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

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# Senior Beacon

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

OCTOBER, 2011 Vol. 30: No. 3 Established Aug., 1982 350 Consecutive Months!

## How Social Security Is Impacted By Payroll Tax Extension

### How Social Security Would Be Impacted Under Payroll Tax Cut Extension

Alexandria, VA (September 8, 2011) Extension of a 2 percent payroll tax cut would significantly impact

### Listeria: Wash Fruits/Veggies

by Dr. Nevin-Woods-Pueblo City-County health Department

#### LISTERIA OUTBREAK IS A GREAT REMINDER TO WASH ALL FRUITS & VEGETABLES

Pueblo health officials want to remind everyone to wash all fruits and vegetables. Dr. Christine Nevin-Woods, Executive Director of the Pueblo City-County Health Department stated, "The recent Listeria outbreak is a great time to remind individuals that we should wash and be cautious about how we handle all fruits and vegetables before eating them."

#### How to prevent illness such as Listeria and other foodborne illnesses:

- Thoroughly cook raw foods
- Wash all raw vegetables and fruit thoroughly before eating
- Keep uncooked meats and poultry separate from vegetables and from cooked foods and ready-to-eat foods
- Avoid unpasteurized dairy products
- Wash hands, knives, countertops, and cutting boards after handling and preparing uncooked foods
- Consume perishable and ready-to-eat foods as soon as possible

The current Listeria outbreak involves cantaloupe distributed from Jensen Farms in Holly, Colorado. As of September 14, 2011, there are 22 individuals in seven states who have confirmed cases. Colorado currently has 12 cases although Nevin-Woods wants it stressed that none have been reported in Pueblo County or Southeastern Colorado. This is the first time cantaloupe has been linked to Listeria. Foods that typically have been associated with foodborne outbreaks of listeriosis are deli meats, hot dogs, and Mexican-style soft cheeses made with unpasteurized milk.

Jensen Farms has agreed to voluntarily recall whole cantaloupes associated with the recent outbreak. The whole cantaloupes have a green and white sticker that reads: Product of USA- Frontera Produce-Colorado Fresh-Rocky Ford-Cantaloupe or a gray, yellow, and green sticker that reads: Jensen Farms-Sweet Rocky Fords. If a whole cantaloupe is unlabeled, individuals should ask the store where the product came from.

There is some risk of illness to everyone who ate contaminated cantaloupe. However, adults over 60 years of age, infants under three months, persons with weakened immune systems and pregnant women are at increased

the Social Security's cash flow while adding about \$112 billion to the federal budget deficit, warns The Senior Citizens League (TSCL), one of the nation's largest nonpartisan seniors groups. "This is one tax cut that no

risk. CDC recommends that persons at high risk do not eat cantaloupes from Jensen Farms.

Healthy individuals who develop clinically apparent Listeria infections usually have a limited, but brief irritation of the digestive tract, particularly the stomach and intestine that does not require treatment.

#### What are the Symptoms:

- Fever and muscle aches
- Diarrhea or other gastrointestinal symptoms
- Headache
- Stiff neck
- Confusion
- Loss of balance
- Convulsion

Listeriosis is a rare and serious illness caused by eating food contaminated with bacteria called Listeria. Persons who think they might have become ill should consult their doctor. Pregnant women typically experience only a mild, flu-like illness. However, infections during pregnancy can lead to miscarriage, stillbirth, premature delivery, or life-threatening infection of the newborn.

#### What Do Consumers Need To Do?

Consumers should not eat cantaloupe from Jensen Farms and should immediately discard the recalled cantaloupes in the trash in a sealed container so that children and animals, such as wildlife, cannot access them. Consumers who are concerned about illness from Listeria monocytogenes should consult their healthcare professionals.

The risk of an individual person developing a Listeria infection after consumption of a contaminated product is very small. If you have eaten a contaminated product and do not have any symptoms, no tests or treatment are recommended, even if you are in a high-risk group. However, if you are in a high-risk group, have eaten the contaminated product, and within 2 months of eating it you become ill with fever or other symptoms, you should contact your physician immediately and inform him or her that you were exposed to a product contaminated with Listeria.

Antibiotics given promptly can cure the illness and prevent infection of the fetus. Even with prompt treatment, some Listeria infections result in death. This is particularly likely in older adults and in persons with other serious medical problems.

For more information please visit: [www.cdc.gov/nczved/divisions/dbmd/diseases/listeriosis/](http://www.cdc.gov/nczved/divisions/dbmd/diseases/listeriosis/)

Member of Congress should vote to renew," says Larry Hyland, Chairman of TSCL. "It hasn't generated jobs, it hasn't generated new payroll taxes, and it threatens our ability to pay benefits to 59 million people who rely on Social Security today, including low-to middle-income seniors and the disabled," Hyland says.

President Obama recently asked Congress to extend the one-year 2% payroll tax holiday as a way to boost the economy. The temporary tax cut was enacted in December of last year and is due to expire at the end of this year. In a statement released last December, the White House said that the 2% employee payroll tax cut will have a major impact on jobs and growth - creating substantial numbers of jobs. But the unemployment rate is now higher than when the payroll tax cut started. It rose from 9% in January to 9.1% in July.

Social Security benefits are funded by a 6.2 percent payroll tax on the first \$106,800 earned by workers. Employers match that amount. The 2011 payroll tax cut lowered the portion of Social Security payroll taxes paid by employees from 6.2% to 4.2% of earnings. Employer rates stayed unchanged. Taxpayers who earn \$50,000 a year receive higher paychecks of about \$19 a week.

According to the new economic update from the Congressional Budget Office, the tax cut is estimated to result in \$80 billion in lost revenue for Social Security in 2011. Since last year, Social Security has been paying out more in benefits than it receives in revenues, and the federal government has been borrowing in order to pay the difference to pay benefits. "During our recent debt limit battle, our government's ability to pay Social Security benefits once the

debt limit is reached was called into question," Hyland notes.

Although Social Security benefits were paid in full and on time, due to the last-minute debt limit deal, major changes to Social Security, Medicare and taxes may be coming. The debt limit agreement created a 12-member Deficit Reduction Committee that's tasked with finding \$1.5 trillion in savings over the next ten years.

At highest risk is the Social Security program that pays disability benefits. The Social Security Disability Trust Fund will become fully insolvent in as little as six years, leaving the program unable to pay full benefits unless Congress takes action. "The \$112 billion in revenues that would come from allowing the Social Security payroll tax to simply revert to its normal rate is needed now to cover current benefits," Hyland points out.

TSCL works to defend Social Security and Medicare benefits. "We are urging seniors to contact their Members of Congress and tell them to say no to another payroll tax cut extension" Hyland says. To learn more and to participate in TSCL's new online Medicare healthcare cost survey, visit: [www.seniorsleague.org](http://www.seniorsleague.org).

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

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## Don't Forget Medicare Monday

Denver, CO. Although the Medicare Part A and B deductibles and the Part B premiums have not been announced for 2012 by the Centers for Medicare and Medicaid Services, enrollments for next year start on October 15 and continue through December 7, 2011 with a start date for coverage of January 1, 2012.

The Medicare and You Handbook which contains basic information for 2012 benefits will be available on or about October 1, 2012. Individuals have the option to receive the Handbook in hard copy or to access it online at [www.medicare.gov](http://www.medicare.gov)

Medicare has a new campaign this year "Share the News, Share the Health". The campaign encourages all Medicare beneficiaries to get an annual wellness visit. The annual wellness visit is a time to meet with your physician, to review your prescriptions, as well as the current preventive services which might be needed such as flu shots, mammograms, PSAs, and other screenings.

At least three of the Medicare Part D Prescription Drug Plans, namely Bravo Rx, Advantage Star Plan by Rx

SEE "MEDICARE" PAGE 17.



# Just Another Day At The Races

by James R. Grasso, Chief Cook & Bottle Washer



## Observations From The Cave

Eileen Doherty, who I respect very much and is a contributing writer to *Senior Beacon* almost monthly (front page much of that time as she in this issue), asked her readers about the new Medicare rules and regulation, "Is your head spinning yet?" Boy, if that isn't an omen for the coming storm that is Obamacare. Despite our columnist Ron Pollack of Families USA, no, no, no way will Obamacare be a good deal for the very people that need proper medical care the most. We Seniors.

Come next year millions of dollars will go into the hopper for Medicare ads and if early returns are to be believed, they work and that's a tragedy. Senior Citizens must not let these ads scare them away from voting for people who are against Obamacare. The ads are lies. At no time has anyone ever said that

Medicare would be taken from Seniors receiving it now, nor Social Security, nor Medicaid. If you are 55 or older, it's status quo. That's not to say the Big Three shouldn't be changed because they must be changed or each of them will be broke as in bankrupt!

Please don't believe the lies of the Medicare ads. It is in your best interest not to believe them because if Obamacare gets fully authorized it will be Seniors who will be hardest hit through the lack of funds.

Why in everything that is good do we hate the "rich?" And just what defines someone that is rich. BHO constantly pounds the "rich" and how they must pay their "fair share" whatever that is? Recently, BHO has prattled about billionaires (some 8,600 at last count) and millionaires (under 700,000, at last count) and how they should be paying their fair share. Besides playing the class envy card which is abhorrent in the first place, we are talking about less than one million people out of a country with 325 million within its borders. That percentage is miniscule. Well, finally BHO has let the cat out of the bag in his latest speeches. He has now told us that anyone making \$200,000

dollars a year is the "rich." Thank God that leaves me out. But what was all that prattle about the millionaires and billionaires? \$200,000-a-ires. Anyone?!

BHO is a horrible spokesman for "we the people." How dare he pit one group against another. I told all of you that BHO is dangerous and only the hardest of hardcore Leftists are beginning to see the whole picture

This man is a rabble-rouser. He is not a leader. He goes to a Congressional Black Caucus meeting and stirs up the crowd telling them to "stop complaining and trade your bedroom slippers in for boots and take to the streets."

BHO is what he always said he was, a community organizer and this is how they operate, thuggishly. Get someone else out there to do your bidding and reap the rewards. Pathetic. He's out there raising huge sums of money for his campaign (7 stops in three days) while black youngsters between the ages of 18 & 25 are in the 28th percentile of the unemployed. Oh, that's what he means by taking off your bedroom slippers. Gosh, with 99 weeks of unemployment compensation, I forgot. So now it's time to pay your dues? Take to the streets. That's how it works. They gave people "free" money for as much as 99 weeks and now they want their piece of flesh? I sure hope that's not what BHO is saying.

Here's a quote from John Bolton, former ambassador to the U.N. who would take no guff from any of the tin-horn despots that run around the place. He is speaking to Obama's foreign policy or lack thereof (from National Review Sept. 19, 2011 issue):

"Inexperience, incompetence, and blind faith in negotiation have led to gridlock in the Middle East. Obama has acted as though the gravest threat there to American interests and international peace and security is Israeli housing construction in the suburbs of Jerusalem. Two-and-a-half years of such focus have produced essentially no progress in Israeli-Palestinian talks, just ongoing humiliation for the U.S. And Obama's various reactions to the Arab Spring can be described only as contradictory and incoherent. In consequence, Islamist forces are rising in Egypt; the Syrian dictatorship, aided by Iran's Revolutionary Guards, is massacring civilians in Syria; Hezbollah's grasp on Lebanon is tightening; and our closest friends on the Arabian peninsula are rapidly distancing themselves from a United States they regard as weakening, irresolute, and unreliable. In Turkey, July's mass resignation of top generals may be conclusive evidence of the demise of Kemal Ataturk's vision of a secular state."

Now there is some synopsis. So we know what BHO and his cohorts have done to the United States economy. We are living through the fruits of his labors, like a \$535 million loan to Solyndra, a now bankrupt solar panel maker who never even made one, and we are finding out that there are more such bogus loans for "green" jobs, but we now know that BHO has also done the same bang-up job in foreign affairs. *Worst President In United States History*, anyone? Stand aside Mr. President, and allow someone to save our country. Blaming the \$200,000-a-ires indeed!

Godspeed!

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# Op-Ed

## National Perspective: The Crisis This Time!

by David M. Shribman

TAMPA, Fla. -- So the Republicans are fighting about Social Security and the Democrats are exulting over it. This is news?

Ho hum. This has been happening, on and off, for three-quarters of a century. During a good deal of that time, Republicans have railed against Social Security and risked voter disapproval while Democrats have twisted their rivals' worries and words out of context. Social Security may be a good program, it may be good politics, but almost never since Franklin D. Roosevelt signed the Social Security bill into law in 1935 has it prompted a good debate.

It's not doing so this year, when, more than ever, we need a good debate on Social Security, which today supports about 54 million people. Here's a simple explanation why: There soon will be too few workers supporting too many beneficiaries for a pay-as-you-go system like Social Security to survive without dramatic change.

The truth is that Social Security was approved 76 years ago with bipartisan support, with 81 Republicans in the House supporting the legislation along

with 16 Republicans in the Senate. The 15 Democrats who opposed the bill in the House were matched exactly by 15 Republicans.

This was as bipartisan a bill as there has been on a controversial matter in history, unless of course you want to look at the Medicare Act vote exactly 30 years later. Seventy House Republicans voted for that cornerstone of Lyndon B. Johnson's Great Society.

Even so, Gov. Alf Landon of Kansas, the GOP's presidential nominee a year after Social Security was passed, expressed real doubts about Social Security, beginning with a campaign speech called "I Will Not Promise the Moon" in which he said the program was "unjust, unworkable, stupidly drafted and wastefully financed." He lost every state but Maine and Vermont.

For the two decades that followed Landon's defeat in 1936, Republicans were chary of attacking Social Security. Thirteen days after taking his oath of office, President Dwight D. Eisenhower delivered his first State of the Union message to Congress and, when discussing the need for greater

effectiveness of government programs, he said, "The provisions of the old-age and survivors insurance law should promptly be extended to cover millions of citizens who have been left out of the Social Security system."

Later, in a remarkable letter Eisenhower wrote to his brother, Edgar, on Nov. 8, 1954, he said that if any party toyed with abolishing Social Security program, "you would not hear of that party again in our political history."

In this letter, a revealing discourse on the Eisenhower political philosophy to a brother critical of some of the administration's actions, the president worried that "this country is following a dangerous trend when it permits too great a degree of centralization of governmental functions." Then he said of those who would eliminate Social Security: "There is a tiny splinter group, of course, that believes you can do these things ... Their number is negligible and they are stupid."

Precisely a decade later, GOP nominee Barry Goldwater wondered out loud about abolishing Social Security. The notion seemed tailor-made for the Democrats' strategy, which was to

portray the Arizonan as a radical, even a crackpot. Goldwater's rhetoric was extreme but his notion, that the system ought to be voluntary, was echoed in the famous 1964 televised pre-election speech that made Ronald Reagan a national political figure and later was adopted by the George W. Bush administration.

Republicans stumbled in the Reagan years when they permitted House Speaker Thomas P. O'Neill of Massachusetts to portray them as enemies of Social Security, and thus of old people. In the 1982 election, the Republicans lost 27 seats.

Last week the issue flared again in the Republican debate here, after Texas Gov. Rick Perry had suggested, not all that inaccurately, that Social Security was a "Ponzi scheme." The Mitt Romney campaign promptly distributed pamphlets in this state, where a fifth of the population is on Social Security, asking pointedly, "How can we trust anyone who wants to kill Social Security?" Perry then offered his colorful "slam dunk" guarantee to current Social Security recipients.

SEE "NATIONAL" PAGE 7.

## Cop Killer Is Media's Latest "Baby Seal"

by Ann Coulter

Americans to abolish the death penalty, using their usual argument: hysterical sobbing.

Only when the media began lying about innocent people being executed did support for the death penalty begin to waver, falling from 80 percent to about 60 percent in a little more than a decade. (Silver lining: That's still more Americans than believe in man-made global warming.)

Fifty-nine percent of Americans now believe that an innocent man has been executed in the last five years.

There is more credible evidence that space aliens have walked among us than that an innocent person has been executed in this country in the past 60 years, much less the past five years.

But unless members of the public are going to personally review trial transcripts in every death penalty case, they have no way of knowing the truth. The media certainly won't tell them.

It's nearly impossible to receive a death sentence these days -- unless you do something completely crazy like shoot a cop in full view of dozens of witnesses in a Burger King parking

lot, only a few hours after shooting at a passing car while exiting a party.

That's what Troy Davis did in August 1989. Davis is the media's current baby seal of death row.

After a two-week trial with 34 witnesses for the state and six witnesses for the defense, the jury of seven blacks and five whites took less than two hours to convict Davis of Officer Mark MacPhail's murder, as well as various other crimes. Two days later, the jury sentenced Davis to death.

Now, a brisk 22 years after Davis murdered Officer MacPhail, his

sentence will finally be administered this week -- barring any more of the legal shenanigans that have kept taxpayers on the hook for Davis' room and board for the past two decades.

(The average time on death row is 14 years. Then liberals turn around and triumphantly claim the death penalty doesn't have any noticeable deterrent effect. As the kids say: Duh.)

It has been claimed -- in The New York Times and Time magazine, for example -- that there was no "physical evidence" connecting Davis to the crimes that night.

Davis pulled out a gun and shot two strangers in public. What "physical evidence" were they expecting? No houses were broken into, no cars stolen, no rapes or fistfights accompanied the shootings. Where exactly would you look for DNA? And to prove what?

I suppose it would be nice if the shell casings from both shootings that night matched. Oh wait -- they did. That's "physical evidence."

It's true that the bulk of the evidence against Davis was eyewitness testimony. That tends to happen when you shoot someone in a busy Burger King parking lot.

Eyewitness testimony, like all evidence tending to show guilt, has gotten a bad name recently, but the "eyewitness" testimony in this case did not consist simply of strangers trying to distinguish one tall black man from another. For one thing, several of the eyewitnesses knew Davis personally.

The bulk of the eyewitness testimony established the following:

SEE "COULTER" PAGE 7.



### Pueblo West Drive-Thru Flu Clinic

**Date:** Friday, October 7, 2011

**Time:** 6:00 a.m.-9:00 a.m.

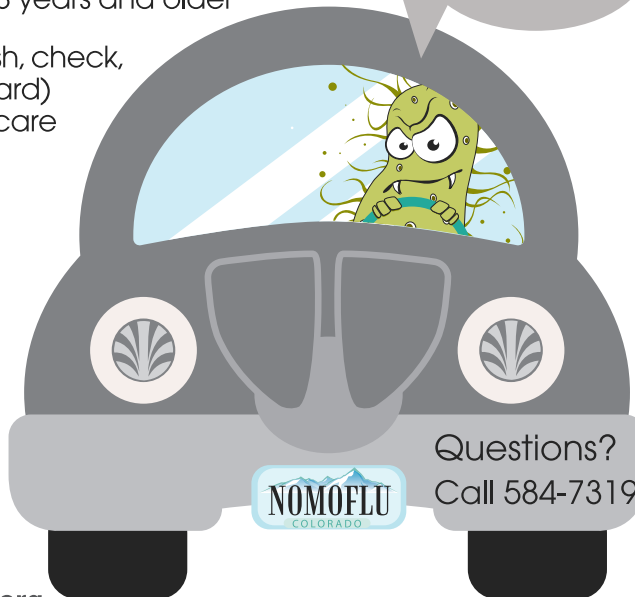
**Location:** Emergency Services parking lot - Pueblo West 899 E. Industrial Blvd.

**Who:** Adults 18 years and older

**Cost:** \$20 (cash, check, credit card) or Medicare Part B

Isn't it nifty? Get off Hwy 50 and get your flu shot in a jiffy!

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[www.parkviewmc.org](http://www.parkviewmc.org)



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## The Rich Hold Special Place In Affections of G.O.P.

by Cynthia Tucker

WASHINGTON -- When I was a kid, rich people were just, well, rich people. They weren't endowed with superhuman traits or placed on pedestals to be worshipped by the lumpenproletariat. They weren't believed to hold special keys that turned the universe.

They were properly viewed as individuals who had acquired their wealth in different ways and deployed it to different ends. We understood that some among the wealthy were like Bill Gates and others were like Donald Trump.

Always suckers for Horatio Alger stories, we reserved unabashed admiration for those who rose to riches through sheer resolve and hard work. We respected those who used their money to help the needy, to endow local charities, to build schools, libraries and playgrounds.

And we whispered about those scions of privilege who found no wholesome outlet for that priceless inheritance, but who burned through it with their relentless consumption of everything bigger, faster, more intoxicating. Theirs were cautionary tales, examples of the old cliché that "money can't buy happiness."

That was a while back, before Republicans -- always protectors of the wealthy and powerful -- hit upon a strategy for re-branding the rich as the people who make the world go 'round. Now, we are told, the wealthy are to be revered as

"job creators" -- no matter whether they use their money to create jobs or havoc. And if President Obama raises their taxes, the world will spin wildly off its axis and the apocalypse will follow.

That means the Hollywood Kardashians, the family who give new meaning to the word "infamous," are to be treated as economic saints who cannot be asked to contribute a penny more to the nation that has made them so fabulously rich. The same goes for all the celebuntants, trust fund babies and other members of the Lucky Sperm Club who have given little but received a lot.

You gotta give credit to the modern-day GOP. Since Newt Gingrich and consultant Frank Luntz rose to power, the Republicans have excelled at propaganda, twisting words beyond recognition in pursuit of political ends. They've been remarkably successful at selling bad ideas in bright packaging, peddling snake oil in shiny foil paper.

Among my favorites is the phrase "death tax," which Republicans deployed against the estate tax in the 1990s. They succeeded in persuading average working folk that the "death tax" was a greedy grab for the savings they had scraped together to leave for their heirs. (Some seemed to believe it was actually a tax on the dying.) In fact, the estate tax -- then and now -- is paid by a tiny group of the richest Americans. That includes very few family farms

or businesses.

Last week, GOP pols dutifully pulled out the tried-and-true "class warfare" to criticize President Obama's proposal to raise taxes on the rich. That canard has been around since at least the 1930s, when the wealthy and powerful used it to pummel Franklin Roosevelt over his New Deal.

(It's funny how the phrase is never used to describe any number of proposals that would shortchange working stiffs. Michele Bachmann and Rick Perry, for example, have both suggested that working-class households ought to pay more in federal income taxes. Why isn't that "class warfare"?)

According to House Speaker John Boehner, Obama has aimed his plan squarely at the nation's vaunted "job creators," who can't be expected to restore the economy if their taxes are raised *even a little*. So Kim Kardashian would lay off her team of hairstylists and personal shoppers?

