Would like old, battered camp tyrailer. Will haul away, FREE. Call Banjo Gracia 1-505-376-2344. #0808

**PERMANENTS-\$30.** Complete magnetic bracelets - \$5.00. Curl Corner. Open Wed-Sat - 2318 Thatcher. - 544-9160. #0808

**IMPERIAL CEMETERY** - Calvary Lot 254, space 6, Lot 255 - spaces 4,5,6. \$1000 each. Call 564-7221. #0808

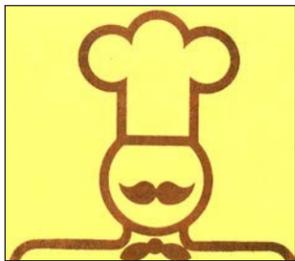
**24/7 LOVING SENIOR CARE IN CHRISTIAN HOME.** 30 years experience. SPACE FOR ONLY ONE CLIENT LEFT. HURRY! Call today, 719-542-3496. #0808

**POWER CHAIR** "Hoveround. New battery and charger w/cover. \$600.00 trade obo. manual included. Call 719-275-4357. #0608

**IF YOU NEED A PART-TIME CNA** (Certified Nursing Assistant) in your home, call Diane at 544-2710. #0608

**HOUSE HOSPITAL.** Home Maintenance Professionals. We specialize in rental and home maintenance management. Call Lee at 719-251-4429.

**HOVEROUND LTV POWER-CHAIR** and instructional VHS. Like New-Used Two days (\$1500). Heavy Duty Walker (\$15). Call after 4:00pm 719-545-2669. #0608



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SUSTAINABILITY  
We want to see people **THRIVE** in their lifestyles, career, and environment.

### VISION

We believe that every human being has a right to health, education, the arts, and to be a part of the local economy.

We believe that entities and products that encourage this should be promoted.

We believe that educating the public about the inherent truths of our health, our education, our culture, and our economy is paramount to our rights as citizens.

We believe in hope, change, and the power of a free market economy.

We believe in the power of a consumer.

And we believe all of THAT is very NATURAL!



Tisha T. Casida  
Publisher



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# Charlene Dengler: *Take A Deep Breath Of Fresh Air*

by Charlene Dengler

What is vital to vibrant health, abundantly available, and free to everyone? Oxygen! Of the seven essential components to maintain optimal health, oxygen is the most important, for without it we all would die within ten minutes. That is a widely acknowledged fact, but what many people don't know is that oxygen saturation at the cellular level is not carefully managed since breathing is just a natural, involuntary part of life that we do without even thinking about it.

Most people breathe shallowly and don't exercise the diaphragm, the main breathing muscle located just below the lungs. That's so unfortunate since oxygen is sooo important and is the only life essential that is absolutely and totally free! Last month, I promised to discuss techniques for maximizing oxygen intake and improve overall cellular oxygenation.

As I already mentioned, almost everyone is guilty of shallow breathing as a regular practice and that is why aerobic exercise is part of a well balanced fitness plan. You can't avoid breathing deeply when exercising aerobically. Another method to increase cellular oxygenation is to practice deep breathing exercises. These exercises not only oxygenate your body but also, as a simple form of medita-

tion, reduce stress and improve focus. Dr. Andrew Weil recommends doing these exercises to harmonize the body, mind and spirit.

To begin, sit or lie comfortably with eyes gently closed and any restrictive clothing loosened. Focus on the breathing cycle noting when the inhalation phase ceases and the exhalation phase begins. Relax and try to empty your mind of negative thoughts by replacing them with brief positive affirmations or phrases. Practice this for five minutes once or twice a day. This is just a beginning exercise and one should progress to the more advanced forms of deep breathing once comfortable with the basic. A good time to try this is first thing in the morning before getting out of bed or right before going to sleep.

To progress in your breathing methods would involve first exhaling completely; then breathing in deeply through the nose to a count of four and holding for a count of seven. Following this, exhale slowly but forcefully through the mouth, making a whoosh sound to a count of eight. Please note that if you have COPD or another serious lung disorder, the ratio of 4:7:8 is the same but done at a somewhat faster pace. Start this advanced exercise by performing only four times in a row each day for the first month,

and gradually work up to eight breaths at a time. This is an excellent practice to relieve anxiety while improving the oxygen levels of the entire body.

Another avenue of oxygenating your whole body is through your skin. The skin is the body's largest organ and covers an average of over 17 square feet of surface area. Your skin handles one-fourth of the body's daily detoxification load and is the most important elimination organ. It is a cousin to the lungs and the kidneys. Similar to the lungs, it absorbs oxygen and eliminates carbon dioxide and water vapor, and akin to the kidneys, it excretes organic and saline matter in a solution through perspiration.

A very effective method for improving the many important functions of the skin is dry skin brushing. The benefits of dry skin brushing include removal of dead skin cells which can block proper cell oxygenation, stimulation of the lymph system which carries waste products back to the bloodstream for removal from the body, and improved circulation for the entire venous system which again promotes proper removal of waste products and allows for increased oxygen uptake by the body. The practice has an overall effect on tissue oxygenation and helps tone the muscles and nerves at the cellular level. All

of this stimulation is good for skin of any age, but is particularly beneficial for aging skin due to the activation of the sweat and oil glands and the strengthening effect it has on the pores.

The procedure involves using a natural bristled brush as stiff as the individual's skin can tolerate. One may have to gradually work up to more vigorous brushing, beginning with a softer brush and more gentle touch at first. Beginning at the feet and working up toward the heart, brushing upward on dry skin before showering or bathing will increase removal of metabolized waste products and improve the body's ability to take in the breath of life, which is literally oxygen.

Who knew that something so vitally important and irreplaceable to human life could be better managed through such simple, no cost, minor time consuming practices? There are other methods for increased oxygenation that are more costly and time consuming. There are whole books dedicated to the ones I've touched on here today and the newer advanced techniques. But if we would just put these basic ones to work in a consistent way, our overall health and the effects of aging could improve dramatically while we're waiting to exhale.

# Pueblo Symphony Presents Their Second Season Concert

by June King

The Pueblo Symphony, under the direction of guest conductor, Maestro Enrique Batiz, will present their second season concert of the 2008-2009 concert season on Saturday, November 8, with a program called, "Romance with the Guitar," featuring guest artist, Benjamin Cantu. The concert begins at 7:30 PM in Hoag Recital Hall on the campus of Colorado State University - Pueblo.

Maestro Batiz is one of the most famous orchestra conductors in Latin America. He founded the Symphony Orchestra of the State of Mexico in 1971 and

remained as the orchestra's conductor for many years. He has won international popularity and fame, having conducted over five hundred symphony orchestras around the world. The repertoire of Enrique Batiz as a conductor ranges from classical to contemporary works.

He has been described as an artist who conducts with vehemence and enthusiasm. He was awarded the 1986 Rio Branco Medal, an official grade given by the Brazilian government for the worldwide digital recording of the nine Bachianas Brasileiras by Villa-Lobes, and on four occasions, he was given the annual prize

for being the most distinguished artist of the year from the Mexican Union of Theatrical and Musical Broadcaster. Benjamin Cantu received his Bachelor of Music degree from Oberlin Conservatory of Music and his Master of Music degree from the University of Denver's Lamont School of Music.

While at Oberlin, Ben studied with Professor Stephen Aron, and at Lamont, Ben studied with guitarists Masakazu Ito, Jonathan Leathwood, and Ricardo Iznaola. Currently, Ben serves as adjunct faculty at Colorado State University-Pueblo. At CSU-Pueblo, he oversees the Classical and Jazz Guitar programs as well as the ensemble classes for guitar and gives numerous private lessons.

The concert will open with Overture to Semiramide by Rossini followed by the Concierto de Aranjuez by Rodrigo. Mr. Cantu will be featured on the guitar concerto. After intermission, Maestro Batiz will conduct Symphony No. 5 in C

minor, Opus 67, by Beethoven. Tickets (\$30.00 and \$35.00) are available at the Pueblo Symphony Box Office. For more information please call 719-545-7967.

PS! Friends will host a luncheon to meet the guest artists on Friday, November 7, at 12 Noon. The luncheon will be held at Giacomo's Italian Restaurant, 910 West U S Highway 50. The cost of the lunch is \$15. For reservations, call 719-545-7967.

PS! Friends will present "Les Preludes" on Saturday at 6:45 pm before the concert in the Art Gallery in Hoag Recital Hall. This event is FREE for concert attendees on a first come, first serve basis. Dr. Jacob Chi, Marvin Read, and Pierre Kenyon will host the event and discuss the evening's program. Ben Cantu will discuss the guitar concerto and several of his students will perform. For more information, contact the PSA office at 719-545-7967.

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# Lasting Memories: Bringing Families Together



As the author of Lasting Memories I have the perfect gift to make your holiday season Extra Special. Holidays are the perfect time to have each family member share a special story about their past. Sharing memories brings families together while preserving well loved traditions and family heritage for generations to come.

Getting started is easy. Just select a story out of Lasting Memories as a reference for how to tell your family stories.

When you plant the seed of story telling, it's amazing how the stories will grow into your life's legacy. Lasting Memories is the perfect work book to inspire your own real life stories.

Lasting Memories will pave the way for the person who would like to leave their life story. Fond reflections of your life will allow you to reminisce about your past.

Once your family gets going you will be surprised at what comes up by just the sheer mention of a topic. For example, we were talking about strange nicknames and how we got them. The

funny ways that family obtained their names are as amusing as the nickname itself. It makes for a good time and fun time.

Let me share what inspired me to write Lasting Memories. My childhood lacked family unity. I have no recollection of aunts, uncle or cousins. You see, my Dad died when I was young and Mom never shared many stories with me when I was growing up.

My son, Scott, encouraged me to write about key times in my life so I could leave some sort of heritage to my children and grandchildren. I didn't think I had many stories to contribute, but once I started. I found a storehouse of treasure of fond and lasting memories that I wanted to share.

I also found what inspired me to write Lasting Memories; it kept me intrigued for years. Another important part of this research to me is how it encourages other people to share. Leaving stories for future generations is such a gift you can give your family. Can you imagine reading about the lives of your ancestors back in the 1700's? Wouldn't

that be exciting? Can you imagine the year 2080 and a member of your family being able to read about how life was in the beginning of the 21st century? With technology and life changing rapidly, your own stories will be invaluable for generations to come.