Of course, that's just nonsense. If there were any connection between higher taxes for the wealthy and job creation, the Clinton years would have seen high unemployment while the Bush years would have produced widespread prosperity. In fact, as we all remember, the opposite was true.

And, so far, most Americans remember that. Polls show that voters

overwhelmingly favor Obama's plans to call for a bit more sacrifice by the richest among us, who have profited most from what this country has to offer.

But don't think the GOP will give up on a bad product. They will keep peddling their voodoo economics, hoping to find more takers. And why wouldn't they? They've grown powerful defending the interests of the powerful, so they're not likely to stop.

(Cynthia Tucker, winner of the 2007 Pulitzer Prize for commentary, is a visiting professor at the University of Georgia.)

*Ed. Note: Where to start? You want to tax the rich and have them pay "their fair share" whatever that is. You yourself have claimed that only a tiny amount of people pay the death tax, then wouldn't the same tiny amount of people pay more taxes?*

*Can anyone on the Left ever think that we should stop or curtail spending in Washington? We are borrowing money at \$4 billion a day for crying out loud. Instead of lambasting Republicans as friends of the rich (of course no Dems are rich) and the purveyors of twisting words, (um what about the Left's Medicare ads that will come "fast and furious" over the next many months scaring my readers and the elderly all over the country), why don't you write articles that would give impetus to these "leaders" in Washington to cut spending and stop throwing money away like the \$535 million for the solar panel bums in Seattle that BHO touted just a few months ago that are now bankrupt?*

## Big Change In Medicare Enrollment: Early Deadline

by Ron Pollack, Executive Director, Families USA

October 2011

If you have Medicare, you know that as soon as the leaves start falling from the trees, your mailbox will fill up with information about your Medicare choices for 2012. And, as tempting as it

is to ignore it all, you really should take the time to review your current Medicare coverage to see if it will be different next year and whether you want to switch plans.

There's one big change this year that affects most people with Medicare. It's not a change in coverage, but a change in timing. This year, the annual enrollment period for Medicare Advantage and Medicare prescription drug plans starts and ends earlier. It begins October 15 and ends December 7 for changes that take effect January 1, 2012. This is actually a longer period of time to make a decision (more than seven weeks, instead of the six weeks in past years). But it means that, unlike past years, you can't wait until the very end of the year to decide about your coverage

for next year.

The new enrollment period is part of the Affordable Care Act (the health reform law). The longer enrollment period gives people more time to make decisions. And making it earlier means that people won't be changing Medicare plans around the Christmas holidays, when it's hard to get help and paperwork can be delayed. But it means that those with Medicare, and those who help loved ones with Medicare, need to be on their toes this year to make sure they meet the earlier deadline of December 7.

So, what should you do during the upcoming enrollment period? First, you should review the coverage you have now. If you have a Part D prescription drug plan or Medicare Advantage plan, you should get a letter from your plan (your "Annual Notice of Change") by the end of September. Don't ignore it! That letter will tell you how your plan will be changing next year. Check to see what will happen with your premiums and copayments. Find out if coverage of particular drugs or services is changing.

Then take some time to look at your other options. Maybe you can find a different drug or Medicare Advantage plan that's cheaper or better fits your needs. Or, maybe the plan you have now is the best one for you. Here are a few tips:

- If you have original Medicare and a supplemental plan (sometimes called Medigap), and you like your coverage, you don't need to change.

Be very careful if you do decide to drop your Medigap plan—you may not be able to get it back later. Each state has its own rules about purchasing Medigap plans.

- Don't fall for any high-pressure sales. Everyone with Medicare has the same enrollment period: October 15 to December 7. There are no "limited-time offers." Don't make any changes in your coverage until you fully understand the consequences.

- Don't be shy—do your research, ask questions, and get help if you want it. The Medicare.gov website lists all the plans in your area.

You can call 1-800-MEDICARE for general information and to enroll in a plan. You can also ask for a referral to your local State Health Insurance Assistance Program, or SHIP. There's one in every state, and they provide free counseling and advice to everyone with Medicare.

- If you or someone you know has limited income and resources, there are programs that can help with your costs. Talk to your local SHIP or go to the Social Security website: [www.ssa.gov/prescriptionhelp](http://www.ssa.gov/prescriptionhelp).

- If you decide to enroll in a new plan, do it through 1-800-MEDICARE, rather than through the plan itself.

The annual enrollment period is a good time to take stock of your Medicare coverage, even if you're happy with what you have. Just remember, December 7 is the last day you can make changes for coverage starting in January 2012.

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Op-Ed

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Richard  
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Cynthia  
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Coulter



Georgia  
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Geyer

# America The Passive

by Richard Reeves

BERKELEY, Calif. -- Democrats should be building statues of former Michigan governor Jennifer Granholm, or at least giving away copies of her new book, "A Governor's Story."

It's not that her eight years in Lansing were a roaring success. After all, the state was falling apart in the center of a national disaster, manufacturing jobs disappearing or moving overseas. But now that she is a "former," teaching at her alma mater, the University of California, she has the freedom to talk about what she learned and say a number of things that need to be heard by Americans who can't seem to get in their heads the idea that the world has changed. And that America has to change, too.

As she told Monica Davey of The New York Times last week, after years of cutting taxes and spending, alienating many of her Democratic supporters, especially union members:

"Everything that is hitting the country hit Michigan first.

"We tried all of those prescriptions, too. We did everything that people would want us to do, and yet it didn't work. Laissez-faire, passivity, tax cuts, hands-off does not work. And, really, that's the lesson from this laboratory of democracy which is Michigan."

In fact, at a time when unemployment topped 14 percent in her state, the only thing that made the number a little better (11 percent) was the federal

bailout of the automobile companies and stimulus funds directed to new-era companies.

"The question is for the nation: Is there something that can happen now to prevent it from happening to the whole country and having a prolonged recession in the way that Michigan did?" Granholm added. "I think there are ways to stop it, but it can only happen with a partnership with the federal government, because individual states simply do not have the tools to compete against China or the globe."

Brian Dickerson, a columnist for the Detroit Free Press, summarized the book this way:

"She cares about her constituents, but she can't tell them the truth; they can't handle the truth!"

"The subtitle of this book should be: What every Michigander should know about the new globalized economy, and why no politician, including Jennifer Granholm, has the stomach to tell them."

So what would she have us do now that she is a former governor who says she will never run for office again? Her answers (solutions?) include having the federal government act as a true national government. She does not believe states have the tools to compete with each other and the world.

"Why do Americans says they hate an active government," she writes, "then get mad when government does

nothing while their jobs disappear?"

"Tax rates play a minor role in business location decisions," she argues. "For the kinds of advanced-manufacturing, high-tech businesses we were recruiting, talent is what matters along with quality of life, culture and the sheer 'coolness' factor of host cities."

She bemoans the fact that talented students from other countries grab an American education and then head back home. But still, she argues that federal action, particularly on education, and most particularly on community colleges, is the core of the answer. What we need is a talented, job-ready work force.

"Business leaders," she writes, "will tell you that everything today is about speed to market. They just can't afford to wait."

And neither can the rest of us. The Republican idea that the market will take care of things as long as taxes on corporations and millionaires are lowered has been tried and failed.

What Granholm is arguing, now that she doesn't have to face the electorate, is that Americans have to invest in themselves -- and the only way to do that is through strong federal government action.

**Ed Note: Of course she wants strong federal government action, she is teaching in Berkeley, home of the hardest of hard-core socialists.**

**Government needs to get out of the way. They have no skin in the game.**

*It's not their money. When it's your money you tend to look after it.*

*States are perfectly capable of handling their own issues (Texas, Florida, the Dakotas to name a few even in this mess we are in) if the feds would get out of their way with needless regulations and bullying. These libs that are now changing America, have they had enough yet? Do they still believe that after 3 years of BHO policies and 16 trillion in debt, stock market plummeting, Europe collapsing and the Middle East about to pulverize Israel they're worried about taxing corporations that don't actually pay taxes? Really? Corporations just raise their prices accordingly so we're paying those taxes..... suffering fools is a nasty business.*

*Ms. Granholm ran Michigan into the ground because she is first and foremost a book-learned socialist who tried to take her book-learning to real life and failed miserably. Just ask BHO*

*It's ironic that both Ms. Granholm and Mr. Reeves have stumbled into the conclusion that American exceptionalism ("Americans have to invest in themselves") is the answer. But the person has to do it themselves, not the government because the government takes away incentive be it through welfare or confiscatory taxation.*

*Their government control is a bad deal any way you look at it. But they seem not to see the forest for the trees. I know not why!*

# So A Comatose Guy Walks Into A Bar.....

by Ann Coulter

Liberals are on their high horses about a single audience member at CNN's Republican debate whom they believe wanted a hypothetical man without health insurance in a hypothetical coma to die -- hypothetically.

(Democrats want people in comas to die only when they are not hypothetical but real, like Terri Schiavo.)

I concur with the audience member who shouted "Yes!" This has nothing

to do with any actual people in comas -- the people Democrats want to kill -- it's just a big "screw you" to the moderator.

Following up on Brian Williams' showboating questions at last week's Republican debate about the execution of the innocent and starving children with distended stomachs, this week, CNN's Wolf Blitzer launched his question about an imaginary comatose man without health insurance.

As Rep. Ron Paul began to dis-

cuss the pitfalls of collectivism, Blitzer kept interrupting him, concluding with, "But Congressman, are you saying that society should just let him die?"

That's when an audience member yelled out "Yes!" -- allowing liberals to luxuriate in self-righteousness, the likes of which we have not seen since the Jersey Girls demanded a Homeland Security Department be created because their husbands died.

Normal people are sick of liberals' emotional stories that play to soccer moms, but always seem to pave the way for disastrous social policies that benefit only left-wing special-interest groups.

Whenever liberals start loftily insisting on our obligation to our fellow man with these tear-jerkers, you know some heinous public policy is coming. As soon as the dust settles, you won't see any innocent victims being helped, only trial lawyers, government employees and other Democratic constituencies.

Obama campaigned for his national health care bill with a sad story about a campaign supporter who died of breast cancer soon after his election because -- he said -- she couldn't afford health insurance, so she didn't get a breast cancer scan in time to stop the disease.

He somberly told embarrassed audiences: "She insisted she is going to be buried in an Obama T-shirt." (As it looks like we all will, unless we get a new president next year.)

Apart from the fact that free breast cancer screening was available

right in his supporter's hometown of St. Louis, she undoubtedly would have been able to afford excellent health insurance ... except the government outlawed affordable health insurance.

Thanks to accumulated government mandates on insurance companies at that time, imposed by both the state and federal government, Obama's Missouri supporter was allowed to buy health insurance only provided it covered: chiropractors, speech therapists, hearing therapists, psychologists, dentists, optometrists, podiatrists (Missouri), as well as mental health benefits, unlimited hospital stays for newborns and mothers, and reconstructive surgery after mastectomy (federal).

When starting her own business and struggling to make ends meet, the Obama supporter might have been better served by a cheaper policy that covered only, say, actual medical problems.

But the government didn't permit her that option. Obama's poster-child for government-run health insurance was a victim of government-micromanaged health insurance.

It would be as if the government prohibited us from buying cars unless they were Lexus SUVs, fully loaded with every possible option.

Then, when most Americans couldn't afford to buy a car, the Democrats could demand we pass "ObamaCar." Wolf could have asked: "A healthy 30-



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# Op-Ed

## U.N.'s New Mood Could Force Mid-East Movement

by Georgia Anne Geyer

WASHINGTON -- Once upon a time, there was an organization that was determined to bring peace to the whole world. Not only Europe, not only the Caribbean, not only Asia, but even the South Sea Islands! It was a big job, but the delegates, who came from all over the world themselves, did not intend for a moment to shirk their responsibility.

So, in 1945, they gathered and formed the United Nations, which was going to meet at a beautiful spot along the East River in New York, and by 1947, after a good deal of shouting and scheming, after enough writing of resolutions to circle the globe, the U.N. attempted to form Jewish and Arab states out of the British Mandate.

That it didn't work then -- Israel was formed as the Jewish state, but the Arabs could never get together to form a new Arab Palestine -- is obvious, but what is not obvious is what I think is a new mood at the United Nations as it convenes this week. First, let's look at the bigger picture.

I have been going to the U.N. opening meetings since 1960. You remember what happened that year. As a correspondent for the Chicago Daily News, I was sitting in the balcony when, to my amazement, Soviet leader Nikita Khrushchev stood up and pounded his shoe on the back of the seat ahead of him. I was surprised -- I hadn't seen him take the shoe off. But I sure got the overall picture.

He was mad, particularly at the United States, and this was the Soviet peasants' way of illustrating their pique.

During the "off" hours, I heard that a new young black leader who called himself "Malcolm X" was in town for the meetings. Someone mentioned he was connected with the Black Muslim movement, so I called their office in a restaur-

ant in Harlem, got Malcolm right away, and was invited to come to the restaurant. I remember a charming dinner with a serious man who could not have been nicer. Wish I could remember exactly what he said.

That was the way the United Nations was for us back then. By strolling through the members' lounge, you could find the British ambassador, or some Third World leader in colorful national dress, or members of one of the new guerrilla groups like, then, the Palestine Liberation Organization, looking hostile.

It didn't take long for the developed and industrialized world to figure out that all those original hopes for a peaceful world, a "world without war" and nations without hunger or ignorance, would sink into the quicksands of disappointment. The U.N., after all, by its founding documents, was proudly, theatrically "neutral" -- it could not use force, nor even use its member nations to enforce a policy.

There were times when the organization effectively said to hell with neutrality, as in the Congo in the 1960s when it faced a decade of massacres, but in general, the U.N. has been woefully ineffective in the power business.

Once in the 1990s, in a talk with the Egyptian Secretary-General Boutros Boutros-Ghali, he explained the U.N.'s outlook. "The whole philosophy of the U.N. is based on talk, negotiate and then talk again," he told me, sitting in his beautiful townhouse on the East River. "Once we are using force, that is an expression of failure. Our strength is diplomacy, and the peaceful resolution of problems. Dissuasion is more important than the use of force, because using force means that you have not been successful. It is like someone who does therapy suddenly deciding to do brain surgery."

Still, when the Cold War ended (formally, in 1991), the U.N.'s ambitions once again burst forward in songs of hope. The corridors of the organization, now filled with beautiful art from the member countries, were also filled with proposals to have the U.N. supply "peacekeeping"

forces after a nasty war broke out in the former Yugoslavia. Soon, forces from Europe, Africa and Asia were present in Serbia, Croatia and Bosnia, but "neutrality" was again the order of the day and the outcome was horrific. With foreign troops only looking on, some 800,000 innocent people were killed by the Serbs until, in 1995, the Americans stepped in and bombed Serbia into acquiescence.

Now we approach the smaller picture, to one extent or another. And it is the continuation of the story of Israel and the Arab state-that-isn't.

President Barack Obama came to New York Wednesday, saying, "Peace is difficult." He should know. Despite America's power, it has been unable to even start peace between Israel and the Arabs. In fact, the situation has grown worse since the U.S. began directing the negotiations with the 1991 Madrid conference. The Palestinians are under a more complete occupation by the Israelis, the number of Jewish settlers in the occupied territories has tripled to about 600,000, and nothing has come out of the so-called negotiations.

While other parts of the world have seen their problems solved, often with U.N. help (see South Africa, Namibia, East Timor, El Salvador, Kosovo and Libya), the question of Palestine remains at the head of the list. That original resolution of 1947 has been followed by hundreds of resolutions, none of them ever enforced.

There are essentially two reasons for this: the lack of capable Palestinian leadership and diplomacy, and the American support for Israel, no matter what, because of its political campaign contributions.

Now the Palestinians, backed by their many supporters in the General Assembly, say they will declare their own state, no matter Washington's veto in the Security Council.

Why, then, should anyone be optimistic? Despite all of these disappointments, I feel a change at the U.N. Few, for instance, criticize it the way they used to. They see now its use in the world, whether in food aid, earthquake and hurricane aid, and even in the small wars that bedevil us. The U.N. is not so much about ending wars, as it is calling our wandering attention to them. Perhaps it is because we no longer expect perfection.

The U.N. has become something lasting, something vital, a meeting place that we would need badly were it not there. Think of a world without it, without the reports on all of mankind that it regularly issues, without its food aid, without UNICEF or other related organizations. Somehow it doesn't seem like such a foolish extravagance, as the far right in America has always made it out to be, but instead a practical investment in moderate human change.

## Lost Decade.. Lost Generation?

LOS ANGELES -- "Soaring Poverty Casts Spotlight on 'Lost Decade'" was the lead headline in last Wednesday's New York Times.

The story, by Sabrina Tavernise, got worse, paragraph by paragraph. More than 46 million Americans were living under the government's official poverty line. That was the highest number in the 52 years the Census Bureau has recorded such data.

"This is truly a lost decade," said Lawrence Katz, a Harvard economics professor. "We think of America as

a place where every generation is doing better, but we're looking at a period when the median family is in worse shape than it was in the late 1990s."

"Median income fell across all working-age categories," reported Tavernise, "but the sharpest drop was among young working Americans, ages 15 to 24, who experienced a decline of 9 percent."

Enter the "Millennials." That's what sociologists are calling Americans born between 1982 and 2003. Those young people are now between the ages of 8 and 29. Trends and other numbers indicate they are going to take the hardest hit so far in these terrible economic times.

This new generation is the pivot of the new book by Morley Winograd of the Annenberg Center for Communication Leadership at the University of Southern California, and Michael Hais, former vice president of Frank N. Magid Associates, the television consultants.

In the book, "Millennial Momentum -- How a New Generation Is Re-Making America," Winograd and Hais make the assumption that this is a critical time of change for America, and these young people are the critical generation for better or worse.

Their thesis is that just about every 80 years, in stressful times, a "civic generation" rises to meet the challenges of the day and turn American history in new directions. The hinges of history they cite are: the American Revolution,

SEE "REEVES" PAGE 28.



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**Georgia  
Anne  
Geyer**



**Richard  
Reeves**



## Coulter

from page 3.

Two tall, young black men were harassing a vagrant in the Burger King parking lot, one in a yellow shirt and the other in a white Batman shirt. The one in the white shirt used a brown revolver to pistol-whip the vagrant. When a cop yelled at them to stop, the man in the white shirt ran, then wheeled around and shot the cop, walked over to his body and shot him again, smiling.

Some eyewitnesses described the shooter as wearing a white shirt, some said it was a white shirt with writing, and some identified it specifically as a white Batman shirt. Not one witness said the man in the yellow shirt pistol-whipped the vagrant or shot the cop.

Several of Davis' friends testified -- without recantation -- that he was the one in a white shirt. Several eyewitnesses, both acquaintances and strangers, specifically identified Davis as the one who shot Officer MacPhail.

Now the media claim that seven of the nine witnesses against Davis at trial have recanted.

First of all, the state presented 34 witnesses against Davis -- not nine -- which should give you some idea of how punctilious the media are about their facts in death penalty cases.

Among the witnesses who did not recant a word of their testimony against Davis were three members of the Air Force, who saw the shooting from their van in the Burger King drive-in lane. The airman who saw events clearly enough to positively identify Davis as the shooter explained on cross-examination, "You don't forget someone that stands over and shoots someone."

Recanted testimony is the least believable evidence since it proves only that defense lawyers managed to pressure some witnesses to alter their testimony, conveniently after the trial has ended. Even criminal lobbyist Justice William Brennan ridiculed post-trial re-

cantations.

Three recantations were from friends of Davis, making minor or completely unbelievable modifications to their trial testimony. For example, one said he was no longer *sure* he saw Davis shoot the cop, even though he was five feet away at the time. His remaining testimony still implicated Davis.

One alleged recantation, from the vagrant's girlfriend (since deceased), wasn't a recantation at all, but rather reiterated all relevant parts of her trial testimony, which included a direct identification of Davis as the shooter.

Only two of the seven alleged "recantations" (out of 34 witnesses) actually recanted anything of value -- and those two affidavits were discounted by the court because Davis refused to allow the affiants to testify at the post-trial evidentiary hearing, even though one was seated right outside the courtroom, waiting to appear.

The court specifically warned

Davis that his refusal to call his only two genuinely recanting witnesses would make their affidavits worthless. But Davis still refused to call them -- suggesting, as the court said, that their lawyer-drafted affidavits would not have held up under cross-examination.

With death penalty opponents so fixated on Davis' race -- he's black -- it ought to be noted that all the above witnesses are themselves African-American. The first man Davis shot in the car that night was African-American.

I notice that the people so anxious to return this sociopathic cop-killer to the street don't live in his neighborhood.

There's a reason more than a dozen courts have looked at Davis' case and refused to overturn his death sentence. He is as innocent as every other executed man since at least 1950, which is to say, guilty as hell.

## National Perspective

from page 3.

But the issue remains how to support this program, how broadly it should be applied, how much of it should be taxed and what the government should set as the retirement age.

This is no academic exercise.

The greatest economic crisis facing the United States today isn't the national deficit or the trade deficit. It is the savings deficit. Some Americans may be putting away more money than they did a decade ago, but nowhere near enough.

This year's Retirement Confidence Survey shows that seven Americans out of 10 believe they are not on track to save enough for retirement. That may well underestimate the reality. The Employee Benefit Research Institute found this year that large chunks of lower-income Americans may well have to work until they are 80 to have enough money to cover basic living expenses.

All of which brings us back to Alf Landon -- a sentence no one expected to be typed in the year 2011. But Landon's critique of Social Security included this riff:

"It assumes that Americans are irresponsible. It assumes that old-age pensions are necessary because Americans lack the foresight to provide for

their old age."

Let's punt that question over to the sociologists.

The political scientists, however, realize that in some form Social Security is here to stay. In that case, Democrats as well as Republicans are going to have to do what they don't want to do, which is to bring the system in line with both the savings crisis and the deficit crisis. The deficit-reduction plan the president released last week said not a word about Social Security.

"Even discussing those options is highly unpopular with a majority of Americans," one brave American politician said in a speech exactly 15 years ago this week, "in large part because we lack leadership that is able and willing to make a clear, compelling case for such necessary, long-term action." The speaker was Sen. Nancy Landon Kassebaum, Republican of Kansas and daughter of the 1936 Republican nominee. The venue was Kansas State University and the occasion was the 107th Alf Landon Lecture.