Talk about the tight economy right now! Remembering family stories and history costs nothing, but is valuable to bring families together, and remember special times and connections. What a great opportunity, this can be and what

a great return. Remember memories are the treasures that never lose their value.

That is what giving from your heart is all about. Please join your family for a journey down memory lane for the holidays and have fun along the way.

Ask yourself this question; Are my family stories important, and how can I preserve them?

Lori has a workshop, if you are interested call 647-0991.

## Oral Health Tips For Seniors

### ORAL HEALTH TIP XXI

This month's Oral Health Tip for Seniors will be the first in a series of Tips that answer frequently asked questions about senior dental care.

**Question:** As a senior adult, do I really need to be concerned about cavities any more?

**Answer:** Cavities can be more frequent in older adults for a number of reasons. Life-long exposure to fluoride through community water supplies and toothpaste may not have been a possibility for some of our oldest seniors – it simply wasn't available when these seniors were growing up. Also, adults are more likely to have decay around older fillings.

Additionally, cavities in the tooth root are more common, as gum tissue begins to recede in older adults exposing the tooth root and surface to decay. Also, dry mouth, resulting from the natural aging process itself, certain medications and diseases, can lead to more tooth decay. Without an adequate amount of saliva, food particles can't be washed away and the acids produced by plaque can't be neutralized.

**Question:** My teeth have suddenly become very sensitive to both hot and cold, but my mouth is otherwise healthy. What could cause this?

**Answer:** Receding gum tissue could be the cause. As gum tissue pulls back away from teeth, the root of the tooth becomes exposed. This could be causing the sensitivity. A soft tissue graft would be the recommended treatment. Other treatment suggestions might include using a fluoride mouth rinse or switching to a toothpaste made specifically for sensitive teeth.

**Question:** Are seniors more at risk for oral cancer?

Yes, the risk of oral cancer increases with age. Any lesion found on the tongue or anywhere in the mouth needs to be examined and closely watched. Smoking or drinking alcoholic beverages is associated with oral cancer.

Source: WebMD

*This oral health tip comes from Oral Health Awareness Colorado!, a coalition of federal, state and community organizations that developed the state's first formal oral health plan aimed at improving the general health of Colorado residents. For more information about oral health, go to the website [www.beasmartmouth.com](http://www.beasmartmouth.com)*

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## Reverse Mortgages

from page 16.

most paid off and use that money to purchase a vacation home in Florida or in the mountains or wherever and not have to make a house payment on either home. It is now being done with the governments blessing. You can also purchase a modular home with a HECM. As long as it is installed on a permanent foundation that passes the FHA appraisal. The appraisal will also include up to 5 acres of land.

So, what would you do if you didn't have to make a house payment anymore? The answer is anything you want. There is no limitation on how you spend the money. And by the way the money you get from a HECM is completely tax free. It is your money to use any way you want. Some people want it to simply make ends meet or to pay off their credit cards. Some people want to take a trip around the world or around these beautiful United States. Some use it to help their children or provide a college education for their grandchildren. You decide, it your money and you can have it now!

Have the rules changed? No, to qualify the rules are the same. 1) The youngest person on the deed must be at least 62 years old. 2) You must have at least 50% equity in your home. That means that you must owe less than half of what your house will appraise for, (yes, it must pass an FHA appraisal). 3) Your home must be your primary residence.

This doesn't mean that you have to live there the whole year, as long as you receive your tax bill and utility bills there and not be gone for more than 12 months at a time. You must pay the taxes, insurance and upkeep on the property, but, you already do that now don't you?

One other thing that is not new is the counseling. For a HECM you must go through independent counseling. It is Free, it takes about an hour or so and the counselors could care less if you do a reverse mortgage or not. They are only interested that you fully understand all the ins and outs of a reverse mortgage and if it is best for you. They may give you other options that will work better for you. Your loan officer should only want what is best for you. If it is for any other reason, run don't walk out of the office, or if they are in your home, invite them to leave.

**Bio: Grant Oakes (CRMS), is a Certified Reverse Mortgage Specialist with 4 years of mortgage loan experience. He is a local businessman that has owned Pueblo businesses most of his adult life. He is a senior himself and understands seniors and their problems. Grant's specialty is "in home service". He will come to your home to meet with you and your children, and/or financial advisor because in your home you are always in control. You can call his cell phone at 719-252-4291 from 9-5 Mon-Fri**

## Guide To America's Top Cancer MDs

(NAPSI)-Finding the right cancer doctor is becoming more important. A recent article in USA Today contrasts the progress that has been made in the diagnosis and treatment of cancer with a projected shortage of doctors to treat those cancer patients.

"An informed consumer working in concert with top doctors and top hospitals is best prepared to face the challenges of a diagnosis of cancer--and that's how 'America's Top Doctors for Cancer' will best help people," says Dr. John Connolly, president and CEO of Castle Connolly Medical Ltd.

The guide identifies the nation's most outstanding physicians for the diagnosis and treatment of cancers in adults and children, containing detailed profiles of nearly 2,300 of the nation's leading specialists across more than 40 medical specialties. Available at all major bookstores, by calling toll-free (800) 399-3627 or online at [www.castleconnolly.com](http://www.castleconnolly.com).

The book contains detailed profiles of nearly 2,300 of the nation's leading cancer specialists.