(David M. Shribman is executive editor of the *Post-Gazette* ([dshribman@post-gazette.com](mailto:dshribman@post-gazette.com), 412 263-1890). Follow him on Twitter at [ShribmanPG](#).)

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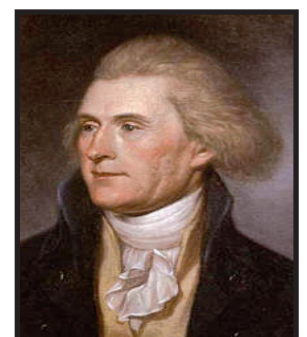
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**Fat Lockers?**

Risky Business Models: (1) Orlando-area cosmetic surgeon Jeffrey Hartog inaugurated Liquid Gold, a storehouse for patients' frozen liposuctioned fat, charging \$900 to safekeep a coffee-cup-sized portion and \$200 per year storage (in case the fat is needed later, as for smoothing facial wrinkles). A Massachusetts General Hospital physician shook his head, telling the Orlando Sentinel, "(F)rozen fat doesn't hold up as well as fresh fat." (2) German biochemist Peer Bork told the journal Nature in September that he and his partners built the not-for-profit MyMicrobes.com social network so that people with similar stomach bacteria can commiserate over diet and gastrointestinal woes. The \$2,100 signup fee includes a full gut-bacteria sequencing.

**The Continuing Crisis**

-- Wild Things: Motorist Clyde White of Corbin, Ky., was charged with attempted murder in August after police finally collared him following a road-rage chase that reached speeds of over 100 mph. White, who had repeatedly rammed his two siblings in their vehicle, is 78 years old, and in that other vehicle were his brother, 82, and his sister, 83.

-- According to a recent report from Britain's Office of National Statistics, there are 297,000 households in the country in which no adult has ever held any kind of job. The number of individuals who thus may never have developed the "habit of work," and who instead have grown accustomed to the country's generous welfare payments, might total 700,000. (In an example cited by the Daily Mail, one such couple in their late 30s, and their children, "earn" the equivalent of almost \$1,100 per week in income support and disability payments.)

-- Chicago massage therapist

Liudmyla Ksenych, testifying for the prosecution in August in a sex-trafficking trial, happened to notice from the witness stand that the defense lawyer, Douglas Rathe, was formerly a client of hers. The judge immediately declared a mistrial. Rathe later said he visited Ksenych four times in 2009 but that "nothing inappropriate" happened.

**Fine Points of the Law**

(1) What Year Is This? In August in Lubbock, Texas, Carl Wade Curry, 44, was sentenced to 99 years in prison for cattle rustling. (Said one of the victims, Curry tried to be a smooth-talking, handshake-dealing cattle seller, but "he wasn't capable.") (2) In Jackson, Minn., in March, Andrew Espey was sentenced to 90 days in jail for improperly shingling the roof of his house. Complained Espey, "(A) drunk can drive down the highway and get a lot less (of a sentence)." (He had affixed new shingles without first removing the old ones.)

Oops!

-- Larry Stone, jailed on property crimes in Tavares, Fla., because he could not make the \$1,250 bail, posted the bond in July by earning \$1,300 in telephone-company money after discovering a management error that credited his jail account \$46 for every international call he pretended to make. (The company figured out the problem a day later and recovered all the payouts from the accounts of Stone and 250 other prisoners who had learned of the glitch. Stone's bond was revoked, of course, and he was returned to lockup.)

-- "Sorry, Honey. I Was Aiming at the Dog": (1) Betty Walker, allegedly firing at the pit bull that she saw lunging at some children, hit the dog with one shot and her husband, 53, with a second shot, killing him (Jackson, Miss., July). (2) Brent Bader, allegedly firing at the family dog, instead hit his wife once in

the head, killing her (Twin Peaks, Calif., February). (3) Samuel Campos, 46, allegedly firing to put away the family Chihuahua after having inadvertently wounded it the day before, instead hit his girlfriend, 41, killing her (Willits, Calif., March).

**News of the Self-Indulgent**

While too many children in Third World countries die from starvation or lack of basic medicines, the preschoolers of the TLC TV channel's "Outrageous Kid Parties" reality show celebrate birthdays and "graduation" (from or to kindergarten) with spectacular events that may cost their parents \$30,000 or more. Typical features, according to an August ABC News report, included a Ferris wheel, a roller coaster, a dunking booth, animal rides and a cotton candy machine, as well as the obligatory live music and limo or horseback (for grand entrances).

**Bright Ideas**

Strategies: (1) Alicia Bouchard, 41, was arrested in Jackson County, Fla., in August, accused of hatching a plot with her husband to impregnate a 12-year-old girl for the purpose of producing a baby that would eventually earn an additional welfare check. (2) In August, the Japanese construction firm Maeda Corp. ordered its 2,700 employees to adopt standard, short hairstyles (a "bob" for women with a longer fringe that could be swept to the side, and a routine short-back-and-sides cut for men with a slightly longer cut on top). Maeda said it was responding to the government's plea to reduce energy usage (less water, less hair dryer time).

**People Different From Us**

(1) Travis Keen, 28, was arrested in Ouachita Parish, La., in August and charged with indecent exposure while driving around the parking lot at a Walmart. According to the police report, Keen explained that, based on experience, "when he comes to Walmart, he gets aroused." (2) William Falkingham, 34, was warned by police in Idaho Falls, Idaho, in August that he'd better stop wearing his large, black bunny-rabbit suit in public. One resident complained that his son had been frightened and that others were "greatly disturbed," and besides, Falkingham sometimes wore a tutu with the bunny

outfit.

**Just Weird**

(1) Lon Groves, 40, was arrested in Fort Walton Beach, Fla., after a brief standoff with police in July following an incident in which he allegedly held a handgun to the head of his wife in an argument over which of their granddaughters was the wife's favorite.

**Can't Possibly Be True**

The medical establishment generally regards placentas (afterbirth) as biohazardous waste, but to New York City placenta chef Jennifer Mayer, they are a nutrient-laden meat that can alleviate postpartum depression and aid in breast milk production (among other so-far-unverified benefits). Mayer typically sets up in clients' own kitchens, she told New York magazine for an August story. Some placentas are "really intense, with grief or sadness or uncertainty." Others might be "joyful," "big and round." Mayer's method: Drain the blood, blot dry, cook for a half-hour (leaving something resembling brisket), chop into slivers, dehydrate overnight (rendering it jerky-like). For a popular touch, Mayer then grinds it in a blender and pours the powder into several dozen (one-a-day) capsules.

-- The Learning Channel's "Toddlers & Tiaras" series has pushed critics' buttons enough with its general support of the competitive world of child beauty pageants, but a recent episode provoked unusually rabid complaints, according to a September New York Post report. Mother Lindsay Jackson had costumed her 4-year-old Maddy as "Dolly Parton" -- anatomically correct (chest and backside) Dolly Parton. The Post described Maddy as "embarrass(ed)" at her chest when another 4-year-old pointed at her and asked, "What is that?" (Ultimately, the judges liked Maddy -- for "sweetest face.")

-- Things You Didn't Think Existed: (1) World Record for Length of Tonsils: Justin Werner, 21, of Topeka, Kan., was certified in July by the Guinness Book, with tonsils measuring 2.1 inches and 1.9 inches, respectively. The old "champion" was Justin Dodge of Milwaukee. (2) Global Competition in Dominos: The breakaway Georgian sometimes wore a tutu with the bunny

SEE "WEIRD" PAGE 9.

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# news of the weird

COMPILED BY CHUCK SHEPHERD  
FOR SENIOR BEACON



from page 8.

region of Abkhazia will be the site, in October, of the world domino championship. (Twenty-five countries belong to the International Domino Federation.)

-- Retired U.S. Army Sgt. Maj. Rob Dickerson finally received his Purple Heart this summer, four years after he was seriously wounded in a rocket attack in Iraq and two years after he began a paperwork battle with the Army to "prove" his injury. Recently, the Army had apologized and mailed him the award, but it arrived C.O.D., leaving Dickerson to pay the \$21 fee. (The Army subsequently reimbursed Dickerson the fee, but Dickerson said he hasn't been able to cash the check, in that it was erroneously made out to "Roy Dirksen.")

### Unclear on the Concept

-- "Do You See the Blimp Who Robbed You?": In August, 400-pound Eric Kenley, 48, won a new trial for his two New York City robbery convictions after appeals court judges realized that the police lineup that identified him was unfair, in that he was apparently much fatter than the other men in his lineup. The police had attempted to compensate by using larger-than-average men and by presenting them all seated, to minimize the weight difference.

-- Obviously intense about potential child-trafficking, the government of Quebec, Canada, requires strict proof of a live birth, certified by a doctor or licensed midwife. However, the waiting list to hire either one is long, and Heather Mattingly went with an unlicensed midwife, whose word the Directeur de l'etat civil declined to accept. Four months after the birth, the agency ordered Mattingly to submit to a vaginal examination. After "calls from the media" (according to a Montreal Gazette report) persuaded the agency that such an exam was useless, it finally agreed, on Aug. 26, to grant a birth certificate if Mattingly submitted a doctor-certified copy of her pre-birth ultrasound.

-- A New York Times obituary for former lead singer Jani Lane of the heavy metal band Warrant revealed that

Mr. Lane's birth name (he was born a year after Lee Harvey Oswald assassinated President John F. Kennedy) was John Kennedy Oswald. Rebellious musicians (Warrant's debut album was "Dirty Rotten Filthy Stinking Rich") often adopt provocative stage names to enhance their image, but Mr. Lane must be one of the very few to have abandoned a provocative birth name in favor of a bland one.

### Least Competent Criminals

No Respect: (1) The man who approached tellers at the Eastern Bank in South Boston on Aug. 25 eventually fled empty-handed, but only after one teller had refused his order for "all your money" (she told him she was "closed") and another had scolded him for breaking into the front of the adjacent line and for not removing his hoodie. (2) A man dressed as Gumby was ignored by a 7-Eleven clerk when he tried to rob the store in Rancho Penasquitos, Calif., on Sept. 5. The clerk told "Gumby" not to waste his time, and "Gumby" finally fled. The clerk had such little respect for "Gumby" that he did not even report the "robbery"; it came to light only when his boss was reviewing surveillance video.

### Update

Richard Kreimer (whose appearances in "News of the Weird" in 1991 and 2006 achieved "Classic" status earlier this year) is back, apparently still defiantly malodorous. He recently filed four lawsuits against NJ Transit, alleging that he has been illegally prevented from boarding trains just because he is homeless. (NJ Transit says his behavior and lack of hygiene irritate passengers.) A former Kreimer lawyer told the Newark Star-Ledger in August that Kreimer virtually runs "sting" operations, waiting for people to offend him so he can sue. Kreimer, who tape records all his conversations, told the Star-Ledger that the lawsuits will continue, although he looks forward to one day being able to "close my law practice." However, for now, he says, "Business is booming."

A News of the Weird Classic (January

2005)

When Billy W. Williams, 53, skipped out during his trial for aggravated assault in 2003 in Dallas, Judge Faith Johnson was obviously annoyed, though Williams was nonetheless found guilty in absentia. When Williams was recaptured and returned to her courtroom in October 2004 for sentencing, Judge Johnson organized a "welcome back" party in his "honor," with balloons, streamers and a cake, to create a festive backdrop for her gleeful announcement that she was sentencing him to life in prison.

### Worshipping him, woshopping her

"When I get to Africa, I have to worship him," said Elizabeth Osei, part-time first lady of the Akwamu people of eastern Ghana, speaking of her husband Isaac, who is the Akwamu chief. "When I get back, he has to worship me" (because Elizabeth is the president of the couple's New York City taxi company, where they work 12-hour days when they're not Ghanaian royalty). Isaac's reign, according to an August New York Times report, covers several months a year and requires divine-like wisdom in adjudicating his people's disputes. Another New Yorker with a prestigious double life is Mohamed Mohamed, a state transportation bureaucrat, who recently returned to his cubicle in Buffalo, N.Y., after nine months as prime minister of Somalia. The Buffalo News reported that the Somali native, though shocked by the level of the country's dysfunction, at least got to stand up to "terrorists, pirates and warlords" and "address dignitaries from the United Nations."

### Cultural Diversity

-- The convenient Russian myth that "beer" (up to 10 percent alcohol by volume) is a "soft drink" will end shortly, following the enactment of restrictions signed by President Dmitry Medvedev in July. Beer had been rapidly replacing vodka as the country's primary alcoholic beverage, as people drank it with impunity around the clock in public places (since they pretended they were consuming nothing more powerful than a "cola").

-- Until recently, impoverished

Indonesians sought to cure various illnesses (such as diabetes and high blood pressure) by lying on railroad tracks as trains approached, thus allowing electrical charges from the tracks to course therapeutically through their bodies. A combination of anecdotal successes and dissatisfaction with the state-operated health care system led to the instances in which hundreds at a time lay on the tracks, according to an August Associated Press dispatch.

-- What Goes Around, Comes Around: In February, 12 villagers from a South African shantytown allegedly burned down a pastor's home and killed him out of anger and fear that he was using an "invisible penis" to seduce women. The accused, who are due to answer for their superstition in court in September, according to African Eye News Service, became 11 in May when one of the men died mysteriously, and those 11 are now terrified that the pastor's family has placed an active curse on them.

### America In Decline

-- Direct Pipelines from the Pentagon to U.S. Enemies: (1) A U.S. military investigation disclosed (according to a July Washington Post report) that at least four of the eight Afghan trucking firms involved in a \$2.16 billion Pentagon contract designed to ferry supplies to American troops are likely to have employed subcontractors with direct ties to the Afghan Taliban. (2) United Nations investigators revealed (according to an August New York Times report) that about half of the U.S.-supplied weapons for Ugandan and Burundian troops to battle the Somali terror group al-Shabab have ultimately wound up in al-Shabab's hands. (The poorly paid Ugandan and Burundian troops apparently found arms sales more profitable than fighting terrorists.)

### People With Issues

-- Ned Nefer, 38, pushed a 6-foot mannequin along U.S. Highway 11 in June, for 65 miles from Syracuse, N.Y., to Watertown, N.Y., because "(The mannequin and I) really love the outdoors." The mannequin, Nefer said, is his wife "Teagan," who came to Nefer merely as a head but for whom Nefer constructed a body and "married" in 1986. Said a Watertown social services worker, to the Watertown Daily News, "I wouldn't classify (Nefer) as dangerous at all. He seemed quite happy in his own little world." Nefer's "first" wife passed away, and it is possible, the social services lady said, that this is his way of dealing with the loss.

### Least Competent Criminals

-- Charged with crimes that could send him to prison for life, Gary LaBon, 50, nonetheless chose to defend himself at trial and told the jury in August that any kidnapping, rape or assault he might have committed on the 69-year-old woman in Hawthorne, Calif., in 2009 was "self-defense." LaBon insisted that he was in fear for his life because the woman was a "gang member." Judge Kathryn Solorzano took the unusual step of advising the jury to "disregard most of what Labon said during his argument," according to the Daily Breeze of Torrance, Calif. (Jurors quickly convicted LaBon on all counts, and he awaits sentencing.)



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# OLD NEWS: Self-Taught Artist Gets New York Show

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by David Vachon

Louis J. Caldor, an engineer and art collector who lived in New York City, visited the countryside of Rensselaer County, New York, in April of 1938. While motoring through the town of Hoosick Falls, he stopped outside the W. D. Thomas Pharmacy, where he noticed four paintings in the display window. These oils, offered for sale at prices ranging from three to five dollars each, were the work of a local artist, Anna Mary Moses.

The paintings, which depicted farm labour and rural celebrations, seemed to embody the nostalgic recollections of an older person: everything in them looked old-fashioned. The artist had ignored the rules of perspective that create an illusion of three-dimensional space, and the scenes appeared flat and naïve, like paintings by children or primitive tribesmen.

Caldor was interested in the work of untrained folk artists, and was aware that the leading avant-garde artists of Europe, such as Pablo Picasso, were drawing inspiration from "primitive" art. As he stared at the paintings on display in the drugstore, Caldor felt a rising thrill of discovery. He believed that Anna Mary Moses was extremely talented.

Apparently no other viewers had been so favorably impressed. The proprietor of the pharmacy told Caldor that the work had been gathering dust for about one year, with no buyers.

Caldor brought every one of the paintings, and then obtained directions to Moses's home. He drove straight to the farmhouse where she lived in Eagle Bridge, New York, and he introduced himself to the woman who answered the door. She turned out to be the artist's daughter-in-law. Moses herself was away and was not expected back until the next day.

When Caldor announced that he wanted to buy every Moses painting that he could get, the daughter-in-law told

him she thought there were ten paintings in the house.

Caldor decided to stay in the area overnight. He promised to return to the farmhouse in the morning to meet the artist.

The next day, when Caldor returned to Eagle Bridge, he found Moses at home. She was a lively and attractive widow of seventy-seven. She seemed surprised by Caldor's enthusiasm for her paintings, which nobody else had given such praise. She said that she had once exhibited some oils, along with her canned fruit and jams, at the Cambridge Fair. "I won a prize for my fruit and jam but [none for] pictures," she later recalled.<sup>1</sup>

Caldor told her he planned to show her paintings to gallery owners in New York so that she could have an exhibition there. Her reaction was skeptical. She appeared to suspect that Caldor was a bad judge of art.

Caldor wanted to encourage her to resume painting. After returning to New York City, he bought an artist's sketchbook, a number of canvas boards, and a box of artists' colors, which he

mailed to Moses with a letter. "Just be yourself," he urged, "and express yourself." He added: "Even if you do not do it for anyone else, I will be only too happy if you keep on painting just for me alone . . . Sooner or later I will be able to publicly justify my opinion of you . . . and bring you some measure of respect and recognition for your efforts."<sup>2</sup>

Moses seemed delighted by the free art supplies. She began to spend more time painting and produced many pictures for Caldor to buy.

In the fall of 1939, Caldor arranged for three of Moses's paintings to be entered in a show of "Contemporary Unknown American Painters" at the recently opened Museum of Modern Art in New York. The show's organizer, Sidney Janis, shared Caldor's interest in self-taught painters. He owned paintings by the French primitive painter Henri Rousseau. Despite his naïve style, Rousseau

had been proclaimed legitimate by the world's best-selling artist, Pablo Picasso.

Caldor felt vindicated. He wrote to Moses, "Now my friends and all the others that poked fun at your self-taught 'homespun' style of painting will not make me feel bad any longer."<sup>3</sup>

To Caldor's disappointment, the Museum of Modern Art exhibition was not reviewed in the press, nor was it open to the general public.

Caldor collected the three paintings from Janis and went looking for another venue.

He showed a few of Moses's pictures to Otto Kallir, owner of the newly opened Galerie St. Etienne in Manhattan. Kallir had represented painters, including some primitives, in Europe before immigrating to the United States in 1939. He was open to new ideas in art, but his search for American talent had been disappointing. Confident in his own taste, Kallir was attracted to some of Moses's paintings. One painting of a sugaring-off scene particularly impressed him.

Kallir wanted to see everything by Moses that Caldor had to offer. Kallir later wrote: "After the pictures had been assembled at the gallery I was able to examine them at leisure. All were in old frames [that Moses had found in her attic]. The size of a painting was determined by the available frame. Most were on cardboard or masonite, a few on canvas. The artist had written a title on the back of almost every picture . . . such titles as 'Apple Pickers,' 'All Dressed Up for Sunday,' and 'The Old Churchyard on Sunday Morning.' Only two or three exceeded twenty inches in width."<sup>4</sup>

Kallir agreed to give Moses a show as long as he could choose what would be included. Caldor agreed, and Kallir selected thirty-four paintings for the exhibition, which he decided to call "What a Farm Wife Painted."

On October 8, 1940, one day before the official opening of the exhibition, Kallir invited journalists to view the paintings. He let it be known that Moses was almost eighty, and a reporter for the Herald-Tribune decided to embellish the artist's image. He wrote, "Mrs. Anna Mary Robertson Moses, known to the countryside around Greenwich, New York, as Grandma Moses, began painting

three years ago, when she was approaching 80." The name Grandma Moses was repeated in subsequent reviews until it became the name she was known by.

Caldor and Kallir urged Moses to attend the opening, but she declined, saying she'd seen all the pictures before.

The show was well attended. People liked the paintings but were reluctant to buy them. Even though they were modestly priced—between twenty and two hundred and fifty dollars—only three paintings were sold.

Kallir and Caldor were happy that the exhibition was reviewed by several papers. The New York Times critic Howard Devree saw the show as a sign that primitive art was coming into style. Art Digest called "Grandma Moses" an untaught primitive with the color palette of a needle worker. A short piece in Time magazine noted the nostalgic themes: "Most of her pictures showed scenes and events of farm life: boiling maple sap on the winter snow, rounding up the turkey for Thanksgiving, covered bridges, Model T Fords, bonfires."

Before the exhibit closed, Kallir received a request from New York's Gimbels department store to show Moses's paintings in their large auditorium as part of their annual Thanksgiving Festival in mid-November. Kallir knew that Gimbels was a supporter of modern art and a leader in popular fashion. Whenever the store embraced a new trend, its advertisements drew in the crowds.

Kallir contacted Moses with the exciting news. Moses had not shown any interest in art galleries, but she readily agreed to attend a show of her paintings at Gimbels department store. She asked Carolyn Thomas, owner of the pharmacy in Hoosick Falls where Caldor had first

SEE "OLD" PAGE 11.



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**OCT. 4:** Beans/Ham, Yellow Squash, Peas/Carrots, Cornbread, Spiced Plums.

**OCT. 5:** Chicken a la King, Rice Pilaf, Asparagus, Garden Salad/Ranch, Banana

**OCT. 6:** Salisbury Steak, Mashed Potatoes, California Blend Veggies, Orange.

**OCT. 7:** Pasta Primavera, Spinach, Brussel Sprouts, Roll/Smart Balance, Banana.

**OCT. 10:** Spaghetti/Meat Sauce, Glazed Acorn Squash, Zucchini/Tomatoes, Orange.

**OCT. 11:** Roast Turkey/Gravy, Cauliflower, Baked Sweet Potato, Bread/Smart Balance, Banana.

**OCT. 12:** Tarragon Chicken/Mushroom, Barley, Salad, Broccoli, Carrot Raisin Salad, Banana.

**OCT. 13:** Chili Con Carne, Spanish Rice, Carrots, Cornbread, Jello.

**OCT. 14:** Roast Pork Loin/Mushroom



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**OCT. 25:** Turkey Tetrazzini, Parslied Potatoes, Spinach, Jello, Banana.