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# NeighborWorks® Provides Help On Facing Foreclosures

by Jennifer Cipriani

Pueblo Colorado, October 14, 2008 – NeighborWorks® of Pueblo is providing counseling to assist families facing a foreclosure in Pueblo through funding provided by the National Foreclosure Mitigation Counseling Program throughout 2008.

NeighborWorks® of Pueblo's counseling staff is currently working with a client with a negative amortization loan who is now in danger of a possible foreclosure. Through a negative amortization loan, every time homeowners make their

monthly mortgage payment they are actually falling further behind on what they owe on the home. Typically the loan consists of a monthly payment less than the accrued interest. The portion of the interest that is not paid each month is added onto the principal balance. In this type of loan, homeowners are unable to lower their principal balance and actually increase it each month even if they never miss a payment.

Although our client has made the payments on time, the client now owes more on the home than it is worth. The

homeowner loves the home and doesn't want to lose it, but without getting out of the negative amortization loan, the future is bleak.

NeighborWorks® of Pueblo is diligently working with the mortgage company to develop a workout plan that will allow the client to change from a negative amortization loan to a more reasonable loan schedule.

Families face foreclosures for many different reasons including ARM loans, a change in income due to a lay-off or loss of job, or unforeseen expenses

such as medical bills. With the funding received from the National Foreclosure Mitigation Counseling grant, NeighborWorks® of Pueblo is able to assist clients facing foreclosures for whatever reason. NeighborWorks® of Pueblo has helped many clients by working with their mortgage companies to develop win-win solutions.

If you are facing a possible foreclosure, give NeighborWorks® of Pueblo a call at 719-544-8078, ext. 102.

## Weird News

from page 4.

Justice in Paris, a recent preliminary hearing marked the first time in France, and perhaps in the world, in which a dog had been called as a formal witness in a murder case. "Scooby Doo" was brought into the courtroom so that a judge could watch how he reacted when he approached the defendant, who was accused of killing Scooby's master, and according to a dispatch in London's Daily Telegraph, the dog "barked furiously," helping convince the judge to set the case for trial.

### News That Sounds Like a Joke

-- (1) Britain's Bristol City Council warned residents in government

housing in September to always leave their sheds unlocked. Otherwise, thieves would have to break the doors down to get inside, and taxpayers would be stuck with the repair bills.

### Great Art!

-- Chilean-Danish artist Marco Evaristti is working with condemned Texas inmate Gene Hathorn, 47 (convicted killer of three in 1985), on an anti-capital-punishment exhibit to be staged after Hathorn's execution. The murderer's body would be frozen, then made into flakes that museum visitors could feed to goldfish. Evaristti is most noted for his 2000 exhibit in which he placed live goldfish in several electric blenders and invited museum-goers to turn them on.

### Government in Action

-- Things Government Does When It's Not Bailing Out the Economy: (1) The municipal transit company in Austin, Texas, unveiled a rider-education campaign in August, giving step-by-step instructions in how to stand up on buses without falling over. When the bus is accelerating, "lean forward and put your weight on your front foot." (The introductory frame on the poster features a harried rider exclaiming, "Help! I'll never figure it out!") (2) A British government-funded poster campaign, also introduced

in August, aims to encourage those waiting for municipal buses to do Pilates-type movements to improve physical fitness. Among the suggestions: standing on one leg, pointing the toes forward, clenching the buttocks.

### Police Blotter

-- Awesome: Police in Dortmund, Germany, arrested six Romanian men in June and charged them with stealing from trucks on the open highway. Allegedly, the thieves would drive their own truck carefully up behind a tractor-trailer at highway speed, and a man on the hood would reach out and open the back of the rig with a bolt cutter. He would climb in and loot the rig of computers and cell phones by passing them out to a partner sitting on the hood of the trailing truck.

-- Almost Awesome: Motorist Michael Mills Jr., 38, who was making a getaway from police in Chesapeake, Va. (who wanted him on identity-theft charges), broke through a drawbridge warning arm and tried to jump ("Dukes of Hazzard"-style) onto the span that was being lowered (but which wouldn't be completely down for another several minutes). He missed, and the car plunged into the Elizabeth River, where it sank (but Mills was rescued and arrested).

### Recurring Themes

-- Least Competent Criminals: (1) A 30-year-old man appears to be the most recent person (according to the account of police in Woodland, Calif., in August) to attempt to throw burning fireworks at a target while traveling in a car, but having the toss fail to clear the window and thus explode inside the car. He was hospitalized. (2) In another familiar scene, two 18-year-old men spotted police approaching their trailer-

park home in Salina, Kan., in August, panicked, and tossed illegal drugs out a window. However, police spotted the flying drugs, even though cops had originally intended only to serve warrants on two of their neighbors. The men were arrested.

### Men With Sex Lives Worse Than Yours

-- (1) Police in Fort Myers, Fla., said Jonathon Guabello, 29, who was angry that his girlfriend had denied him sex when they came home from a bar in October, left the room, shot himself twice in the arm, fell, and hit his head on a kitchen appliance, knocking himself out. (2) In Anderson Township, Ohio, in July, another frustrated lover, angry that his girlfriend kept falling asleep one night during sex, retaliated, according to police, by attempting to set fire to her van. (The 46-year-old man who couldn't sustain his lover's interest is Gregory Smallwood.)