**OCT. 26:** Chicken Fajitas/Spanish Rice, Pinto Beans/Flour Tortilla, Cantaloupe.

**OCT. 27:** Beef Stew, Garlic Mashed Potatoes, Scandinavian Mixed Veggies, Bread/Smart Balance, Apple.

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# OLD NEWS REPRINTS: *Grandma Moses Art Show*

from page 10.

seen Moses's paintings, to accompany her to New York.

One of the ads that Gimbels produced about Moses stated: "She's more than a great American artist. She's a great American housewife. The sort of American housewife who has kept the tradition of Thanksgiving alive."

At Caldor's request, Moses brought along loaves of bread, some cakes, and some preserves. These were displayed on a long table. Four hundred people, mostly women, crowded into the hall to see her work and to meet her. Moses recalled, "They took me by surprise. I was in from the backwoods, and I didn't know what they were up to."<sup>5</sup> After the show, Moses was taken on a tour of New York. Suspicious of all the personal attention and resistant to celebrity, she commented, "If people want to make a fuss over me, I just let 'em, but I was the same person before as I am now."<sup>6</sup>

After the Thanksgiving Festival, Moses returned home to Eagle Bridge. Kallir sent her a check to share the profits on the three paintings sold at Galerie St. Etienne, but Moses returned the check with the remark that she was not owed anything and didn't want the money. Moses had a fixed idea of how much a painting should cost. She charged by size, and tried to keep prices stable; but as her reputation began to grow, she was deluged by requests for more work. She received requests by mail for duplicates of paintings she'd sold.

"The public are after me on all sides," Moses wrote to Caldor, explaining that she could no longer sell to him exclusively. "I like to please everybody,"<sup>7</sup> she told him. She was selling paintings to Kallir, who resold them for increasingly large sums, but she also sold to people who dropped by the farmhouse looking for pictures—some for as little as two dollars (6 inches by 8 inches) and some for fifteen dollars (23 inches by 26 inches).

Moses complained to Caldor about the many exhibitions of her work in New York State that had resulted from the show at Gimbels. "There's nothing in it but publicity and I have got enough of that."<sup>8</sup>

Moses found her growing popularity burdensome and distracting, but as demand increased, she rose to the challenge by developing new ways of painting the same themes that had always attracted her.

Celebrities began buying her paintings. Songwriter Cole Porter would hang a Grandma Moses picture in his hotel room wherever he was staying to give a homey atmosphere. Bob Hope, in his January 17, 1946, syndicated column, wrote that he had just bought a barnyard scene by Grandma Moses. "It's so real that every time I walk through the living room I can smell wood smoke. She knocks out a work of art faster than a chorus girl can put on her lipstick."

Moses sometimes painted three or four pictures at the same time: "By the time the sky on the fourth is finished, the sky on the first is dry and I can go on with the mountains, or whatever it is."<sup>9</sup> Even though she was producing four or five paintings in a week, she couldn't meet demand.

In 1947 Grandma Moses contracted with Hallmark Cards to publish full color reproductions of her paintings on Christmas cards. These cards sold in the millions.

Kallir later set up a corporation called Grandma Moses Properties to handle copyright and reproduction rights to her work.

Moses continued painting until a few months before her death in 1961 at the age of 101.

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**Endnotes:**

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- 2 March 20, 1939, quoted in Jane Kallir, *Grandma Moses: The Artist Behind the Myth* (New York: Crown Publishers, 1982), pp. 12-13.
- 3 October 19, 1939, quoted in Jane Kallir, *Grandma Moses: The Artist Behind the Myth*, p. 13.
- 4 Otto Kallir, *Grandma Moses* (New York: Harry N. Abrams, Inc., 1973), pp. 24-25.
- 5 *Grandma Moses, My Life's History*, pp. 130-131.
- 6 "Grandma Moses Just Paints," *New York World-Telegram*, November 15, 1940.
- 7 October 11, 1940, quoted in Jane Kallir, *Grandma Moses: The Artist Behind the Myth*, p. 16.
- 8 February 28, 1941, quoted in Jane Kallir, *Grandma Moses: The Artist Behind the Myth*, p. 16.
- 9 *Life Magazine*, October 25, 1948.

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Call Chuck at 583-8498 for all the information.

## LOU GEHRIG'S DISEASE SUPPORT GROUP

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

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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."

## SRDA CALENDAR

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

## LIVING WITH OSTEOARTHRITIS?

Osteoarthritis does not only strike the knees, hips and hands. In an estimated one million Americans, it also affects the small, vulnerable joints of the neck, and can cause sudden attacks of severe pain that may radiate into the head and arms.

How can they ease the pain, deal

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

## AARP SCHEDULE OF ACTIVITIES

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

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

## TOASTMASTERS

**What:** Pueblo Toastmasters #179 Public Speaking Class

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

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

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

## STEP-UP PROGRAM

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

## ALZHEIMER'S SUPPORT

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

## COMMUNITY BLOOD DRIVES

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

## JOB SEEKERS

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

## HOW DO YOU FEEL?

Come and join us for C.H.A.N.G.E. Canceling Habits Affirming New Goals Easily at 1:00 P.M. on the 3rd Saturday every month at the Rawlings Library 100 E. Abriendo Ave. Pueblo, Colorado. For more information please contact: Ramona Lombard (719) 583-2732 [ramonalombard@me.com](mailto:ramonalombard@me.com) Ramona Lombard.com

## GUESTS ARE ALWAYS WELCOME

Please join us for our monthly potluck luncheon, 11:45 to 1:45, at the PW Memorial Recreational Center. Plan your covered dish or dessert to share. Please bring your own table service as well. Coffee and tea will be provided.

Directions to the center; two signs on Joe Martinez Blvd. will alert you to Byrd Street. Turn south on Byrd and east to 230 E George Dr, Pueblo West.

For information call 647-8969 or 404-4413 (membership committee).

## THE BREAKFAST CLUB

The Southern Colorado Chapter of the Breakfast Club is for singles 50+. The group holds its monthly breakfast at the Golden Corral. Our next meeting will be October 15th 2011. The purpose of the club is to provide a safe comfortable setting for active single men and women over the age of fifty to meet others, make friends and have fun. Registration at 8:30 am. Breakfast shortly thereafter.

Please RSVP to 719-242-8762.

## ADULT SURVIVORS OF CHILDHOOD SEXUAL ABUSE

WINGS provides therapist facilitated support groups for men and women in which survivors are believed, accepted and no longer alone. There is a women's group on Tuesday and Thursday evenings. For more information contact the WINGS office at 1-800-373-8671. Visit our website at [www.wingsfound.org](http://www.wingsfound.org).

## SRDA ODDS & ENDS

Please note that our New Latin Dancing Exercise Class is starting Oct. 4. Our last Cripple Creek trip will be on October 7. The Tumblin Grill Trip will be on November 4, and of course all our regular activities are in place. If you see something that catches your eye please call and ask us about it. Our phone Number is 404-0945. Grab a friend, tell a friend and come out and join us.

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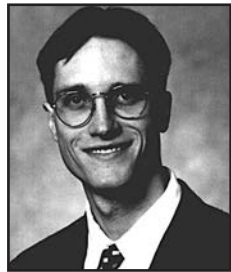
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# Finances: Create And Keep Wealth

## The Number One Investing Technique



by Ron Phillips

What is the most important investing technique available? Is it technical or fundamental analysis? Is it value or growth investing? Is it low P/E investing? Or momentum investing? Or alternative assets like commodities? The answer: psychology.

Three investing-psychology biggies are accurate thinking, informed decision-making and calculated risk-taking. These skills will help you filter through the media clutter, bad advice, lies and emotions that come along with the game of investing.

### Principle 1: Accurate Thinking

While speaking with investors, I run across many deeply-held misconceptions. Some think that CDs are the safest investment. They are not. They are subject to interest-rate risk and inflation risk. Some believe in guaranteed real estate investments. As we have seen recently, real estate is anything but stable and definitely not guaranteed. Some think they are diverse if they own

8 different mutual funds. They may not be if those funds are holding similar or identical investments.

To have accurate thinking, you need investing knowledge. Not everyone has this solid foundation. If you need more fundamentals, you can contact me and request a free copy of my first book, Investing To Win. I wrote this 100-page book as if I was giving investing basics to my kids. I wanted it factual and easy-to-read. This will give you the groundwork needed for accurate thinking.

### Principle 2: Informed Decision-Making

The most vital part to this principle is information. Make sure you are getting high-quality information from a variety of respected sources. Then do your own thinking.

Another crucial piece is emotions. For example, an investor has two different advisors. One is more likeable than the other. He has better "bedside manner" and is more polished. Yet, the

second advisor provides more and better information and does not exaggerate claims. This is a moment to gain control of our emotions and work with the more-informative advisor.

More emotional roadblocks are market swings and advances. If the market has already dropped significantly, it is probably too late to sell. The damage is done. Should an investor still sell low, on emotion, only to buy back later at a higher price?!

Be informed and in control. Why was Warren Buffett buying during The Great Recession and this recent market correction? He is in control of his investor psychology.

### Principle 3: Calculated Risk-Taking

Another risk is opportunity cost. That means if an investor plays it too safe they may be missing growth opportunities.

The S&P 500 companies are expected to be at historic high earnings this year and next year. The U.S. economy is estimated to be higher every

year up to and including the year 2016.

Now could be the time to ignore the pessimism, pull the money from the mattress and consider more calculated risks.

"We simply attempt to be fearful when others are greedy and to be greedy only when others are fearful."

Warren Buffett

"A woman's guess is much more accurate than a man's certainty."

Rudyard Kipling

*Ron Phillips is an Independent Financial Advisor and a Pueblo, Colorado native. He and his wife are currently raising their two sons in Pueblo. For a free consultation visit [www.RetireIQ.info](http://www.RetireIQ.info) or leave a message on his prerecorded voicemail at 924-5070. Simply mention Promo Code #1001 when contacting the author.*

## Just How Much Life Insurance Do You Need?

(NAPSI)—The old "rules of thumb" often used in buying life insurance may be obsolete. In fact, getting life insurance may be simpler than many people realize, according to a leading financial security company.

"When determining the amount of life insurance that is ideally needed, there's no 'one size fits all,'" said Dave Simbro, Northwestern Mutual vice president—life products. "It's important to consider several key factors and work with a trusted advisor who can

take into account your individual circumstances."

### How to Decide

Here are some suggested factors in determining how much and what type of life insurance is right for you:

- Age and number of family members dependent on your financial support
- Existing debt (such as car payments, student loans or mortgage)
- Risk tolerance and investment objectives

Existing planning, savings, life insurance, investments, retirement programs or other assets

- Current and expected income
- Estate tax liability (current and expected)
- Current health
- Children with special needs or blended family considerations
- Expected inheritance
- Monthly or yearly budget.

### Something Else To Consider

Simbro said it's also important to regularly review the designated beneficiaries of life insurance. "You've taken all the right steps to safeguard your financial security and your family's financial well-being by purchasing life insurance, but for your planning to have full effect it's also critical that you select and regularly review your designated beneficiaries so you can be confident your intentions will be fulfilled expediently and in accordance with your wishes," he said.

"The impact of an incorrect

choice can create challenges," Simbro added. "In cases where there are more complex circumstances, such as those that include prior marriage, blended families or family-owned businesses, additional planning and extra consideration may be required to ensure that all scenarios have been taken into account. This is why it's important to get expert advice."

### Don't Go It Alone

Northwestern Mutual offers interactive calculators to help you determine your insurance needs, retirement plan and college savings budget. In addition, working with a financial advisor is an easy way to keep your plans on track; a trusted professional helps ensure that you identify the right solutions to meet your financial needs and help reach your long-term goals.

### Learn More

For more information or to find a representative nearby, visit the Office Locator at [www.northwesternmutual.com](http://www.northwesternmutual.com).

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# Finances: Create And Keep Wealth

## Here's A One-Trick Pony.....

by Gary Neiens-Raymond James Financial Services, Inc.

*That's all that horse can do* – but it's the principal source of his revenue. The words are those of songwriter Paul Simon. It's an old song but it seems to be playing in Washington today. This president is a one-trick pony. He confirmed this with more big government proposals to remedy a tepid economy. As mentioned in a previous article; gridlock, as things now stand is good.

Unfortunately though, the stock market has also been in gridlock. At this writing to S&P (Standard and Poors) downside support level of 1100-1120 has not been violated meaningfully. The NASDAQ market even recorded its best week in 2 years according to Raymond James Financials' Chief Investment Strategist, Jeff Saut.

The bullish case for stocks resides outside of Washington. Scott Brown (Raymond James Chief Economist) points out that for companies "cash positions are strong; debt service burdens

are low". Brown also says that residential housing is unlikely to get better soon and the economy is likely to face headwinds in the coming quarters... but this doesn't necessarily mean the market will falter.

Elsewhere the inflation figure for August came in on the high side. I thought it was noteworthy that the apparel component of the CPI (Consumer Price Index) has risen more in the last four months than in the previous 23 years. This might be a tough indicator for inflation if you even are getting it from a segment that often employs something resembling slave labor and hasn't been inflationary for years.

So, where does stock market go from here? My guess remains that we stay in limbo. The T.V. pundits keep wanting us to believe that the U.S. market woes are induced by the Greek Debt situation. I doubt it. Our problems are home-grown. The bureaucrats in Washington are running the show. In 2009 there were 69,676 pages in the federal Register of Regulations. Regulations are

something that are costly and detrimental to business. The figure now stands at over 82,590 pages (source: Office of Federal Register). Simply put, you don't get robust business conditions when bureaucrats and academicians are formulating business restricting regulations. The Reagan administration had brought the page count of regulation down to 53,376 in 1988. However no administration since has shown any reticence about growing government and regulation. In 1963 the final year of JFK there were 14,842 pages of regulation... but I guess we're all safer now. Or are we?

I imagine the Greek situation has been fairly well discounted by the markets. I'm not sure the percolating trouble in the Mideast has been properly discounted and I'm also unsure whether a debilitated U.S. dollar has been properly discounted, so the market will have to sort this all. Hopefully the 1100 S&P level will survive these tests.

In another development, I was glad to see Ford Motor (NYSE: F) take on the corrupt government auto bailout in its television ads. In the television ads (called "Drive One") a Ford buyer is asked why he bought a Ford product. The buyer when asked responds, "I wasn't going to buy another car that was bailed out by our government". The buyer (Chris) in the ad continues. "I was going to buy from a manufacturer that's standing on their own: win, lose, or draw. That's what America is about; taking the chance to succeed and understanding when you fail that you gotta pick yourself up and go back to work". Ford I think placed

a good ad. They didn't even get into the smelly corrupt mess of the GM and Chrysler bailouts – but they hit a target. Needless to say their competitors were not pleased.

Good luck and good investing. Gary Neiens is a Financial Advisor/Investment Broker at Raymond James Financial Services, Inc., Member FINRA/SIPC - 310 S. Victoria Ave, Ste. G, Pueblo, CO 81003  
Phone: 719-545-2900  
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# Home Sweet Home



## Small Trees Can Put On A Wonderfully Big Show

by Marty Ross

The importance of small trees in gardens of any size simply can't be measured.

Large trees are magnificent monuments in the landscape, but small trees can be equally significant landmarks in your own backyard. Big trees take your eyes to the sky; small trees shade a space, such as a patio, without dominating it. They define the flow of the eye and the feet through a garden, and punctuate the views. Small trees have a way of keeping the experience of a garden intimate and inviting.

"Most people want to look at things that are in scale with them, at their eye level, and if you choose the right small tree with the right form, you can create a great sense of place," says Brian Kissinger, a garden designer and the director of horticulture at Desert Botanical Garden in Phoenix. "I use small trees for visual layering," he says. "They help you build up a backdrop, create niches in the garden; they have lots of impact."

In gardens in the desert Southwest, Kissinger plants little-leaf palo verde trees, which grow to only about 20 feet tall. They thrive in heat, tolerate drought and bloom in spring, when they're covered with bright yellow flowers. He likes to contrast the graceful habit of palo verde with sculptural cacti. Kissinger, who grew up in the Midwest, used to plant sweetbay magnolia trees, crabapples, redbuds and other small

specimens in the richly textured gardens he designed in the Kansas City area.

Small trees have lots of advantages. They fit neatly in under the canopy of large trees in expansive gardens, and they're not likely to outgrow their spaces. Many small trees also bloom profusely, putting on a brilliant, outsized display: crabapples, dogwoods and redbuds steal the show in spring gardens before the large trees even leaf out. These little trees are also prized for their handsome structure: They're not just lollipops with green tops, but have characteristic shapes that add to the drama of a garden.

Trees sold at garden shops are all relatively small, but look closely at plant tags and you'll discover that the mature height of oaks, maples, birches, willows and other trees can be 50 feet or more. They're fine if you have plenty of room (and no overhead power lines), although even a large garden can really only accommodate one or two big oaks. Small trees, which generally grow to about 20 feet (and no more than 30), suit the scale of small gardens much better. When you stick with smaller specimens, you can also plant more of them.

No one tree is right for every garden. "Most people like trees, but you have to choose them carefully," says Ivan Katzer, an arborist in the Kansas City area. "A great tree is one that is appropriate for the site -- for the exposure and conditions," he says.

Katzer strongly recommends small trees, and he includes large shrubs

in the same category. Cornelian cherry (Cornus mas), which grows slowly to 15 feet to 20 feet tall, is a showy, very small, early blooming tree on his list of favorites. He also recommends serviceberry (Amelanchier) for its sparkling bloom and blazing fall color. You may have to do some research and then shop around to find the right small tree (or large shrub) for your space, Katzer says, but you'll be glad you did.

Bill Thomas, director of the gracious Chanticleer Gardens in Wayne, Pa., near Philadelphia, especially likes sweetbay magnolia trees for their small size and their fragrant, creamy white flowers. Henry Hicks, a hardy evergreen cultivar grown at Chanticleer, can be planted quite close to a house, Thomas says.

"It's very accommodating," he says. "The flowers are small, but it blooms over a long period of time, so you can really enjoy the fragrance."

Thomas also likes whitebud, the white variety of our native redbud tree, for its delicate flowers and interesting structure. The flowers are "a crisp, clean white" in the spring, he says; they look especially striking against a brick house. The heart-shaped leaves cast a pretty shade in the summer months, and a redbud's dark silhouette is beautiful against the snow in winter. Although redbuds grow to about 25 feet tall, you can keep them much smaller by pruning them every year or two, or even by cutting them to the ground from time to time.

"It will come right back," Thomas says, sending up lots of shoots that can be thinned to just a few of the strongest. Chaste tree (Vitex) gets the same treatment at Chanticleer. "I think it's best if you whack it back every year," he says. The vigorous new growth reaches 10 or 15 feet by mid- to late summer, with silvery-blue flowers



Many Japanese maple trees are small and slow-growing enough to plant in pots, where they have lots of charm. Check the mature size before you buy a Japanese maple: You'll find quite a few are not small trees at all. photo: Marty Ross

at the tips of the branches.

### TERRIFIC SMALL TREES

Fall is an excellent time to plant small trees. Here are some top choices:

-- Dogwood (Cornus florida) is a beautiful tree for southern gardens, with white or pink flowers in spring and bright red berries in fall.

-- Cornelian cherry (Cornus mas) has masses of yellow flowers in spring and grows in sun or part shade.

-- Fringe tree (Chioanthus virginicus) is covered with delicate, thread-like white flowers in early summer; it is very pretty planted in groves.

-- Crabapple (Malus) trees are hardy and adaptable. They are known for their copious spring bloom; flowers may be white, pink, red or deep magenta. Look for new disease-resistant varieties.

-- Redbud (Cercis canadensis) and whitebud (C. canadensis Alba) are tough trees with innumerable tiny flowers all along the branches in spring. Most have bright yellow fall foliage.

-- Japanese maple: These are

SEE "SMALL" PAGE 19.

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# There's Nothing Like A Holiday



## That Fresh Mountain Air Brings Spirituality

by Robin L. Grasso - A Senior at University of Colorado-Colorado Springs

"Ahhhhh....." I sighed as I breathed in the fresh mountain air of Allen's Park, CO, one evening in late July. The air was like nothing else I had ever experienced.



Bird's eye view of inside the "Chapel on the Rock."

It was fragrant with wildflowers, pine trees, rushing water, and an invigorating scent I could only describe as fresh. Walking up the steps to St. Malo's Catholic Retreat Center where I would stay with my mom and dad for a peaceful weekend escape, I knew this was going to be a wonderful time.

We entered into our rooms and fell asleep as soon as possible. It was one

of the best night's sleeps I had in a long time because everything was so quiet. No one running through the hallways and hearing all the commotion at night in the dorms. No loud talking. Just peace. Waking up in the morning and after eating a delicious breakfast in the dining hall, we would sit on our balconies outside our rooms, our feet up on the railing watching the sun and clouds roll off the grand Mt. Meeker that was right in our backyard. This was the life.

St. Malo's is designed to be a meditative, prayerful place of sanctuary for people wishing



Retreat Center at St. Malo's.



Back view from the "Chapel on the Rock" at St. Malo's.

to deepen their Catholic/Christian faith. There was a small chapel down the hall from our rooms for anyone to go and pray at any time. There were outdoor prayer trails that wove in and out of majestic trees and refreshing creeks, most notably a Rosary trail and a Pope John Paul II trail, so named because it followed the path the Pope walked when he visited years ago. My favorite place was probably the "Chapel on the Rock" - a small stone chapel built right on top of a huge boulder. It was lovely in its simplicity. Inside held the charm of an old



Bird's eye view of the St. Malo area.

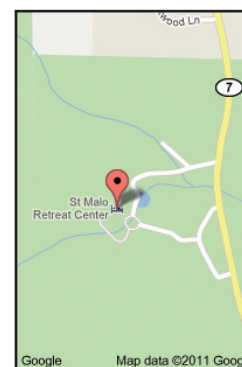
church house with wooden pews seating only about 80 total, a beautiful stone altar, and delicate stained glass windows in an intimate and holy setting.

We stayed two nights and one day at St. Malo's, but even that short amount of time set the pace for a wonderful week and remainder of summer break ahead.

We got to relax, nestled in a picturesque corner of the great Rocky Mountains while reading

books, reflecting on God's love for us, and spending irreplaceable time together as a family. We love to travel and have been to many places in the United States. But going somewhere magnificent does not have to be that far. Indeed, St. Malo's Retreat Center is a true gem located right here in Colorado, complete with comfortable amenities, God's divine serenity, and . . . that fresh mountain air.

From St. Malo's website: Camp

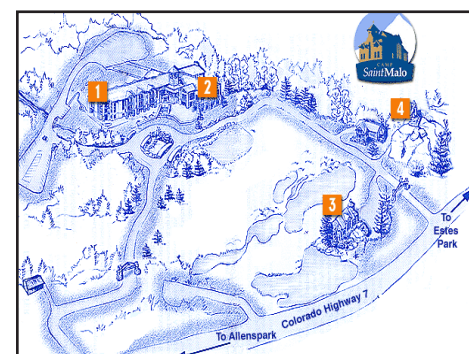


Saint Malo Catholic Retreat, Conference and Spiritual Center welcomes all religious denominations to its serene and contemplative retreat settings in the mountains of Colorado and encourages all visitors to renew their spiritual lives by means of prayer and reflection.

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More Info: 10758 Highway 7 · Allenspark, Colorado 80510 (12 Miles South of Rocky Mountain National Park entrance at Estes Park) Phone: (303) 747-0201 · Fax: (303) 747-2892 [info@saintmalo.org](mailto:info@saintmalo.org)

- Pictures taken by Robin, Jeanne and Jim Grasso.



Take a tour of St. Malo's from their website [info@stmalo.org](mailto:info@stmalo.org): 1) suite 315, 2) from the second floor, 3) from the statue of Christ, 4) from the chapel



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## BBB:” Got Conflict - Get Yourself Resolution

by Katie Carrol

Businesses -- especially during these challenging times -- are inundated with conflict. Everything from customer service issues, coworker disputes to managerial challenges are an inevitable part of our professional lives. Understanding the dynamics and characteristics of conflict and ultimately how to resolve them, is imperative to our success.

That's the impetus behind the sixth annual Conflict Resolution Month Conference, which will be held on Thursday, October 20 from 8:30 AM to 4:30 PM at the Nikola Tesla Education Opportunity Center - 2560 International Circle in Colorado Springs.

The issue is so significant that Governor John Hickenlooper has endorsed it by proclamation. A number of experts, professionals and agencies specializing in resolving conflict will introduce community members to conflict resolution techniques and share stories of success.

The keynote speaker is County Court Judge, Regina Walter of the Fourth Judicial District.

Pre-registration is required to attend and space is limited. The cost is \$25 and includes lunch.

Professional development credits for attorneys and educators are available. To purchase your tickets on-

**The fine folks at Argus Home Care and Argus Alert Are Proud To Sponsor the *Senior Safety* page for all the loyal readers of *Senior Beacon*. Enjoy this month's page. Kit Jacobson of Argus Home Care and Argus Alert invites you to drop by their offices in Pueblo or Cañon City or call them at the numbers in their ad below.**

line, go to [www.blacktie-colorado.com/rsvp](http://www.blacktie-colorado.com/rsvp) and enter event code: BBB1020 (All one word, not case sensitive).

The Conflict Resolution Month Conference is sponsored by the Better Business Bureau of Southern Colorado, the Office of the Fourth Judicial Dis-

trict; School District 11 and Phoenix Strategies, Inc.

For more information, please contact Annie Cohen at 719-266-8181 or visit [customerservice@phoenixstrategies.biz](mailto:customerservice@phoenixstrategies.biz).

## MEDICARE

from page 1.

America and Sterling are leaving Colorado. Beneficiaries receiving prescription drug benefits through these companies will need to change drug plans.

For Part D, the standard benefit is a \$320 deductible and the initial coverage level is \$2,930 (of which the beneficiary is responsible for \$652.50). The coverage gap (Coverage Gap) is \$3727.50 of which 50% or \$1863.75 depending on the number of name brand and generics that are taken will be paid by the pharmaceutical companies as part of the health care reform provisions and the other 50% by the beneficiary. Beneficiaries who incur more \$6657.50 in pharmaceutical costs will reach the catastrophic coverage limit and be responsible for 5% of the costs of

drugs. Those whose monthly income is less than \$1354 (couples \$1,821) with resources of less than \$12,640 for an individual (\$25,260 for a couple) can qualify for Extra Help through Social Security Administration and receive assistance with premiums, deductibles, and co-payments.

There will also be several changes for beneficiaries who are enrolled in Medicare Advantage Plans. Some beneficiaries enrolled in Aetna will be required to select a new Medicare Advantage plan as they are dropping one of their plans and Anthem Blue Cross/Blue Shield will be adding a new plan. Aetna, Anthem, Kaiser Permanente and Secure Horizons will again offer zero premium plans.

Most of the companies selling Medicare Advantage plans including Humana, Kaiser Permanente, Rocky Mountain Health Plans, Colorado Access, Denver Health and Clear Choice (San Luis Valley) will be offering plans similar to previous years. Premiums with some plans will be the same as 2011; others will see a substantial increase of 10 to 20% while others will be reduced. In network, out-of-pocket costs range from \$2350 to \$5000 for these plans.

For those beneficiaries who have taken advantage of Special Needs Plans, Colorado Access, Denver Health, Kaiser Permanente, and United Health Care will continue to offer special plans to meet the needs of Medicare and Medicaid beneficiaries. All of the plans have a \$320 annual deductible.

Individuals who want an alternative to health plans may want to explore purchasing a Medicare Supplement. Medicare Supplements are provided by private companies and follow standardized plans. When a person is initially eligible for Medicare, coverage is available without underwriting. Individuals who switch companies after the initial eligibility for Medicare may be subject to underwriting.

Health plans and prescription drug plans are rated on a star system on such things as quality of care, client satisfaction, and other factors. Companies receiving a five-star rating are allowed to enroll beneficiaries for a twelve-month period. Starting on December 8, Kaiser

Permanente will be continuing to enroll beneficiaries based on their five-star rating. Other companies will only be able to enroll beneficiaries who are low income and eligible for the Medicare Savings Program.

Is your head spinning yet? If so, attending Medicare Monday can help you make sense of these and other changes in Medicare for 2012. Taught by specialists in Medicare and Medicaid counseling, and offered at the Pueblo YMCA (3200 Spaulding Ave, Pueblo 81108), the session is designed to provide you with a FREE overview of how Medicare works and a summary of changes. In addition, beneficiaries will have an opportunity to do comparison shopping as representatives from health plans and/or Medicare supplement plans will be available at the Medicare Monday events. Attendees who still have questions can request a follow-up phone consultation by a CGS Medicare Specialist. Reservations are suggested. To make a reservation call 1-866-499-5723. Refreshments and support provided by the Life Care Center of Pueblo and University Park Care Center.

*Eileen Doherty, M.S. is the Executive Director of Senior Answers and Services and the Colorado Gerontological Society. She has more than 35 years of experience in gerontology in administration, research, training and education, and clinical practice. She can be reached at 303-333-3482 or at [doherty001@att.net](mailto:doherty001@att.net).*



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# There's Nothing Like A Holiday



## Cruising From Boston to Bermuda, Surf And Turf

by David G. Molyneux - *TheTravelMavens.com*

### CRUISING FROM BOSTON TO BERMUDA, SURF AND TURF ON REFURBISHED NORWEGIAN DAWN

(Boston) The weekly cruise from Boston to Bermuda and back on Norwegian Dawn, May through October on Friday afternoons, is a unique vacation. While some other ships sail to Bermuda in summer on cruises of various timing from New York and Baltimore, the seven-night Boston voyage seems to offer the best yin and yang of surf and turf.

Not only do you get three lazy days at sea, but also three days to explore Bermuda from the dock outside your cruise ship cabin.

Then, there's Boston, and the opportunity to book a hotel and hang around one of the country's most delightful cities on either end of the cruise. Downtown Boston is modern and easily walkable, with self-guided treks that

will take you along the waterfront and to such historic sites as the Freedom Trial. Boston features top shopping, seafood restaurants, and an efficient subway system with stops at local icons such as Harvard Square and baseball's Fenway Park.

If you cruise through late October 2011, you will be among the first passengers to see the newly renovated Norwegian Dawn, which is the only cruise ship to make the seasonal Boston-Bermuda run, floating out to sea past Cape Cod and Martha's Vineyard. (When fall's chill arrives, the vessel heads south to Miami for its winter season in the Caribbean.)

Last-minute purchases of fall cruises, after children are back in school, often are a bargain. In early September, Norwegian was advertising the seven-night Boston-Bermuda trips as low as \$449 per person for two in an outside cabin and \$399 in an inside cabin.

The 2,244-passenger Dawn debuted in 2002 at the early stages of

NCL's Freestyle Cruising approach to dinner – eating whenever you wanted in any of at least half a dozen different restaurants. During the past nine years, while the rest of the cruising world copied many of Norwegian's dining innovations, the Dawn faded a bit and was in need of renovation.

During drydock in the spring, NCL spruced up Dawn's cabins with new carpets and furnishings, including flat-screen televisions, and added the Moderno Churrascaria restaurant (in the space previously occupied by Tex Mex). The new restaurant, like the popular Brazilian steakhouse on the much newer Norw-



Passengers from Norwegian Dawn ride a ferry from Heritage Wharf in Bermuda toward Hamilton. photo: David Molyneux

gian Epic, features a large salad bar and roaming passadors, the servers. Meats – including steak, sausages, lamb, and chicken – arrive every few minutes on skewers until you say uncle, turning over a table pad from green to red. Lamb chops, sirloin steak, and marinated chicken were particularly good, worth paying the restaurant's added fee of \$20 per person.

The biggest change on Dawn is forward on Deck 12, where Norwegian has moved out the popular Spinnaker Lounge (now on Deck 8) and some other public rooms to install new cabins and suites.

Views from the old Spinnaker Lounge's floor-to-ceiling windows, high above the bow, are now dedicated to the passengers booked in four Owner's Suites, two on the corners and two in the middle, sleeping four-six people. Each of the Owners Suites has a separate bedroom, with additional sleeping capability in the living room. The two middle suites, which have a second interior bedroom, can be connected with a corner suite for a large family.

On either side of the ship, near the bow on Deck 12, are a dozen new Family Suites with a queen-sized bed, a pullout sofa and a murphy bed (folded down from the wall). Ten of the suites have balconies; all are at least 400 square feet, spacious but not offering a lot of personal privacy, even with the room screens that pull out around the queen-sized bed. The rest of the new cabins on Deck 12 are interior rooms.

In May 2012, the Norwegian Dawn will be back in Beantown for the summer, cruising to Bermuda out of a renovated port that has been spruced up, repainted and modernized. Boston's port is convenient, only a few minutes from the local airport, train station, or the eastern end of Interstate 90.

In June 2012, the 2,974-passenger Carnival Glory will inaugurate cruises north from Boston, on four-night and five-night trips to Saint John, New Brunswick, and Halifax, Nova Scotia.

Other regularly scheduled Bermuda cruises from the East Coast in 2012 include: Norwegian Star out of New York (7 nights); Holland America's Veendam out of New York (7 nights); Celebrity Summit out of Bayonne, N.J. (7 nights from New York Harbor's Cape Liberty); Royal Caribbean's Explorer of the Seas out of Bayonne (5 and 7 nights) and Enchantment of the Seas out of Baltimore (6 nights Bermuda only, and 8 nights that include stops in Boston and Newport, R.I.).

Bermuda, which is 640 miles east-southeast from Cape Hatteras, NC, SEE "CRUISING" PAGE 19.



## Remember the moments in your life when you experienced INCREDIBLE FREEDOM?

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\*Kaiser Permanente Senior Advantage (HMO) plans are also available for individuals.



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# Home Sweet Home



## Room To Grow Now That Kids Are Moving Out

by Mary G. Pepitone

As your college-aged student flies the nest, vultures may be circling to claim the room in which your son or daughter grew. Siblings may covet the semi-abandoned room, as parents dream of having more space for an office, crafts, library or guests.

"Changing a child's room into an adult space is a process for both the parents and child," says Kevin Sharkey, senior vice president and executive editorial director with Martha Stewart Living. "First and foremost, you don't want the transition to be too abrupt."

Most parents aren't ready to push the university-bound fledgling out of the nest completely. No matter if your college coed has been away for one month or one year, Sharkey says communication is key before others permanently stake claims to childhood digs.

"A bedroom that looks abandoned is not usable space in your home," Sharkey says. "View this transition as an opportunity to redecorate; to create a sophisticated space while keeping some of its original personality."

Communication is key before beginning the transformation, because you don't want your departing child to feel like "a man without a country," Sharkey says.

Start by going through items in the room -- preferably with the child -- by packing away things that have sen-

timental value. Donate everything that has no use or attachment. Sharkey says to keep favorite pieces of furniture or most-loved books on an existing bookshelf.

"Parents should be sensitive to the fact that children's rooms are a personal space in which they grew," he says. "Nothing could be worse for the child than to feel his or her identity has been erased from the home."

Before starting any renovations or redecorating, consider the budget. Make a list of new decorative elements you want to transform the space -- paint, flooring, furniture, linens and pillows -- so you won't spend money haphazardly.

Sharkey says making childhood bedrooms more functional during the time they are away might be as easy as "dressing it in a different way." Instead of having a bed be the focal point of the room, consider purchasing a day bed and placing it flush against the wall. Dress it up with neutral linens and decorative pillows so, during the day, it can also function as a sofa and provide a comfortable place to relax.

Sharkey says even though remaining family members may have distinct ideas about the room's transformation, renovating the space is a gradual process. Repurposing the room into a craft space, library or home office is more easily accomplished with the use of modular furniture that is easily customizable.

In 2011, Martha Stewart Liv-

ing launched a line of organizational system and crafting/home office furniture through Home Decorators Collection. The line includes tables of varying heights, hutches and storage/filing/cubby cabinetry.

Furniture comes in Martha Stewart-style colors: Picket Fence (white), Sharkey Gray (light charcoal) and Rhododendron Leaf (soft green). Modular pieces range in price with nothing costing more than \$400. Items like a hutch can be an attractive piece of furniture that has drawers for the grown child's clothing, but also has a space that can be used for a craft center, Sharkey says.

Consider borrowing inspiration from an upscale hotel suite to repurpose the room, by adding a television, computer, desk and chair. This makes the room welcoming and functional for a returning college-aged child, all while the room continues to evolve.

The calmer you keep the design -- with minimal patterns and soothing colors, the more sophisticated and bigger the space will seem. The window treatments should be simple, such as Roman shades or blinds in neutral colors. Bellowy curtains intrude into a room, may give off a babyish vibe and take up precious space. If the room has an adjoining bathroom, consider purchasing new linens and replace lighting and/or sink fixtures.

Sharkey says to consider using the child's favorite color as an accent in the room. Avoid built-ins and use multi-purpose modular furniture to avoid dec-



Childhood rooms can become crafty in the absence of college-aged children. The Martha Stewart Living Craft modular pieces features customizable cubby organizers, which start at \$24.

photo: Martha Stewart Living Home Decorators Collection

orating dilemmas as the space continues to evolve.

The ultimate goal in repurposing a child's old room is to downsize, and have it fit a family's current needs, not create more room for clutter. "A sad commentary would be if the child's room became a catch-all or junk room," Sharkey says.

After communicating design plans for the room, consider your son or daughter's new independence when making any changes.

"Look at the change as an opportunity to renew the room," Sharkey says. "As parents, send the message that even though your children are growing, they will always have a space in your home."

To view Martha Stewart Living's latest line of furniture, go to [www.homedecorators.com](http://www.homedecorators.com), search "Martha Stewart."

## Cruising

from page 18.

and about 1,100 miles northeast of Miami, is a British overseas territory that is easy to explore for shopping, beaches, and golf. If you want to look local, bring knee socks to wear with your Bermuda shorts, and it wouldn't hurt to put on a button-down shirt with necktie.

As long as the local bus drivers don't pull one of their strikes (as they did in August 2011), public transportation will take you anywhere you want to go, such as visiting the towns of Hamilton and St. George's -- oldest of the British colony towns -- or grabbing a towel from the ship and heading

to one of the islands' many beaches. I bought a three-day pass for \$28 that included rides on ferries and buses all over Bermuda.

In late summer, be aware that tropical storms may alter your itinerary. In August, the Boston cruise a week ahead of mine caught some rain, and the cruise a week behind me spent some extra time at sea dodging the effects of Hurricane Irene. My cruise was all sunshine and lazy days.

David Molyneaux writes monthly about cruising. He is editor of [TheTravelMavens.com](http://TheTravelMavens.com)

## Small Trees

from page 15.

handsomely sculptural little trees with beautiful, usually intricately incised leaves. Many Japanese maples have magnificent fall color. Check the mature size before you plant; not all Japanese maples are small in stature.

-- Crape myrtle (*Lagerstroemia*): These warm-climate trees bloom for two months or more in summer. The pale, smooth, exfoliating trunks are pretty year-round. Look for new cultivars for colder climates.

-- Chaste tree (*Vitex*) has silvery gray-green leaves and beautiful blue flower spikes in summer. It can be pruned hard to maintain a small stature.

-- Serviceberry (*Amelanchier*) has white flowers in spring, dark red or

blue berries in summer, and fiery red fall foliage. It often grows as a multi-trunk specimen.

-- Sweetbay magnolia (*Magnolia virginiana*) grows slowly to about 20 feet; Henry Hicks is an evergreen cultivar recommended for colder climates.

-- Many deciduous magnolias (*M. soulangeana*, the so-called tulip magnolias) grow to be quite large trees. They bloom in spring; Ann and Jane are smaller cultivars in the group known as the "little girls".

Sources:

-- Fairweather Gardens, <http://www.fairweathergardens.com/>

-- Forest Farm, <http://www.forestfarm.com/>

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## Probiotic Powerhouse

(NAPSI)-Beneficial bacteria, known as probiotics, naturally live in our digestive tract, but they need regular replenishing. This dynamic community of micro-organisms is disrupted by antibiotics, stress, alcohol, smoking, pollution and simply growing older. Fortunately, it's possible to achieve the optimal balance you need for digestive and immune health, simply by eating a cup of organic yogurt.

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To learn more, visit the Web site at [www.stonyfield.com](http://www.stonyfield.com).

# Social Security & You

from Melinda Minor, District Manager - Pueblo



## 100 DISABILITY CONDITIONS FAST-TRACKED

Here's some important news if you're applying for Social Security disability benefits for yourself or a loved one. There are 100 conditions which qualify for an expedited process known as Compassionate Allowances.

Compassionate Allowances, which began in December 2007, are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits.

"We have an obligation to award benefits quickly to people whose medical conditions are so serious they clearly meet our disability standards," said Michael J. Astrue, Commissioner of Social Security. "We are now able to do precisely that for 100 severe conditions."

The Compassionate Allowances conditions are developed from information received at public outreach hearings, and from the Social Security and Disability Determination Service communities, medical and scientific experts, and the National Institutes of Health. We also consider which conditions are most likely to meet our definition of disability.

"By definition, these illnesses are so severe that we don't need to fully develop the applicant's work history to make a decision," said Commissioner Astrue. "As a result, Social Security has eliminated this part of the application process for people who have a condi-

tion on the list, and we can award benefits much more quickly."

The Compassionate Allowances initiative is one of two parts of the agency's fast-track system for certain disability claims. When combined with the Quick Disability Determination (QDD) process, Social Security last year approved the claims of more than 100,000 people, usually in less than two weeks. This year, the agency expects to fast-track nearly 150,000 cases. Under QDD, a predictive model analyzes specific elements of data within the electronic claims file to identify claims where there is a high potential the claimant is disabled and where evidence of the person's allegations can be quickly and easily obtained.

For more information on Compassionate Allowances, including a list of all 100 conditions, visit [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances).

## SOME TRICKS CAN BE HORRIFYING TO YOUR RECORD

You'll probably be passing out treats to costumed hobgoblins and ghosts in your neighborhood this Halloween night. But be cautious that you're not tricked by a different kind of trickster looking for a handout, such as your personal information.

You should always safeguard your personal information such as date of birth, mother's maiden name, and your Social Security number. Why? Because it's that type of information identity thieves are after.

You may think you're safe simply by not carrying your Social Security card with you and not providing your personal information over the Internet or by e-mail. But scam artists have become tricky. Never reply to an e-mail claiming to be from Social Security and asking for your Social Security number or personal information.

Identity theft is one of the fastest-growing crimes in America. If you think you've been the victim of an identity thief, you should contact the Federal Trade Commission at [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft). Or you can call 1-877-IDTHEFT (1-877-438-4338); TTY

1-866-653-4261.

Another trick: Some people who receive Social Security and Supplemental Security Income (SSI) benefits are victimized by misleading advertisers. Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge. These services include getting a:

- Corrected Social Security card showing a bride's married name;
- Social Security card to replace a lost card; and
- Social Security number for a child.

If you receive or see what you believe is misleading advertising for Social Security services, send the complete mailing, including the envelope, to: Office of the Inspector General, Fraud Hotline, Social Security Administration, P.O. Box 17768, Baltimore, MD 21235. If you see misleading advertising online, you can report this information online at [www.socialsecurity.gov/oig/guidelin.htm](http://www.socialsecurity.gov/oig/guidelin.htm). Also, advise your State's attorney general or consumer affairs office and the Better Business Bureau.

Learn more about identity theft at [www.socialsecurity.gov/pubs/10064.html](http://www.socialsecurity.gov/pubs/10064.html). Read about misleading advertising at [www.socialsecurity.gov/pubs/10005.html](http://www.socialsecurity.gov/pubs/10005.html).

Enjoy the treats of the season, but be cautious of tricksters trying to steal more than a sack of candy. The results of becoming the victim of identity theft can be horrifying. Protect your identifying information.

## HUNTING FOR A PRESCRIPTION DRUG PLAN IS NO GAME

It's that time of year again.

"Open season" is right around the corner for the Medicare Part D prescription drug plan. Hunting down the best plan for you is no game. Newly eligible Medicare beneficiaries, and current beneficiaries who are considering changes to their Medicare Part D plan, should mark their calendars for October 15. The "open season" will run from October 15 to December 7.

The Medicare Part D prescription drug program is available to all Medicare beneficiaries to help with the costs of medications. Joining a Medicare prescription drug plan is voluntary, and participants pay an additional monthly premium for the coverage.