### Dignified Death

-- From the self-composed obituary in the Casper (Wyo.) Star Tribune of James William "Jim" Adams, who died September 9th: "Jim, who had tired of reading obituaries noting other's [sic] courageous battles with this or that disease, wanted it known that he had lost his battle ... primarily as a result of ... not following doctor's orders. ... He was sadly deprived of his final wish, which was to be run over by a beer truck on the way to the liquor store to buy booze for a date."

Visit Chuck Shepherd daily at <http://NewsoftheWeird.blogspot.com> or [www.NewsoftheWeird.com](http://www.NewsoftheWeird.com). Send your Weird News to [WeirdNewsTips@yahoo.com](mailto:WeirdNewsTips@yahoo.com) or P.O. Box 18737, Tampa, FL 33679.

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## GOT PAIN????!! BACKS, KNEES, FEET?

**Q:** I get a sore back now and again, and I've spent a lot of money trying many so-called, "solutions," without success. Often, I have wondered if there was anything I can do to get long lasting relief. My chiropractor fixes me for a few days but before long I'm right back where I started. I feel that surgery should be a last resort. Now, I'm wondering if those **GOOD FEET ARCH SUPPORTS** I've been hearing about really work.

**A:** Based on Clinical Studies and rave reports from our customers themselves, **GOOD FEET ARCH SUPPORTS** are extremely effective! Skeptics have become enthusiastic fans from the moment they try them.

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# Bars & Brownies Made With Macadamia Nuts

## BARS AND BROWNIES MADE WITH MACADAMIA NUTS ARE NUTRITIOUS AND DELICIOUS

(NAPSI)-Here's mouthwatering news: You can give family and friends decadent desserts with good-for-you nuts in them.

Macadamia nuts are a concentrated source of monounsaturated fat, which, when eaten regularly, may help displace sources of cholesterol-raising saturated fats in the diet.

In addition to their great taste, the nuts are cholesterol free and contain important nutrients including protein and fiber. They're also a delicious way to get vitamins such as B6 and thiamine, and minerals including magnesium, copper, selenium, phosphorus and manganese. What's more, research suggests that nuts contain naturally occurring plant compounds, or phytochemicals, which may have health benefits as well.

Here are two recipes you may care to try:

### CHUNKY MACADAMIA BARS

¾ cup (1½ sticks) butter or margarine, softened

1 cup packed light brown sugar

½ cup granulated sugar

1 egg

1 teaspoon vanilla extract

2½ cups all-purpose flour

1 teaspoon baking soda

1¾ cups (10-oz. pkg.) Hershey's®

Mini Kisses® Brand Milk Chocolates, divided

¾ cup coarsely chopped Mauna Loa® Macadamia Nuts

Vanilla glaze (recipe follows)

Heat oven to 375°F. Beat butter,

brown sugar and granulated sugar in large bowl until fluffy. Add egg and vanilla; beat well. Add flour and baking soda; blend well. Stir in 1 cup baking pieces and nuts; press into ungreased 13x9x2-inch baking pan. Sprinkle with remaining ¾ cup chocolates. Bake 22 to 25 minutes or until golden brown. Cool completely in pan on wire rack. Drizzle vanilla glaze over top; allow to set. Cut into bars. About 24 bars.

Vanilla glaze: Combine 1 cup powdered sugar, 2 tablespoons milk and ½ teaspoon vanilla extract in small bowl; stir until smooth. About ½ cup glaze.

### SUPREME CHOCOLATE SAUCEPAN BROWNIES

1 cup (2 sticks) butter or margarine

2 cups sugar

½ cup Hershey's® Cocoa

4 eggs, beaten

¾ cup all-purpose flour

½ teaspoon salt

¼ teaspoon baking soda

2 teaspoons vanilla extract

2 cups (12-oz. pkg.) Hershey's®

Special Dark® Chocolate Chips or Hershey's® Semi-Sweet Chocolate Chips



½ cup

Mauna Loa®

Macadamia Baking Pieces

Heat oven to 350°F. Grease 13x9x2-inch baking pan. Melt butter in medium saucepan over low heat. Add sugar and cocoa; stir to blend. Remove from heat. Stir in eggs. Stir together flour, salt and baking soda; stir into chocolate mixture. Stir in vanilla, chocolate chips and nuts. Spread in prepared pan. Bake 30 to 35 minutes or until brownies begin to pull away from sides of pan and begin to crack slightly; do not underbake. Cool completely in pan on wire rack. Cut into bars. About 24 brownies.

You can find more information and a variety of recipes online at [www.hersheys.com](http://www.hersheys.com).

Macadamia nuts are cholesterol free and contain important nutrients, including protein and fiber. Plus they make marvelous additions to desserts.

**May The  
Clouds Never  
Burst And  
The Son  
Always Find  
You!**

## FREMONT/CUSTER County Menus Penrose(372-0892) - Canon City(275-5524) Florence(784-6493) - Silvercliffe (783-9508)

### FLORENCE 100 Railroad St. - Florence Tu-Thur-Fri

**NOV. 4:** HAM AND BEANS, Cut Broccoli, Parslied Carrots, Orange Juice, Cornbread with Margarine.

**NOV. 6:** SALISBURY STEAK, Whipped Potatoes/Gravy, Italian Green Beans, Tropical Fruit.

**NOV. 7:** HAMBURGER/CATSUP/MUSTARD/ONION, Tomato on Lettuce, Baked Beans, Potato Salad, Apricots.

**NOV. 11:** CHICKEN A LA KING, Whipped Potatoes, Green Peas, Tossed Salad/Light Ranch Drsg., Orange.

**NOV. 13:** CHILI CON CARNE, Whole Wheat Crackers, Sliced Yellow Squash, Pineapple Mandarin Orange Compote, Cornbread with Margarine.

**NOV. 14:** TERIYAKI BEEF, Whipped Potatoes, California Vegetable Medley, Banana.

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

**NOV. 20:** ROAST TURKEY/GRAVY, Whipped Potatoes, California Vegetable Medley, Pineapple Tidbits.

**NOV. 21:** TUNA NOODLE CASSE-ROLE, Mixed Vegetables, Sliced Zucchini Squash, Peaches.

**NOV. 25:** KIELBASA, Parsley Buttered New Potatoes, Mixed Vegetables, Squash, Pineapple Mandarin Orange Compote.

**NOV. 27:** Thanksgiving Holiday.

**NOV. 28:** Closed - No meal.

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

**NOV. 4:** BEEF BARLEY SOUP, Wheat Crackers, Sesame Broccoli, Apricot Pineapple Compote, Apple.

**NOV. 6:** CHICKEN CACCIATORE, Whipped Potatoes, Chopped Spinach, Banana.

**NOV. 7:** COMBINATION BURRITO, Lettuce & Tomato garnish with Salsa, Seasoned Green Beans, Cilantro Lime Rice, Sliced Peaches.

**NOV. 11:** CHICKEN A LA KING, Whipped Potatoes, Tossed Salad with Lite Dressing, Orange, Apricot Halves.

**NOV. 13:** SLOPPY JOE ON A BUN, Scalloped Potatoes, Broccoli and Carrots, Apple.

**NOV. 14:** BAKED HAM WITH RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

**NOV. 18:** VEGETABLE SOUP, Wheat Crackers, Tuna Salad on Lettuce with Tomato, Baked Hubbard Squash, Almond Peaches, Pears.

**NOV. 20:** CREAM OF ASPARAGUS SOUP, Roast Turkey with Gravy, Cinnamon Applesauce, Carrot-Raisin

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Salad, Dinner Roll with Margarine.

**NOV. 21:** ROAST BEEF, Mashed Potatoes with Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread with Margarine.

**NOV. 25:** CHILI CON CARNE, Whole Wheat Crackers, Sliced Yellow Squash, Pineapple Mandarin Orange Compote, Cornbread with Margarine.

**NOV. 28:** Closed - No Meal

### CUSTER SENIOR CTR. call 719-783-9508 for reservations before 9:30am - Mon&Thur - Noon Meal

**NOV. 3:** BEEF BARLEY SOUP, Wheat Crackers, Sesame Broccoli, Apricot Pineapple Compote, Apple.

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

**NOV. 6:** ROAST BEEF, Mashed Potatoes with Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread with Margarine.

**NOV. 10:** CREAM OF BROCCOLI SOUP, Roast Turkey with Gravy, Cinnamon Applesauce, Carrot-Raisin Salad, Dinner Roll with Margarine.

**NOV. 11:** BRATWURST ON A BUN With Sauerkraut, Mustard & Onion, Pickled Beets, Sliced Peaches.

**NOV. 13:** TURKEY POT PIE, Tossed Salad, Orange Juice, Apple.

**NOV. 17:** SPINACH LASAGNA, Tossed Vegetable Salad, Seasoned Green Beans, Fresh Orange.

**NOV. 18:** MEATLOAF, Brown Gravy Cheesy Potatoes, Peas, Pineapple Tid-

bits.

**NOV. 20:** TUNA NOODLE CASSE-ROLE, Mixed Vegetables, Sliced Zucchini Squash, Sliced Peaches.

**NOV. 24:** WHITE CHILI WITH CHICKEN, Whole Wheat Crackers, Carrot & Celery Sticks, Cooked Cabbage with Red Pepper, Pear Halves.

**NOV. 25:** ROAST TURKEY WITH GRAVY, Whipped Potatoes, California Vegetable Medley, Raisin Nut Cup.

**NOV. 27:** Thanksgiving Holiday

### GOLDEN AGE CENTER 728 N. Main St.-Canon City M-W-F

**NOV. 3:** COMBINATION BURRITO, Smothered with Chicken Green Chile, Tomato, Lettuce and Salsa, Black Beans with Cilantro, Diced pears.

**NOV. 5:** BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Pineapple Tidbits.

**NOV. 7:** TUNA NOODLE CASSE-ROLE, Mixed Vegetables, Sliced Zucchini Squash, Sliced Peaches.

**NOV. 10:** SWISS STEAK WITH MUSHROOM SAUCE, Whipped Potatoes, Seasoned Greens, Waldorf Salad & Banana.

**NOV. 12:** CHICKEN NOODLE SOUP, Wheat Crackers, Chopped Spinach/Malt Vinegar, Sliced Yellow Squash, Orange.

**NOV. 14:** FRENCH DIP SANDWICH WITH AU JUS, Oven Browned Potatoes, Mixed Vegetables, Strawberry

Applesauce.