While all Medicare beneficiaries can participate in the prescription drug program, some people with limited income and resources also are eligible for "Extra Help" to pay for monthly premiums, annual deductibles, and prescription co-payments. The Extra Help is worth about \$4,000 a year. To figure out whether you are eligible for the Extra Help, Social Security needs to know your income and the value of any savings, investments, and real estate (other than the home you live in). To qualify, you must be receiving Medicare and have:

- Income not over \$16,335 for an individual or \$22,065 for a married couple living together. Even if your annual income is higher, you still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where your income may be higher include if you or your spouse:
  - Support other family members who live with you;
  - Have earnings from work;

or

—Live in Alaska or Hawaii;

and

- Resources not over \$12,640 for an individual or \$25,260 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count your house or car as resources.

You can complete an easy-to-use online application for Extra Help at [www.socialsecurity.gov](http://www.socialsecurity.gov). Go to the Medicare tab on the top of the page. Then go to "Apply For Extra Help With Medicare Prescription Plan Costs." To apply for the Extra Help by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Extra Help with Medicare Prescription Drug Plan Costs (SSA-1020).

And if you would like more information about the Medicare Part D Prescription Drug Program itself, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

So this open season (October 15 to December 7), after you track down the perfect prescription drug plan for you, hunt for something that could put about \$4,000 in your pocket — bag the best Medicare prescription drug plan for you and see if you qualify for the Extra Help through Social Security.

## RETIREMENT

### Question:

I work in retirement. How much can I earn and still collect full Social Security retirement benefits?

### Answer:

Social Security uses the formulas below, depending on your age, to determine how much you can earn before we must reduce your benefit:

- If you are younger than full retirement age: \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2011, that limit is \$14,160.
- In the year you reach your full retirement age: \$1 in benefits will be deducted for each \$3 you earn above a different limit, but we count only earnings before the month you reach full retirement age. For 2011, this limit is \$37,680.
- Starting with the month you reach full retirement age: you will get your benefits with no limit on your earnings.

Find out your full retirement age at [www.socialsecurity.gov/pubs/ageincrease.htm](http://www.socialsecurity.gov/pubs/ageincrease.htm).

### Question:

Do I have to pay income tax on my Social Security benefits?

### Answer:

It depends. Fewer than one-third of our current beneficiaries pay income taxes on their benefits. You will have to pay Federal income taxes on your benefits if you file an individual Federal income tax return and your total income is more than \$25,000. If you file a joint return, you will have to pay income taxes if you and your spouse have total income of more than \$32,000.

For more information, call the Internal Revenue Service (IRS) toll-free at 1-800-829-3676 and ask for IRS Publication 915, Social Security and Equivalent Railroad Retirement Benefits, [www.irs.gov/publications/p915/index.html](http://www.irs.gov/publications/p915/index.html). People who are deaf or hard of hearing may call the IRS toll-free number, 1-800-829-4059.

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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.

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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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# For A Healthier You



## Charlene Causey: Transform Eating/Exercising

by Charlene Causey

### TRANSFORMING THE WAY PUEBLO EATS AND EXERCISES

It is the beginning of October, and the PUSH is on. No, I am not referring to fall frenzy and holiday hullabaloo. My friendly acronym stands for "Pueblo Understands Staying Healthy!" October 24th is National Food Day, an event created by the Center for Science in the Public Interest out of Washington D.C. Designed to create a keen awareness of the relationship between the way Americans eat and the many diet-related diseases that plague our country, the day will be devoted to educating, informing and inspiring.

Right here in Pueblo there have been numerous attempts at improving our local condition. Our brand new Y.M.C.A. is a beautiful facility serving old and young alike. Many athletic clubs and studios offer Silver Sneakers

and Silver Fit to our Senior population in Pueblo making staying fit not only fun, but affordable. Several after school programs and community centers offer healthy food and cooking classes to children.

With National Food Day arriving soon, the PUSH will be another reinforcement of steps to take to improve Pueblo's statistics. Last month I quoted some disappointing numbers regarding the health habits of Pueblo County. Now it is time to PUSH. First of all, eating healthy is only part of the equation. Staying healthy involves being fit in body, mind and spirit. Exercising body, mind and spirit plays a very large role in ensuring that one stays fit. Avoiding toxins in the environment, food supply, water source and relationships is another piece to the "staying healthy" formula.

One of the best ways to in-

crease awareness and improve knowledge base is to take advantage of any opportunities to educate yourself about food, cooking, fitness and general wellness. In fact, right in Pueblo on October 8th is an opportunity to join the party while raising money for breast cancer research. A "Party in Pink Zumbathon" will be held at Washington's Children Center from 3 p.m. to 5 p.m. The cost is \$5 and tickets can be purchased at Becca's Touch Wellness Center, 310 Union Ave. Go dance until you're in the pink for a good cause.

While picking up your "Party in Pink" ticket, take a look at what Becca will be offering on National Food Day. October 24, right there in her Wellness Center from 10 until 4, will be devoted to educating people on understanding what "real" food is. Various health and wellness professionals will provide workshops on 'Benefits of

Eating Well", "Reading Food Labels", "Putting Health into Habits", "How Stress Affects what You Eat", "Organic verses Processed Food", and other informative topics. Cooking demos and healthy refreshments will also be offered. So there you have it; another opportunity to join with like-minded individuals and learn how, when we all PUSH together, Pueblo, really can, Understand Staying Healthy. See you there!

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

## Legal Lines: What Is A Trust?

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

**Question:** What is a trust and how can I decide if that should be a part of my estate planning?

**Answer:** A trust is a written agreement (or contract) between the Trustmaker and the Trustee under which the Trustee holds and manages property for the benefit of the Beneficiaries chosen by the Trustmaker. The most common type of trust in an estate planning context is a revocable living trust, sometimes also called "intervivos trusts," and may be an effective estate planning tool.

The parties involved in a living trust include:

- The "Trustmaker," the person who creates the trust agreement while living;
- The "Trustee," the person

who is responsible for carrying out the instructions set out in the trust agreement; and

- The "Beneficiary," the person who is to benefit under the terms of the trust agreement.

For a living trust, the Trustmaker is often also the Trustee and the Beneficiary during their life. A living trust may be revoked or amended at any time while the Trustmaker is alive and able. After a Trustmaker dies, however, his or her trust becomes irrevocable, meaning it cannot be changed.

Living trusts are not just for wealthy people. A living trust is an effective estate management tool before and after a Trustmaker's death, and allows for a safe way to manage and use trust property for the benefit of the Trustmaker and his or her chosen Ben-

eficiaries. Living trusts provide additional benefits, particularly when the Trustmaker owns real estate in different states or becomes incapacitated.

Like a will, a living trust is a set of directions. Unlike a will, it provides direction to the Trustee about how assets are to be distributed and managed during the Trustmaker's life and upon the Trustmaker's mental incapacity. Like wills, living trusts include directions for how the remaining assets are to be distributed upon the Trustmaker's death.

A properly drafted living trust often includes terms that protect the Trustmaker and their property if the Trustmaker becomes mentally incapacitated. The Trustmaker can name a successor trustee to manage the trust property upon their incapacity. The living trust instructions can provide the

successor trustee with guidance on how property is to be managed, bills are to be paid, and the how the Trustmaker's support and maintenance needs are to be met. This can prevent the Trustmaker's loved ones from having to go to court and be appointed as a guardian or conservator for the Trustmaker.

Also like a will, a living trust includes instructions for the distribution of the deceased's estate. However, a will must be probated. Probate is the legal process during which a judge validates the will, gives the personal representative the authority to act on behalf of the deceased's estate, and supervises (either informally or formally) the process of distributing the deceased's property and paying their valid debts. Probate cases are generally included in the public record. Unlike wills, a trust

SEE "TRUST" PAGE 30.

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# For A Healthier You



## Open Enrollment Medicare Season Confusing You?

by Keith Dean

Allow me to pass along some advice. Now is the time to review your Medicare Health Insurance!

The so-called "open enrollment" or "disenrollment" is now underway for programs to become effective January 1, 2011. Here starts the misconceptions and confusion.

Medicare has caused this by approving the HMO's to enter the Senior Market and got their programs labeled "MEDICARE ADVANTAGE PLANS."

These are not the Medicare program approved "Medigap" or supplemental insurance plans. We now must call the old program "MEDICARE ORIGINAL."

Five (5) key points for you to consider in your review:

1). Enrollment and disenrollment season only pertains to going with an HMO. Medicare Advantage program or disenrolling from the HMO. You can

only get in and get out during this season and cannot move in or out until next year's season.

2). Medicare Original and insurance supplements have no enrollment or disenrollment season. You can move from one supplement to another any time of the year (subject to certain underwriting).

3). Medicare Original Supplements are written by Medicare and given letters A, B, G, F, etc. to indicate benefits. Thus, all insurance company's "F" Plan as an example are the same and only vary in price.

4). Key words - Medicare Advantage (HMOs)

• Loss of use of your Medicare card

• Program benefits 100% controlled by the Plan

• Available to sign up and use only in certain counties in Colorado

• Not guaranteed for renewal

each year

• Will change benefits each year  
• Must use their list of doctors and hospitals

• Contain a long list of co-payments for you to pay for your doctors and hospitals.

5). Key Words - MEDICARE ORIGINAL and Supplemental Insurance.

• The Medicare program now covering seniors will not be changed, only changes which are not yet decided will affect future seniors.

• "MEDICARE ORIGINAL" is your primary and thus can be used anywhere in the USA. Move, travel, take it with you!

• Cannot be dropped.

• The Insurance Supplemental Plans follow the same rules of USE as MEDICARE.

• Medigap Plans pay on the deductible and in the amount you can

choose from plans A, B, C, etc. up to 100% coverage.

• There are no copays.

• Go to any doctor and/or hospital of your choice.

• No referrals required.

I am available to visit with you about this information. We can discuss your options in greater detail in the privacy of your home. I've done business and wrote insurance in your area perhaps with your family for over 30 years and I can try to help you pick a better plan and maybe save you some money.

Please call me, Keith Dean - Dean Insurance Services 1-800-561-2842 or 719-488-6824.



## Robin Mosey: Some Sound, Healthful Advice

**SECRET TO LONGEVITY: GENETICS AND LIFESTYLE**  
by Robin Mosey from the Home Instead Senior Care® office in Pueblo, service its community and surrounding areas.

My friends and I were at coffee the other day and the topic of longevity came up. Half the group felt that genetics were responsible for a long life and the other half said they felt it was lifestyle. Who's right? We're all in our 80s so I think we've done pretty well attempting to figure out this mystery.

You can go back to your group with the news that everyone is correct. Both genetics and a healthy lifestyle are important to healthy aging. Two recent studies lend credence to both theories. New research by the Centers for Disease Control and Prevention (CDC) confirms what other studies have uncovered. If you want to live longer don't smoke, eat healthy, exercise and drink alcohol moderately.

During the study period, people who engaged in all four healthy behaviors were 63 percent less likely to die early, compared with people who did not practice any of the behaviors. But people can live longer if they practice even just one of these healthy lifestyle behaviors, according to the CDC. Not smoking provided the most protection from dying from all of the causes exam-

ined. People who engaged in all four healthy behaviors were:

• 66 percent less likely to die early from cancer,

• 65 percent less likely to die early from cardiovascular disease, and

• 57 percent less likely to die early from other causes compared with people who did not engage in any of the healthy behaviors.

On the other hand, another recent study has revealed that people who live to 95 or older are no more virtuous than the rest of us in terms of their diet, exercise routine or smoking and drinking habits, according to research by the Albert Einstein College of Medicine of Yeshiva University, Bronx, N.Y. That group found that genes were an important indicator of longevity.

Overall, people with exceptional longevity did not have healthier habits than the comparison group in terms of body mass index (BMI), smoking, physical activity or diet, that research indicated.

Let the debate continue! Take these results back to your coffee klatch and you are sure to generate even more discussion. Remember, as you all start to need support, assistance at home can help you and your friends remain independent longer. Contact your local Home Instead Senior Care® office to-

day for more information.

For more information about Home Instead Senior Care, contact Robin Mosey at (719)545-0293 or go to [www.homeinstead.com](http://www.homeinstead.com). To learn more about the CDC study, go to [http://www.cdc.gov/media/releases/2011/p0818\\_living\\_longer.html](http://www.cdc.gov/media/releases/2011/p0818_living_longer.html).

For more information about the centenarian study, visit <http://www.einstein.yu.edu/home/news.asp?ID=678>.

**WANT TO KEEP THE MEMORY SHARP? GIVE UP SALT, TAKE FISH OIL AND HIT THE EXERCISE TRAIL**

The older I get the more I am concerned about avoiding dementia and keeping my memory strong. What can I do for that?

Actually, there are several things to do as well as to avoid, according to the latest research. Senior citizens who lead sedentary lifestyles and consume a lot of sodium in their diet may be damaging their mental health.

A study led by Dr. Alexandra Fiocco, a scientist with Baycrest's Kunitz-Lunenfeld Applied and Evaluative Research Unit (KLAERU) in Toronto, Canada, has found evidence that high-salt diets coupled with low physical activity can be detrimental to cognitive health in older adults.

The study followed the sodium consumption and physical activ-

ity levels of 1,262 healthy elderly men and women (ages 67 - 84) residing in Quebec, Canada, over three years. The adults were recruited from a large pool of participants in the Quebec Longitudinal Study on Nutrition and Successful Aging (NuAge).

While low sodium intake is associated with reduced blood pressure and risk of heart disease, this is believed to be the first study to extend the benefits of a low sodium diet to brain health in healthy older adults.

Elsewhere, the evidence from a recent study of older people indicates that consuming fish oil supplements has a positive impact on brain health and aging. The study included 819 individuals, 117 of whom reported regular use of fish oil supplements before entry and during study follow-up.

The researchers compared cognitive functioning and brain atrophy for patients who reported routinely using these supplements to those who were not using fish oil supplements. Research results report better cognitive functioning as well as a difference in brain structure between people taking fish oil supplements and non-users.

This research should provide you with plenty of ammunition in your arsenal to make a difference in how you approach aging. If you have trouble staying active, a Home Instead CAREGiverSM could help. CAREGivers from the local Home Instead Senior Care® office provide seniors with plenty of motivation to stay on top of a healthy lifestyle. CAREGivers are screened, trained, bonded and insured, and many are seniors as well.

For more information about Home Instead Senior Care, contact Robin Mosey at (719)545-0293 or go to [www.homeinstead.com](http://www.homeinstead.com). For more about the sodium-exercise study, visit <http://research.baycrest.org/news/showByTitle/title/older-adults-with-too-much-salt-in-their-diet-and-too-little-exercise-at-greater-risk-of-cognitive-decline/src/@random4d822358917ef>.

For more information about the fish oil study, go to <http://www.lifespan.org/news/2011/08/17/rhode-island-hospital-study-identifies-fish-oils-impact-on-cognition-and-brain-structure/>.

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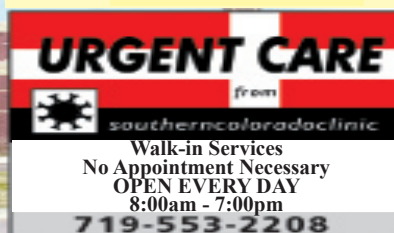
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### Department of Physical Therapy

Joseph Ruzich, PT Director; Gwen West, PT

719-553-2209



# For A Healthier You



## St. Mary-Corwin Wants Women To Think Pink

### ST. MARY-CORWIN WANTS WOMEN TO "THINK PINK" ON OCTOBER 6

Pueblo, CO – Ladies! It's the hottest shopping and social party in Pueblo. It's the girls night with a cause! The Think Pink Party for Breast Health Awareness will be held on October 6th! Think Pink Party is the hottest shopping and social party in Pueblo, where ladies can ultra-pamper themselves with the utmost in super-fab finds in beauty, health and fashion! Splurge on the newest and greatest in beauty products and the hottest fashion apparel and accessories!

The St. Mary-Corwin and Lifetime Think Pink Party will be held from

4:30 to 8:30 pm on October 6th at the Pueblo Convention Center. All proceeds from the event will benefit the Campaign for the Breast Center of Excellence at St. Mary-Corwin.

Specialty exhibitors, hair stylist and health vendors are all under one roof this event to help you have fun and improve your health for a long and vibrant life! Learn about prevention, early detection, and treatment of breast cancer, and survivorship programs from the dynamic team of breast health specialists from St. Mary-Corwin and the Dorcy Cancer Center.

You could win a beautiful haloring as seen on TV's Bachelorette valued at \$3,000. The first 100 women to

register at Armstrong Jewelers will be eligible to be selected for one of 25 spots in the Diamond Ring Dig to win the diamond.

Nine area hair salons are competing in the Hair-ah-Era contest where each salon will feature a hair style from a pre-selected decade. Participating salons include: Adam and Eve, Aguilar's, Be Hive, Encore, Euphoria, Headlines, Icon Hair Studio, Salon Company, Shine Salon and Studio 127.

Bid on dozens of amazing silent auction items donated by Southern Colorado artists and enjoy food, fun, drinks and great giveaways all night long while taking your picture with actor photos from Desperate Housewives, Jersey Shore and The Real Housewives of Orange County.

St. Mary-Corwin's goal is to bring more advanced breast care to the Pueblo and other southern Colorado communities. A Breast Center of Excellence designation is awarded to programs of distinction through the National Accreditation Program for Breast Centers (NAPBC). The center is not just about mammography or cancer. It is about health, education and preven-

tion and, for those given a diagnosis of breast cancer, it's also about clinical expertise, comfort and confidence knowing that the best place for diagnosis and treatment is here at home.

What does this mean for the women in Pueblo and throughout Southern Colorado? It means a higher level of breast care and treatment for women diagnosed with breast cancer. NAPBC accredited breast centers have met the criteria set forth and incorporated into this program by each discipline treating patients with diseases of the breast. Each center applying for NAPBC accreditation understands the benefits of a multidisciplinary approach to diagnosing and treating breast disease and has undergone a rigorous application process and on-site survey to assure the NAPBC standards are being met.

The thinkpinkparty is sponsored by St. Mary-Corwin Volunteers, Lifetime, Dillard's and Bechtel. Tickets are \$5 at the door or can be purchased for \$4 in advance at the St. Mary-Corwin Health Foundation office or Armstrong Jewelers. For more information, call (719) 557-5249.

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**OCT. 4:** ENCHILADA PIE, Sliced Tomato/Lettuce, Sliced Yellow Squash, Mixed Fruit.

**OCT. 6:** BBQ CHICKEN, Spinach Mandarin Orange Salad, Potato Salad, Peaches, Cornbread/Marg.

**OCT. 7:** HUNGARIAN GOULASH, California Vegetable Medley, Green Peas, PA Tidbits.

**OCT. 11:** CREAM OF POTATO SOUP, Tuna Salad Wrap, Shredded Lettuce/Tomato, Hardboiled Egg, Grapefruit Half.

**OCT. 13:** HAM & SCALLOPED POTATOES, Spinach Salad/Egg, Mixed Vegetables, Peaches.

**OCT. 14:** PUEBLO BEEF STEW, Whole Wheat Crackers, Tossed Vegetable Salad, Sliced Yellow Squash, Banana, Drop Biscuit/marg.

**OCT. 18:** BBQ BEEF OPENED FACED SANDWICH, Chicken Rice Soup, Whole Wheat Crackers, Creamy Coleslaw, Almond Peaches.

**OCT. 20:** HOT TURKEY SANDWICH, Whipped Potatoes, Asparagus Amandine, PA Mandarin Compote, Banana.

**OCT. 21:** LENTIL BLACK BEAN SOUP, Egg Salad Sandwich/Whole Wheat Bread, Slice Tomato/Lettuce, Banana.

**OCT. 25:** CHILI RELLENO CASSEROLE, Parslied Carrots, Tossed Vegetable Salad/Lemon.

**OCT. 27:** HAMBURGER/BUN, Catsup, Mustard/Onion, Sliced Tomato/Lettuce, Baked Beans, Potato Salad, Watermelon.

**OCT. 28:** BAKED PORK CHOP/COUNTRY STYLE GRAVY, Whipped Potatoes, Hot Bean Casserole, Fruit Salad, Cinnamon Applesauce.

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

**OCT. 4:** Polish sausage casserole, brownie.

**OCT. 6:** Lamb Roast, roasted potatoes w/onions, mixed veggies, pudding.

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**OCT. 11:** Meatball sandwich, tossed salad, chips, jello.

**OCT. 13:** Chicken pot pie, apple crisp.

**OCT. 18:** Pork stew, beer bread, jello.

**OCT. 20:** Beef Roast, mashed potatoes/gravy, squash, cookies.

**OCT. 25:** Cream of chicken soup, corn muffin, strawberries/whipped cream.

**OCT. 27:** Pepper steak w/rice, cake w/ice cream.

**Ball room dancing starting Tuesday Sept. 13th @ 6pm**

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

**OCT. 4:** ENCHILADA PIE, Sliced Tomato/Lettuce, Sliced Yellow Squash, Mixed Fruit.

**OCT. 6:** DIJON CHICKEN, Steamed Brown Rice/Parsley, Shredded Green Salad, Cut Broccoli, Strawberries.

**OCT. 25:** CHICKEN NOODLE SOUP, Whole Wheat Crackers, Chopped Spinach/ Malt Vinegar, Drop Biscuits, Orange.

**OCT. 27:** CHILIRELLENO CASSEROLE, Parslied Carrots, Tossed Vegetable Salad/ Lemon

**OCT. 28:** ROAST TURKEY/GRAVY, Cornbread Stuffing, Cauliflower/Broccoli Mix, Cranberry Mold, Pumpkin Bar.

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

**OCT. 3:** Chicken A-La-King, whipped potatoes, tossed salad/lite drsg., orange, apricot halves.

**OCT. 5:** Chili Relleno Casserole, parslied carrots, tossed veggie salad.

**OCT. 7:** Hot Turkey Sandwich, whipped potatoes, asparagus amandine, PA mandarin compote, banana.

**OCT. 10:** CLOSED

**OCT. 12:** Chicken Cacciatore, whipped potatoes, chopped spinach, banana.

**OCT. 14:** Tuna Noodle Casserole, mixed veggies, sliced zucchini squash, sliced peaches.

**OCT. 17:** Swedish Meatballs, whipped potatoes/mushroom gravy, chopped spinach, mixed fruit.

**OCT. 19:** Chili Con Carne, cut broccoli, WW crackers, cornbread.

**OCT. 21:** Baked Pork Chops/Country Gravy, whipped potatoes, hot bean casserole, fruit salad, cinnamon applesauce.

**OCT. 24:** Chicken.Noodles, green beans, baked acorn squash, apricot PA compote.

**OCT. 26:** Black Bean Tortilla Casserole, steamed brown rice, whipped potatoes, mixed fruit.

**OCT. 28:** Meatloaf/Brown Gravy, cheesy potatoes, green beans, PA tidbits.

**OCT. 31:** Sloppy Joe, scalloped potatoes, broccoli/carrots, apple.

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

**The Menu This Month Has Been Sponsored By Big O Tires in Cañon City.**  
**Why Not Stop By Or Give Them A Call And Thank Them?**



# October Is Eye Injury Prevention Month

by Kathy-Lyn Allen – Rocky Mountain Eye Center

According to the American Academy of Ophthalmology ([www.aao.org](http://www.aao.org)), accidental eye injury is the leading cause of visual impairment in the United States. More than one million people suffer from eye injuries each year in the United States. Ninety percent of these injuries could have been prevented if the individual had been wearing appropriate protective eyewear (preferably, with polycarbonate lenses).

Prevention is the first and most important step in protecting your eyes from injuries, so be sure to protect your eyes with appropriate protective eyewear. If you do experience an eye injury, seek medical attention promptly. Ac-

ording to Prevent Blindness America ([www.preventblindness.org](http://www.preventblindness.org)), here are some helpful reminders when it comes to preventing eye injuries at home:

- Use safety gates at the top and bottom of stairs.
- Provide lights and handrails to improve safety on stairs.
- Pad or cushion sharp corners and edges of home furnishings.
- Inspect and remove debris from lawns before mowing.
- Use guards on all power equipment.
- Read and follow all manufacturer instructions and warning labels.
- Wear chemical safety goggles when using hazardous materials.
- Do not mix cleaning agents.

- Keep paints, pesticides, fertilizers and similar products properly stored in a secure area.

- Keep your tools in good condition; damaged tools should be repaired or replaced.

- Wear safety glasses or dust goggles to protect against flying particles, and chemical goggles to guard against exposure to fertilizers and pesticides.

- Use occupant restraints such as infant and child safety seats, booster seats, safety belts and shoulder harnesses in cars.

- Leave personal-use items (cosmetics, toiletry products), kitchen utensils and desk supplies where they are not easily accessible to children.

- Install cabinet and drawer locks in kitchens and bathrooms.

- Keep toys intended for older children away from younger children.

- Keep BB guns away from kids.

For more information or to schedule your next appointment with Rocky Mountain Eye Center, please call 719-545-1530 (toll-free at 1-800-934-3937) or visit [www.rockymountaineyecenter.com](http://www.rockymountaineyecenter.com)

American Academy of Ophthalmology - Eye Injury Prevention Month. Retrieved Sep 2011 from <http://www.aao.org/aaoesite/eyemd/injury.cfm>

Prevent Blindness America - Home Safety Checklist. Retrieved Sep 2011 from <http://www.preventblindness.org/safety/homecheck.htm>

## Mosey: More Good Sense, Healthful Information

from page 24

### HOLD THE BACON! PROCESSED FOODS INCREASE DIABETES RISK

**Ques:** My 82-year-old father just loves bacon and has several slices every morning. Since Mom died last year, I can't seem to get him to eat a healthier diet. Any suggestions?

Widowers can take the path of least resistance – foods that they love to eat and are easy to prepare, but may not be healthy for them. Too much processed foods can be among those choices.

A study of more than 400,000 participants by Harvard School of Public Health (HSPH) researchers finds a strong association between the consumption of red meat, particularly when the meat is processed, and an increased risk of type 2 diabetes that strikes more

than one of four senior citizens. The study also shows that replacing red meat with healthier proteins, such as low-fat dairy, nuts, or whole grains, can significantly lower the risk.

This study is among the first to estimate the risk reduction associated with substituting healthier protein choices for red meat.

After adjusting for age, body mass index (BMI), and other lifestyle and dietary risk factors, the researchers found that a daily 100-gram serving of unprocessed red meat (about the size of a deck of cards) was associated with a 19 percent increased risk of type 2 diabetes.

They also found that one daily serving of half that quantity of processed meat – 50 grams (for example, one hot dog or sausage or two slices of bacon) – was associated with a 51 per-

cent increased risk.

“Clearly, the results from this study have huge public health implications given the rising type 2 diabetes epidemic and increasing consumption of red meats worldwide,” said senior author Frank Hu, professor of nutrition and epidemiology at HSPH, who co-authored the study with An Pan, research fellow. “The good news is that such troubling risk factors can be offset by swapping red meat for a healthier protein.”

The researchers found that, for an individual who eats one daily serving of red meat:

- substituting one serving of nuts per day was associated with a 21 percent lower risk of type 2 diabetes;
- substituting low-fat dairy, a 17 percent lower risk; and
- substituting whole grains, a 23 percent lower risk.

Loneliness can impact widows and widowers like your father. Consider contacting your local Home Instead Senior Care® office to discuss how they might help. And visit [www.mealsandcompanionship.com](http://www.mealsandcompanionship.com) for health tips, health lifestyle options and recipes.

For more information about Home Instead Senior Care, contact Robin Mosey at (719)545-0293 or visit [www.homeinstead.com](http://www.homeinstead.com). For more about the

study, go to <http://www.hsph.harvard.edu/news/press-releases/2011-releases/red-meat-type-2-diabetes.html>.

### ‘WISDOM’ HELPS OLDER BRAINS KEEP PACE, STUDY SHOWS

I notice that my elderly dad still is very bright, but he takes a while longer to process information. Is that part of aging and how can we help him keep his mind as well as his body in good shape?

Here’s a study that may explain what’s happening with your dad. In a matched test, the brains of older people were not as fast as those in a group of younger people, but they performed just as well because their brains are wiser, say Canadian researchers.

“It was already known that aging is not necessarily associated with a significant loss in cognitive function,” explains Dr. Oury Monchi, University Geriatrics Institute of Montreal. “We now have neurobiological evidence showing that with age comes wisdom and that as the brain gets older, it learns to better allocate its resources. When it comes to certain tasks, the brains of older adults can achieve very close to the same performance as those of younger ones,” Monchi added.

The study included a group of  
**SEE “MOSEY” PAGE 25.**

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# Fashion: Looooking Gooood!

## Just Why Do Women Like To Shop So Much?

by Patricia McLaughlin

According to Daniel Miller's theory, it isn't for fun or self-expression or out of mindless acquisitiveness. We shop for love.

When you consider that shopping is the essential act upon which the whole idea (now somewhat discredited) of our consumer economy depends (or depended, if you've given up on the idea), it's odd how little it's been studied, at least in a disinterested way. There are reams of studies of shopping, like those of Paco Underhill, meant to unlock the secrets of shopping motivation and mechanics so as to allow merchants to display their wares in ways that promote purchase.

But pure, disinterested attention paid to shopping, just to see how it works and what it's about and who does it and why, is rare -- maybe because we tend to think we understand it perfectly well already.

When anthropologist Daniel Miller was working on "A Theory of Shopping," a book about the ethnography of grocery shopping in a North London neighborhood in the mid-1990s, people he'd just met would sometimes ask him what he did. He'd tell them, often to their evident amusement. "Ah," they'd say, "take my wife -- she has a Ph.D. in shopping!"

Despite the fact that the economies of the developed world would fall apart without it -- despite the possibility that some of them may at this moment be in the process of coming apart because people aren't doing enough of it

-- shopping gets less respect than Rodney Dangerfield ever did. People who speak of debentures and sinking funds, of deficits and exchange rates, of sovereign debt and personal indebtedness with gravity and deep reverence, feel free to denigrate shopping, to make fun of it, to dismiss it as a frivolous waste of time.

But the kind of shopping they typically denigrate and dismiss and make fun of, Miller noticed, the kind of shopping they speak of as if it were the only kind worth noticing -- the truest, commonest, most typical type of shopping -- turns out to be pretty exceptional. It's the splurge. The purely recreational shopping trip. The search for the perfect \$12,000 handbag. The purchase on sudden impulse of a fast car with only two seats and room for no more than a lunchbox in the trunk. The trek through an outlet mall in pursuit of an iconic designer garment at 90 percent off.

This stereotype of shopping as splurge -- as a foolish, frivolous, selfish, hedonistic, wasteful pursuit embraced mostly by shallow, greedy, extravagant women -- has been around for a while. When I was a small child reading the funnies, I remember being slightly puzzled by a recurring theme -- or meme? -- that involved a woman mooning over a hat in the window of a hat shop. Usually, because comics require economy, the hat was the only thing in the window. (Otherwise, the cartoonist would have to draw a dotted line with an arrow at the end from the woman's eye to the hat to denote her gaze.)

The scene could figure in various plot lines. The woman could be about to buy the hat to punish an unfeeling husband after an argument. Or she could be plotting to buy it and pass it off on her gullible, cruelly unobservant husband as one she'd had for years -- "Oh, this old thing?" Or she could be longing to buy it, but lacking the wherewithal. Or she could be daydreaming about the way her life, her very self, might be transformed if she possessed it. (The beginning of the movie "Mrs. Miniver" finds Greer Garson playing out a similar scenario: She at first resists, then succumbs to the temptation posed by a delicious hat.)

I didn't exactly get what was going on in these comic strips at the time, maybe because it was inevitably a cartoon hat, a few inked lines inscribing an upended flowerpot with a dopey flower sprouting from it. Why would anybody think a stupid hat could cure whatever ailed the little everywoman in the frame -- make things right after an argument, lift her flagging spirits, magically transform her into a creature of beauty and sophistication?

It was a joke, of course, and the joke was on her, and it continued to turn up from time to time in the 1960s and 1970s. Even after actual women had pretty much quit buying or wearing hats because they couldn't get them on over their bouffant hairdos, you'd still run into the little woman in the comics who thought buying a new hat could fix anything. (More likely, it was a cartoon by a man who thought women thought a new hat could fix anything.)

Now, finally, thanks to Miller, I get it.

In fact, the truest, commonest, most typical form of shopping is the kind Miller calls "provisioning." It was the focus of his ethnographic study, limited to a single street in North London: the weekly, sometimes even daily trek through supermarkets, green grocers, butcher shops, fish mongers, bakeries, etc., to acquire the food (also beverages, health and beauty products, OTC drugs and sundries like trash bags, paper towels, laundry detergent, cat treats, light bulbs, sacks of mulch, decorative pumpkins, etc.) required to keep the shopper's family mem-

bers fed, washed, moisturized, laundered, illuminated, headache-free, and so on.

Turned out that these North Londoners -- and I have to say they sound very much like most of the Americans I know -- divided shopping tasks by gender as strictly as the people of any "primitive" culture where only men can hunt and only women can gather fruits and berries. Miller noticed almost immediately that most of this necessary, quotidian, non-recreational, largely splurgeless shopping tended to be done by women. And for these women, as he learned by following them on their shopping trips and interviewing them at length, this kind of shopping was not just another task, but an active practice of love for their families and devotion to their welfare. They shopped to nourish, please and uplift each family member, balancing their sense of what each liked best to eat against their ideas of which food choices might be best for that person -- at the same time always striving to honor the virtue of thrift.

That's a lot to juggle, and it meant that, for these women, shopping was both fraught with peril -- they didn't want to disappoint their families, but they also didn't want to risk overdosing them with junk food -- and rich in opportunity to do good for those they loved.

Meanwhile, curiously enough, Miller found that men, when they shopped -- and they usually preferred not to -- felt more comfortable making purely utilitarian purchases with no noticeable emotional content.

And that only begins to scratch the surface.

Write to Patricia McLaughlin  
c/o Universal Uclick, 1130 Walnut St.,  
Kansas City, MO 64106 or  
[patsy.mcl@verizon.net](mailto:patsy.mcl@verizon.net).



A shopping cart full of love and nurturance. photo by Patricia McLaughlin

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### MOSEY

from page 24.

24 people aged 18 to 35 and a group of 10 people aged 55 to 75 who were still active professionally. For this test, participants were asked to pair words according to different lexical rules, including semantic category (animal, object, etc.), rhyme, or the beginning of the word (attack).

"When the young participants made a mistake and had to plan and execute a new strategy to get the right answer, various parts of their brains were recruited even before the next task began. However, when the older partici-

pants learned that they had made a mistake, these regions were only recruited at the beginning of the next trial, indicating that with age, we decide to make adjustments only when absolutely necessary. It is as though the older brain is more impervious to criticism and more confident than the young brain."

That's interesting information to consider. A mounting body of research also has shown that keeping the brain active is one important part of healthy aging. So anything you can do to encourage your dad to stay busy is valuable. The local Home Instead Senior Care® office has a number of resources for family caregivers at [www.caregiverstress.com](http://www.caregiverstress.com) that can help keep seniors healthy and engaged.

For more information about Home Instead Senior Care, contact Robin Mosey at (719)545-0293 or go to [www.homeinstead.com](http://www.homeinstead.com). For more information about the study, visit [http://www.eurekalert.org/pub\\_releases/2011-08/uom-css082511.php](http://www.eurekalert.org/pub_releases/2011-08/uom-css082511.php).

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# Fashion: Looooking Gooood!

## I Went Shopping With My Mother, What A Hoot!

by Patricia McLaughlin

It was frivolous, it was fun, and it was a good deal more than that.

My brother's email said he and my sister were organizing my mother's things. They wanted to get everything packed up and moved out of her room at the assisted living by the next day, so we could stop paying the rent. Mummy'd been paying \$135 a day for the past several weeks while she was in the hospital, and then in rehab, and then back in the hospital, and back to rehab -- so that, in case she got better, she'd have somewhere to go home to. But she didn't.

My brother was assuming nobody would want any of the clothes, so they'd go to Goodwill the next day, and everything else would be stored at my sister's until the memorial service next month -- but if anybody *did* want any of the clothes, please let him know ASAP.

I started a list. First, the knock-off-Pucci-print shirt I'd found at the Pennsylvania Hospital Thrift Shop and given her when I visited in July, and that she'd probably never had a chance to wear.

She was 90. Her memory had been failing over the past couple of years and, just lately, it had turned out to have a sort of a silver lining: It was as if she were seeing things for the first time, like a kid. She was blown away by beauty, or deliciousness. She *loved* the Pucci-wannabe print. I remember she went back to

her closet, and pulled out the sleeve and gazed at it, the patches of flat, bright color segregated by thin, curving and swirling black lines, with something like wonder.

"It's so beautiful," she said. "I've never seen anything like this!"

She felt the same way about the chocolate and peanut-butter-cup ice cream we ordered with lunch after one of our epic bargain-shopping trips that week: "I've never tasted anything like this," she said, eyes wide.

I had to have one more look at that beautiful shirt.

There was the fluffy triangular shawl that I'd knitted for her in her favorite shocking pink, and that she kept draped over the back of the giant recliner that would help her stand up if she remembered to use its remote control.

There was the saucer full of my dad's campaign and protest buttons -- "PEACE," "Peace is Patriotic," "Harvey Gantt for U.S. Senate," "We're from North Carolina but we don't support Jesse Helms," "It'll be a great day when schools have all the money they need and DOD has to run a bake sale to buy a bomber," etc. -- that she used to keep in her top drawer. Or was that back when she was still living in their house? We'd carried the saucer full of pins and buttons up to the altar as one of the offerings, along with the bread and the wine, at his funeral mass. I'd always wanted them, never wanted to ask for them.

There was the black wool Donald Brooks dress with the flash of red that she always looked so pretty in. We'd found it on one of our thrift shop crawls. But did she still have it? The closets at the assisted living were smaller, and there was some feeling that she didn't really need dress-up clothes anymore.

There was the string of pearls I'd severed in July by letting the lid to her jewelry box close on them. I'd taken them home to restring. They weren't very good pearls -- the nacre was beginning to flake off at the edges where they'd been drilled -- but I couldn't tell her professional restringing would cost more than they were worth since she'd already had it done at least once.

She wore them almost every day. The assisted living place was on the dressy side, and I think she'd somehow come to feel that she needed to wear her pearls to appear to belong there, among all the obtrusively genteel flowered chintz and hunt prints and faux bibelots. They were a sort of *passepourtout*, a safe-conduct pass.

I did a good enough job, with only a couple of double knots in the silk in places where the first wasn't close enough to the pearl it was meant to retain. I changed the clasp to a magnetic one because once during that visit I woke in the middle of the night and found her sitting up in bed, fighting with the clasp at the back of her neck. She'd gone to sleep wearing the pearls and in the night had begun to feel they were strangling her; she was trying and trying to unfasten the clasp but she couldn't get it undone.

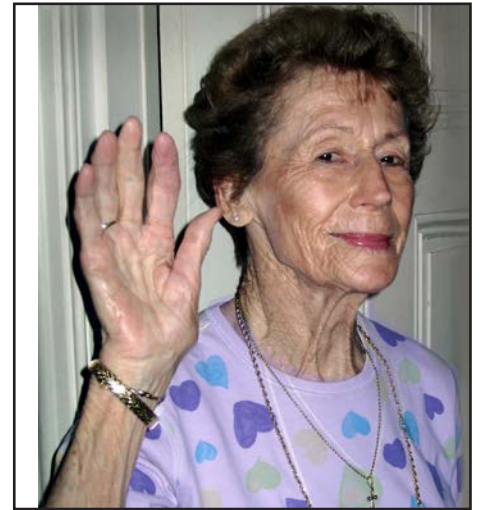
Of course, maybe the pearls didn't count as clothes.

There was a pair of flat-heeled Ferragamos -- her favorite shoe brand -- that I'd found for her on eBay. They were only a double A instead of her usual triple or quad, so I might be able to wear them now that she'd broken them in.

And what about all the T-shirts I'd gone through on my last visit, to Spray 'n Wash all the stains that hadn't come out in the regular wash. They were so little, now that my mother, so much bigger than I was when I first knew her, wore an S or an M to my XL. Lots of them had sweet lace trim or flower appliques or little hearts (I could never make a minimalist of her). And always beautifully folded: My mother was a virtuoso of laundry folding. She could've worked at the Gap.

They'd all be gone by tomorrow? I'd never see them again?

By now I couldn't see the list on the screen through the tears, and I was starting to notice that what we'd been doing on all those treks through Goodwills and Nearly News and Second Time Arounds, all the closet winnowings, all the minor repair sessions, was more than playing dress up. It was precious and wonderful -- and now over.



Mary Margaret Harrington McLaughlin, in a T-shirt with hearts. photo: Patricia McLaughlin

We were taking care of each other.

We were meeting in a place where we could exercise a shared expertise. ("A little longer, I think." "It needs a belt." "That's a good color for you." "Really nice fabric." "Look, it's fully lined!")

We were affirming long-shared values, among them: thrift, looking nice, getting out for an afternoon, not letting things that were "still good" go to waste.

And, in classic mother/daughter mode, we were trying to change each other just a little.

She'd persuade me to try colors other than black.

I'd talk her into wearing T-shirts out instead of tucked in.

She'd try to talk me into coloring my hair -- or coloring it *more* -- or replacing the usual bun or ponytails with a "real hairstyle."

I'd try to persuade her to try things on even if they weren't "her size," because sizes mean nothing -- especially in a thrift shop, where a giant 1980s Eileen Fisher small and an oversized 1980s DKNY medium can happily coexist with a teensy contemporary BCBG large, an infinitesimal 1970s size 4, and a vintage-1945 size 16 that isn't much bigger. (Once we found a perfect vintage-1945 version of the bridge coat she'd worn as a Navy nurse in 1943: It was a size 16, way too small for my size-10 mother.)

And then we'd go out for ice cream. (When I was little, sometimes we'd wind up a shopping trip by splitting a coffee milkshake, her favorite, at the drugstore soda fountain.)

It was what we did together. And why should what remained of it have to be packed up and delivered to Goodwill by tomorrow? Why the rush?

Well, to cut to the chase, now I'm in charge of organizing and donating the clothes.

I'll do a good job of it, as she would have. Everything will be perfectly clean and fastidiously folded.

And at least I'll get to see it all one last time.



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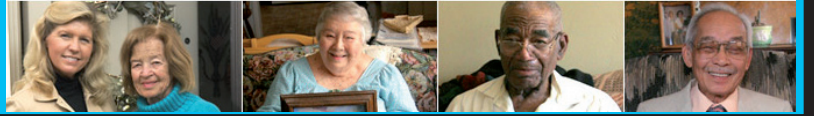





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## Fiddle Sticks!

I'm back again! Not too witty.  
To "Bug' you with my corny ditty:  
And, if you don't care to read,  
I'll understand why you're "teed."  
But, my goodness! Fiddlesticks,  
What can you expect at 96?

Another year has snuck around,  
I feel like I'm slowly losing ground:  
Too much money is being spent,  
On an old body that's "gone" & "went."  
But oh, my goodness! Fiddle Sticks!  
What can you expect at 96?

Yes, my body has shifted into "low speed;"  
But still cook and clean - as I need;  
My biggest trek is to the store  
Where I buy what's needed - too much more!  
Oh, goodness! Fiddle Sticks!  
What can you expect at 96?

I'm always trying to do as I please.  
Eating a lot of crackers and cheese;  
My corny jokes need to end,  
"Cuzz" I'm driving away all my friends.  
But, my goodness! Fiddle Sticks!  
What can people expect at 96?

God has blessed me to no end,  
With family, health, long years and friends;  
I must not complain on cost of pills,  
As I hear about others costly bills;  
Oh, my goodness! Fiddlesticks!  
Aren't I blessed at 96?

My joy comes from friends and clan,  
I'll lift them from troubles when I can;  
And just keep on going 'til I drop,  
When this tired heart finally stops;  
Oh, my goodness! Fiddle Sticks!  
Stop rattling, you're 96!

Myrtle Morland, Pueblo

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# Coulter

from page 5.

year-old young man decides, 'I'm not going to spend \$100,000 or \$200,000 for a car because, you know, I don't need it.' But something terrible happens, all of a sudden he needs it. Who's going to pay if he needs a car to escape a hurricane, for example? Who pays for that?"

Why are the only two options always a behemoth government program or the guy dies?

The subject is a baby kitten, but the real beneficiaries are the people with

great government jobs, fantastic pensions, long vacations, and self-paced and self-evaluated working environments.

As for Brian Williams' grandstand question to Gov. Rick Perry about Texas' execution rate ("Have you struggled to sleep at night with the idea that any one of those might have been innocent?"): There is no credible evidence that a single innocent person has been executed in this country since at least 1950.