**NOV. 17:** HONEY BBQ CHICKEN, Scalloped Potatoes, Mexicali Corn, Creamy Cole Slaw, Grapes.

**NOV. 19:** TERIYAKI BEEF, Steamed Brown Rice, Chinese Vegetables, Spinach Mandarin Orange Salad with Sesame Vinaigrette Dressing.

**NOV. 21:** TATOR TOT CASSEROLE, Tossed Salad with Lite Italian Dressing, Hubbard Squash, Banana.

**NOV. 24:** CHILI CON CARNE, Wheat Crackers, Sliced Yellow Squash, Fresh Apple, Cornbread with Margarine.

**NOV. 26:** BAKED HAM WITH RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

**NOV. 28:** CLOSED - No Meal.

### PENROSE CENTER 1405 Broadway-Penrose (Tues/Thur)

**NOV. 4:** BEEF STROGANOFF, Orange Spiced Carrots, Ruby Beet Salad, Mixed Fruit.

**NOV. 6:** HAM AND BEANS, Cut Broccoli, Parslied Carrots, Orange Juice, Cornbread with Margarine.

**NOV. 11:** MACARONI & CHEESE, Shredded Green Salad with Lemon, Whipped Hubbard Squash, Strawberry Applesauce.

**NOV. 13:** HONEY BBQ CHICKEN, Oven Browned Potatoes, Chopped Spinach, Diced Pears.

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

**NOV. 20:** ROAST TURKEY WITH GRAVY, Whipped Potatoes, California Vegetable Medley, Pineapple Tidbits.

**NOV. 25:** BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.

**NOV. 27:** Thanksgiving Holiday

**ALL MEALS SERVED WITH MILK**  
(Coffee or Tea optional). Most meals served with bread and margarine.

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# Reeling

## "Trash Or Treasure"

by Film Critic Betty Jo Tucker, Pueblo

### TRASH OR TREASURE?

One person's trash is another person's treasure, so the old saying goes. In "WALL•E," available on DVD this month, the same holds true for robots. This animated movie depicts a dismal time in the future for our home planet. But it does so with humor and heart. After being left alone on Earth -- with the exception of a pesky cockroach -- for hundreds of years, WALL•E, a Waste Allocation Load Lifter Earth Class unit, spends his time compacting trash and collecting objects of value to him. When a sleek search robot named EVE enters WALL•E's world to investigate signs of plant life, these two form a whimsical relationship and end up on a wild sci-fi adventure across the galaxy. Surprisingly, WALL•E and EVE project more humanity and genuine emotion here than most human characters I've seen in films lately.

"We wanted the audience to

believe they were witnessing a machine that has come to life," director/co-writer Andrew Stanton explains. "The more they believe it's a machine, the more appealing the story becomes."

Appealing is right! The mere sight of a lonely little robot doing his work without anyone to appreciate him got to me immediately. Yes, WALL•E looks rusty and ugly -- but he's so darn determined and resourceful. While watching him sort through the trash and find objects for his collection of valuables, it's impossible not to fall under WALL•E's spell, mostly because of the very unusual things he decides to keep. And each time he views a romantic musical number from the 1969 movie version of "Hello Dolly!" on his primitive TV set, I could almost feel his enchantment.

Happily, the romance between WALL•E and EVE comes across as both delightful and amusing. They make the perfect odd couple. EVE sports a very

futuristic exterior; WALL•E is clunky and dirty. WALL•E falls for EVE quicker than you can say "Space Odyssey." EVE takes her time discovering WALL•E's splendid attributes. When the two finally hold hands (in their own way, of course), it's very touching indeed. Use of Jerry Herman's song, "It Only Takes a Moment," adds to the emotional impact of this wonderful scene. There's no dialogue, so it's a bit like revisiting a classic Charlie Chaplin silent film and being awed all over again.

"I was hooked and seduced by the idea of a machine falling in love with another machine," Stanton admits. "And especially with the backdrop of a universe that has lost the understanding of the point of living." **SPOILER ALERT**

If "WALL•E" had maintained the charm of its first half during the entire film, I would be raving about a cinematic masterpiece in this review. However, as soon as the human characters are introduced, the movie loses some of its glow. Traveling in a space ship and waiting for Earth to be habitable again, the humans are depicted as overweight, lazy, spoiled and obsessed with their gadgets. As the screen bulges with these uninspiring specimens of humanity, we can't help feeling preached at rather than entertained. Thankfully, WALL•E saves the day, and his efforts result in a second chance for the human race. "The little robot actually teaches humanity how to be human again," declares co-producer Lindsey Collins.

Walt Disney and Pixar deserve kudos for taking on an ambitious project like this one. "WALL•E" excels in storytelling, character development, music and CG animation. With so much trash in movies recently, we finally have a treasure to savor. (From Walt Disney Pictures/Pixar; rated "G" as suitable for all ages; DVD version available beginning November 18.)

**AUSTRALIA** Arrives for Thanksgiving  
One of the most eagerly await-

ed films of 2008 opens on Wednesday, November 26, the day before Thanksgiving. Titled simply "Australia," it's an old-fashioned sweeping epic co-starring Nicole Kidman and Hugh Jackman

(be still my heart). The film's previews look absolutely gorgeous, just like its two megastars! In fact, the Hollywood Film Festival has already named Mandy Walker "Cinematographer of the Year" for "Australia." Set in northern Australia during the 1940s, the story focuses on a member of the English aristocracy, played by Kidman, who inherits a huge cattle station and tries to foil a plot to take over her land. Jackman's character, a rough-hewn drover, agrees to help her. Unfortunately, they face bombing by Japanese forces as they struggle to survive. And, of course, love blooms between these two very different people. Wow! Action, adventure, romance -- plus direction by Baz Luhrmann, who did such a great job helming "Moulin Rouge!" Here's hoping "Australia" doesn't turn out to be a turkey.

Other promising films opening this month include: the new James Bond adventure, "Quantum of Solace" (November 14); "The Soloist" (November 21) with Oscar-touted performances by Robert Downey Jr. and Jamie Foxx; and "Four Christmases" (November 26), a holiday comedy co-starring Reese Witherspoon and Vince Vaughn.

Happy Thanksgiving, movie fans! Read Betty Jo's film reviews at [www.ReelTalkReviews.com](http://www.ReelTalkReviews.com). Autographed copies of her books, **CONFESSIONS OF A MOVIE ADDICT** and **SUSAN SARANDON: A TRUE MAVERICK**, are available in Pueblo at Barnes & Noble.



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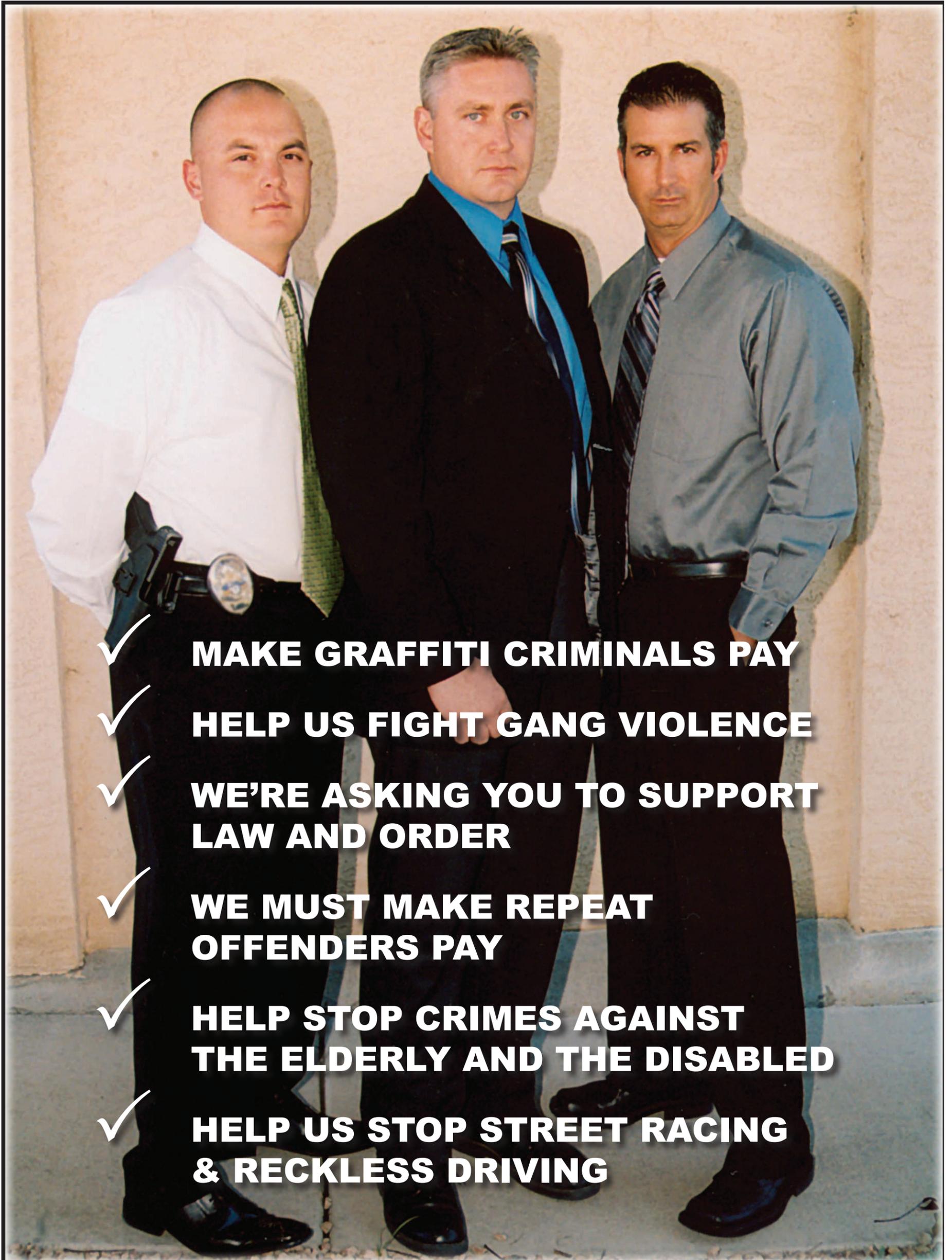
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Dear Senior,

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