There is, however, a lot of evidence that innocent people have been killed when murderers were not executed.

Indeed, one of the most infamous cases of a former death row inmate being released and then killing again comes from Texas. Kenneth McDuff had been given three death sentences for kidnapping and murdering three teenagers, repeatedly raping one.

But he was sprung from prison after the Supreme Court invalidated the death penalty in 1972 and then Texas began releasing inmates to relieve prison overcrowding. McDuff went on to kill more than a dozen people, provably eight more. He was finally executed by Gov. George Bush in 1998, two decades after his post-death row rape and murder spree began.

Someone ought to calculate the carnage liberals foisted on this country beginning in the late-'60s with their "compassionate" approach to rapists and serial killers like McDuff -- consequences that liberals were fully immunized from in their safe, ivory tower neighborhoods. Let's ask Michael Dukakis to run the numbers.

Regarding Williams' baby seal question about starving children in Texas with distended stomachs: No one is

starving in this country. The only bloated stomach problem affecting America's poor is a medical condition known as "obesity."

According to the General Accounting Office, in 2008, the federal government had 18 separate food programs that spent \$62.5 billion each year to feed the poor. And that was before the Food Stamp President assumed office.

I would venture to guess that the only children in America who have ever suffered from kwashiorkor, the condition that causes distended bellies, were victims of child abuse -- at the hands of the sort of monsters Williams is so opposed to executing.

People aren't buying the left's emotional appeals about imaginary victims anymore. The audience member's "Yes!" was a way of laughing in the moderators' faces for trying to pull that crap.

# Reeves

from page 6.

the Civil War, the Great Depression and World War II. In those crises a more significant and powerful United States emerged from the ashes. And they think that will happen again. Right now, Gen-Xers push aside the members and tenets of older generations. The inevitable disappearance (death) of the elders is the great driving force of change.

Sooner rather than later, the ethnically diverse, socially tolerant, technologically fluent Millennials will make a new nation. Politically, the changing of the guard is inevitable. Next year Millennials will constitute 24 percent of the nation's electorate, compared with 9 percent in 2008 and 36 percent in 2020. Life goes on.

But what will they do with that power? What do they want? I can tell you now, connecting the dots backward, they want what the Silent Generation wanted 40 years ago: a challenging and humane job, their own home and family security. And, more than Winograd and Hais think, I would say there is a chance, small perhaps, that much of their political energy might push to the right, with the affluent Millennials trying to squeeze the last drops of blood and money from the folks at the bottom of their cohort. That is certainly what happened in the "Lost Decade."

Winograd and Hais do not see it that way. Partly because of the rise of Barack Obama, the Millennials have registered and vote almost 2-to-1 Democrat-

ic -- and the authors argue that very few people change their political orientation over a lifetime. (The fly in that ointment is that elections are decided by which voters actually go to the polls.)

Winograd and Hais see the Millennials as a pragmatic and civic generation, as opposed to the ideological generations now running the country. They end their book with this:

"To maximize its chances for success, the United States would be well advised to let its next great generation provide the country with the wisdom and guidance to shape America's civic ethos in the Millennial era."

*Ed. Note: Here we go again. This piece starts off that something drastic happens every 80 years and then the examples that are used are not even 80 years apart especially the Great Depression (thanks FDR) and World War II (thanks FDR). The generation that is between 8 and 29 have grown up with electronic gadgets that do nothing to humble them. They have become narcissistic because of same. Our country, if we can get out from under the BHO yoke of government-run mayhem, will only be saved by embracing old values and morals.*

*If we are not able or willing to make the same sacrifices and decisions that kept America on the leading edge, the entire world will plunge into another dark age. If no one is willing to pull the wagon, then the wagon does not move. Government run monopolies, welfare ridden "me too-ism" and shallow moral values will be our undoing. Frankly, if the incentive for a better life is taken away by multiculturalism and "tribes" being recognized so as not to be "disrespected" in the eyes of people who gladly embrace "victimization" then, Mr. Reeves, Mr. Hais and Mr. Winograd, we are shot. Millennials indeed! What nonsense!*

*Personally, I am very happy that Senior Beacon has added these Leftist viewpoints. Perhaps people will realize that they may be democrats from birth but the democrat party does not fit their lifelong ideals anymore.*

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**Day 5:** Enjoy a Continental Breakfast before departing for Fredericksburg, "Jewel of the Texas Hill Country". Start with a visit to the National Museum of the Pacific War, including the George Bush Gallery. Here, visitors become quickly engaged in the personal stories of Americans from all branches of the military involved in the Pacific theatre of World War II. Then, depart for the Lyndon B. Johnson National Historical Park where you will go on a tour of the LBJ Ranch, and see the "Texas White House." This evening, enjoy a lovely Dinner complete with entertainment.

**Day 6:** Start the day with a Continental Breakfast. Afterwards, depart for a visit to the San Antonio Missions National Historical Park. Experience the "Queen of the Missions" - Mission San Jose, established in 1720. Later, go to the IMAX Theatre at San Antonio Rivercenter to see "ALAMO... The Price of Freedom". Then, stand where history took place when you visit the buildings and grounds of the ALAMO - "The Shrine of Liberty". This evening, you will relax and enjoy Dinner.

**Day 7:** Enjoy a Continental Breakfast at your hotel before leaving for the Bob Bullock Texas State History Museum in Austin, TX. Its interactive exhibits and artifacts bring the myth, legend and fact of the Lone Star State together under one roof. Later that day, after a relaxing Dinner, you'll check into your en route hotel.

**Day 8:** Today you'll go to the Oklahoma History Center in Oklahoma City, OK. Tonight, relax in your en route hotel.

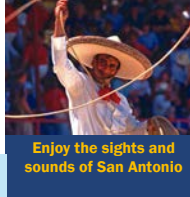
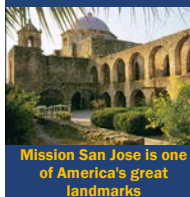
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**CHOOSING A HEALTHCARE SURROGATE**

# WHO SPEAKS FOR YOU WHEN YOU'RE INCAPACITATED?

**Choo(NAPSI)**—An accident or severe illness can occur at any time, regardless of your age or condition of health, which is why it's important to discuss your health care preferences with your loved ones as soon as possible. Many people are reluctant to talk about their preferences and are uncomfortable even thinking about them. Putting off these important conversations may result in family conflict and confusion at a time when you are most vulnerable.

One of the first things to do to manage your advance care planning is to select someone you trust as a health care surrogate. This person's role will be to ensure that your health care preferences are communicated if there is ever a time

when you are unable to express them yourself. The surrogate you select might not be the obvious choice, so before you decide, consider the following:

- Does this person know you well and can he or she express your values, goals and wishes? You may feel a spouse or family member may not necessarily be the best option for you—perhaps because he or she may be too emotionally involved; or a spouse or family member may be the best choice—only you will know. Make sure your selected health care surrogate understands the types of medical interventions you want—and don't want—under certain circumstances.

- Is your selected health care surrogate able to work effectively with authorities and bureaucracies and advocate for your rights?

- Is he or she likely to be reachable at any time?

Once you have selected a health care surrogate, he or she has the authority to act only if you cannot speak for yourself and must act according to your wishes in a number of ways, including:

- Receiving the same medical information you would receive;
- Asking questions and getting explanations;
- Requesting consultations and second opinions;
- Consenting to or refusing medical tests, medications or treatments, including life-sustaining treatment and/or organ donation, according to your preferences;
- Authorizing admissions or transfers to another physician, organization or institution, including assisted-living facilities, hospitals, hospices and nursing homes;
- Taking any legal action needed to carry out your health care wishes.

It's never too early to start discussing your health care wishes. The peacefulness of your last days depends on



the conversations you start today. To find out more about choosing a legally recognized health care surrogate in your state, visit [www.caringinfo.org](http://www.caringinfo.org).

## WHERE ARE THEY NOW?

by Marshall Jay Kaplan

### DOLORES HART

The former 1950's and 1960's leading lady is now leading a life as an American Roman Catholic nun.

Dolores Hart was born as Dolores Hicks on October 20, 1938 in Chicago, IL. With the onset of her parent's marital problems, Dolores moved in with her grandparents. Her grandfather was a movie theater projectionist. It was his enthusiasm about films that led Dolores to pursue a career in acting.

In addition to her grandfather, when Dolores was eleven, her father, Bert Hicks, who was a bit player actor, was offered a contract with a movie studio and was off to Hollywood - taking star struck Dolores with him. "I was a Hollywood brat. We lived in Beverly Hills and I would visit the movie lots with my Dad. I wanted to be part of that life!"

With her father's help, Dolores changed her last name to Hart, got a movie contract and was signed to play Elvis Presley's love interest in 1957's *Loving You*. A career break other actresses only dream of! It's all about who you know! And what about Dolores' on-screen kiss with Elvis? "My kiss was 15 seconds long on film, but has lasted 50 years!"

After *Loving You*, Dolores was in demand, appearing in *Wild in the Wind* (1957 with Anthony Quinn) and *Lonelyhearts* (1958 with Montgomery Clift), until appearing in yet another Elvis movie - 1958's hit, *King Creole!*

Dolores then appeared on Broadway in 1959, earning a Tony award nomination for Best Featured Actress in *The Pleasure of his Compa-*



ny. Dolores was then off to Rome, filming the classic *Where The Boys Are* (1960) and *Frances of Assisi* (1961). It was during this time in Rome that changed her life. When she met Pope John XXIII, she told him "I am Dolores Hart - the actress playing the nun, Clare." The Pope replied, "No, you ARE Clare!"

After appearing in four more films and breaking off her engagement to Los Angeles businessman, Dan Robinson, the 25 year old actress decided to leave the film industry and become a nun at the Benedictine Abbey of Regina Laudis in Bethlehem, CT. "I took my final vows in 1970."

Today, Mother Dolores Hart is instrumental with bringing the arts into the community - raising awareness and money for the Abbey. She is also the only member of the Academy of Motion Picture Art and Sciences who is a nun. A true combination of Hollywood and religion - with a touch of Elvis!

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# Here Are Ten Woof-Worthy Words For Your Pet!

by Bruce Littlefield

(NAPSI)—The average dog knows 167 words but there are 10 that woof loudest.

10. "No" seems to be the second word

every dog learns. The first is his name.

9. "Walk" becomes a crucial part of every dog's day and something dogs look forward to.

8. "Business" (as in "do your business") is

a daily phrase.

7. "Wait" or "Stay." Dogs spend a large chunk of their day waiting.

6. "Down" or "Lie Down." Often a toughie to learn, this is a word that every good dog knows.

5. "Squirrel" or "Cat" seems to be universal for something to taunt, chase or bark at.

4. "Toy"—Many dogs know the difference in a ball, a Frisbee and their Squeaky.

3. "Come." This is a word that could save your dog's life.

2. "Sit" is the basic standard of all dog tricks.



AND 1. "Treat!" The most beloved dog word is certain to make any dog droolingly happy.

*Bruce Littlefield is the best-selling author of "The Bedtime Book for Dogs" (Grand Central Publishing), his first book written to be read to dogs. For more information, visit [www.brucelittlefield.com](http://www.brucelittlefield.com).*

## Pueblo SCORE Launches "Simple Steps For Starting Your Small Business" Workshop Series

Simple Steps for Starting Your Business is a five-part series of pre-business workshops to help clients reach a "go or no-go" decision for a start-up. The program is designed to help prospective business owners decide whether he or she is ready to take the next step towards becoming an entrepreneur. The format includes mentoring and independent course work in addition to the workshop meetings.

Dates are October 6, 20, November 3, 17 and December 1. Sessions will meet at 5:30 at the Greater Chamber of Commerce, 302 N Santa Fe. Cost is \$100 which includes all five sessions, material and mentoring.

For additional information or to register call the Greater Chamber of Commerce at 542-1704 or e-mail SCORE president Ernestine Thomas at [dethomas2001@comcast.net](mailto:dethomas2001@comcast.net).

## Legal Lines

from page 21.

administration does not require court involvement and allows for a private distribution of the Trustmaker's property.

However, having a living trust in place at the Trustmaker's death does not mean that the Trustmaker's survivors will be able to avoid a probate action. A trust may be created, but may never be funded or not funded completely. It is common for the Trustmaker to execute a "pour-over will" in conjunction with their living trust. This will direct all of the Trustmaker's property that is not properly titled in the name of the trust to be distributed to the trust. If the trust is not properly funded, the property outside of the trust will need to

be transferred into the trust through the use of the pour-over will, or a will that directs everything to the trust, through the probate process. After the pour-over will is probated and the property is transferred into the trust, the Trustee will then distribute the property per the instructions provided in the trust agreement.

Trust funding refers to the retitling or acquiring of assets in the name of the trust. The Trustmaker conveys all or some of his property to the trustee so that the Trustee becomes the owner of the property subject to the terms of the trust agreement. Once property is properly titled, the Trustee may manage and distribute the property as instructed

in the trust agreement.

There is a common misconception that a living trust can provide creditor protection both before and after death. While a Trustmaker is alive, the Trustmaker's creditors may have access to trust property. After the Trustmaker dies (at which point the living trust becomes an irrevocable trust), the trustee may pay the valid debts of the Trustmaker. Unlike in a probate action where creditors face a time deadline, there is no such deadline for creditors in a trust administration. In addition, a probate action allows a surviving spouse and dependents to protect some of the decedent's property from creditors by electing to take a family allow-

ance, which must be paid to the family before any creditors are paid. In a trust administration, however, it is not certain that family members will be given such priority over creditors.

Although costs will vary depending on where you live, the attorney you choose to hire and the complexity of your situation, having a simple will drafted can cost \$250 and up. While a will may be less expensive to prepare, the costs of probate are unpredictable and generally range from \$1,000 to \$6,000, including attorney fees, court costs and other related expenses. The costs associated with preparing a living trust also vary, but generally run from \$750 to \$5,000. Regardless of whether you choose a will or a living trust, in order for either to be effective, there are fees associated with funding the trust and titling property to coordinate with your will.

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 the CBA attn: Sara Crocker, 1900 Grant St., Suite 900, Denver, CO 80203 or email [scrocker@cobar.org](mailto:scrocker@cobar.org).

### About Legal Lines

*Legal Lines is a question and answer column provided as a public service by the Colorado Bar Association. Attorneys answer questions of interest to members of the public for their general information.*

### About the Colorado Bar Association

*The Colorado Bar Association is a voluntary bar association with nearly 18,000 members – nearly three-quarters of all attorneys in the state – founded in 1897. The bar provides opportunities for continuing education, volunteering and networking for those in the legal profession while upholding the standards of the bar. The bar likewise works to secure the efficient administration of justice, encourage the adoption of proper legislation and perpetuate the history of the profession and the memory of its members. For more information, visit [www.cobar.org](http://www.cobar.org).*

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October 2011  
"RADICAL GRACE"

Two testimonies prompted me to write this article on radical grace. I'm not sure why, but it has been a struggle getting started. Perhaps it's because I'm not one who practices radical grace. It is something rarely observed in the Christian community today and foreign to most individuals. I know what it is. I try to apply grace when someone cuts in front of me on the freeway or the line at the grocery store. However, am I ready to apply radical grace when I am slandered, cursed or, as the King James puts it, "despitefully used?" Am I willing to overlook an offense to save a relationship...

# "Light For The Journey"

By Jan McLaughlin - Director of Prayer for Prisoners International



or my integrity? Am I qualified to tackle a subject in a Christian column that is one of the weakest areas in my walk as a Christian? Probably not but the Lord Jesus told me a long time ago, He just wants willing vessels so I am willing to try.

Desperation drove me to search the internet for quotes on radical grace which might ignite my creative engine. There must be hundreds of quotes about different aspects of grace. The grace I want to write about is defined by Webster as: kindness, love, forgiveness; a disposition to be generous or helpful; goodwill, mercy; clemency; a favor rendered by one who need not do so.

The best way for me to describe grace is by telling you a couple of stories;

the ones that prompted this article.

I was sitting at the kitchen table, having just finished eating breakfast, when the phone rang. The young woman on the other end said, "A few days ago, I heard an interview about the Prayer For Prisoners International ministry and the banquet. I am interested in attending."

I told her a bit about the banquet and that I was uncertain if one of our speakers would make it. She said, "Is one of the speakers the man I heard on the radio?" I told her that was Rick, my husband and he had chosen not to speak.

When I learned she was from a small town nearly four hours away I asked, "Do you have someone in prison?"

died of cirrhosis of the liver from alcohol and drug abuse.

Nearly all of Allison's 7 children had become drug addicts or alcoholics. Some were doing jail time. She had been sexually abused by a relative when she was a child.

God brought her to prison to set her free. When she arrived, the first Bible study she attended was the Prayer For Prisoners Bible study. We were just beginning the Breaking Free study by Beth Moore. Allison testifies that during that Bible study God set her free of the bondage of unforgiveness. She was able to forgive the man who sexually abused her and began to pray for his salvation.

Allison left prison recently. She is free from alcohol and drugs but just as importantly, free from the bondage of unforgiveness. She was rewarded for her prayers when God allowed her to be present in a church service when her abuser walked forward to receive Christ as his Savior. Allison is learning to forgive and to bestow radical grace toward others.

There is a deeper issue concerning grace and forgiveness. Jesus made a piercing statement after teaching the disciples to pray the prayer we know as the "Lord's Prayer." He said, "For if you forgive men when they sin against you, your heavenly Father will also forgive you. But if you do not forgive men their sins, your Father will not forgive your sins" Matt 6:14-15. NIV

Take a moment to say this prayer, "Our Father who art in heaven..." You know it! When you get to "Forgive us our trespasses (sins) as we forgive those who trespass (sin) against us," listen to what you are praying. Do you realize that when you pray that prayer, you ask God to forgive YOU the SAME way YOU forgive OTHERS! Think about this... is that how you want God to forgive you? If you withhold forgiveness from someone, you are asking God to do the same thing to you.

This is pretty scary for anyone who struggles to forgive and to give grace to others. Truth is, in yourself, you can't forgive but when you allow Christ to work in your heart, He helps you forgive and cleanses you of bitterness and resentment that seethes inside. You just need to give Him permission. It's true! He will do it in and through you.

Every Christian should be learning to bestow radical grace toward others. Some of us have a difficult time with GRACE! Never mind the radical part. Should it be so difficult when our perfect example and teacher hung bloody and bruised on a cross so we might know grace, forgiveness and salvation? Of all the quotes I read, and in the articles I perused, the one that truly demonstrates radical grace cannot be described, understood or measured. "Father, forgive them, for they do not know what they are doing" Luke 23:34. NIV

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

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# Reeling "More Jack Sparrow Than Ever"

by Film Critic Betty Jo Tucker, Pueblo

## MORE JACK SPARROW THAN EVER

In a fight between pirates and mermaids, who would you pick to win? Watching "Pirates of the Caribbean: On Stranger Tides," available on DVD October 18, might change your mind. One of the most exciting sequences in this popular franchise features a spectacular pirates/mermaid clash that makes the fourth offering something special. "I think about mermaids in a completely different way now," my husband declared upon leaving the multiplex. I have to agree with him. These creatures are a far cry from "The Little Mermaid," for sure. Whoever thought mermaids could upstage Johnny Depp's Captain

Jack Sparrow? Still, I continue to be in awe of Depp's performance as this iconic film character. In "On Stranger Tides," Sparrow fascinated me almost as much as in the first "Pirates" adventure. In fact, Depp seems to be having the most fun ever playing the roguish, eccentric pirate here. How I love to see Sparrow show off those long dreadlocks, gold teeth, and woozy voice as he sashays around trying to trick everyone into doing his bidding!

Full disclosure requires me to admit I'm not a bit objective where Depp is concerned. His amusing and mischievous Jack Sparrow is one of my all-time favorite movie characters. That's probably why my main complaint about the three previous installments involves Sparrow not being on screen in every scene. "On Stranger Tides" comes closest to granting my wish.

This time, Sparrow meets up with Angelica (Penelope Cruz), a feisty woman from his past who just might be a ruthless con artist only interested in using him to help her father find the Fountain of Youth. After Angelica forces Sparrow aboard the dreaded Blackbeard's (Ian McShane from "Deadwood") ship, our unkempt hero must plan a way to use the ship to his advantage. But alas, mateys! Other parties -- including Barbossa (Geoffrey Rush again) -- have also heard

about Ponce de Leon's important discovery, which requires two chalices and a mermaid's tear to work its miracle.

Who will reach the Fountain of Youth first? How difficult will it be to capture a mermaid's (the soulful Astrid Berges-Frisbey) tear-drop? What are Jack Sparrow's real feelings toward Angelica, and vice versa? Finding out the answers to these questions may take us through a tangled tale at times, but it's a generally entertaining one.

Although the dialogue spoken by Rush and Cruz could have used sub-titles, that didn't spoil "On Stranger Tides" for me. This "Pirates of the Caribbean" adventure -- complete with lots of exciting sword-fights, fast action, daring stunts (reminiscent of Douglas Fairbanks Jr./Errol Flynn flicks) and humorous dialogue -- offers fans like me another rollicking good time at the movies. (Released by Walt Disney Studios Motion Pictures and rated "PG-13" for pirate violence, scary images, and suggestive humor.)



cal. "Footloose" (October 11). This one is a musical -- yay! It's a remake of the popular Kevin Bacon movie released in 1984.

"The Ides of March" (October 7). Presidential campaigning takes center stage in this drama directed by George Clooney.

"The Skin I Live In" (October 14). Antonio Banderas (be still my heart!) portrays a demented plastic surgeon here. Not a sympathetic role, of course, but Banderas is always watchable. And it might be fun to see a movie like this on Halloween.

"The Three Musketeers" (October 21). Another swash-buckling film adaptation of Alexander Dumas' classic adventure. The previews look awesome, but I'm worried about Logan Lerman in the role of D'Artagnan. How can anyone top Gene Kelly's spirited performance in that wonderful 1948 version?

Read more film reviews by Betty Jo Tucker at [ReelTalkReviews.com](http://ReelTalkReviews.com). Copies of her two books, *CONFESSIONS OF A MOVIE ADDICT* and *SUSAN SARANDON: A TRUE MAVERICK*, are available on Amazon.com and at Barnes & Noble Booksellers in Pueblo. *IT HAD TO BE US*, the award-winning romantic memoir she and her husband co-wrote under the pseudonyms of Harry & Elizabeth Lawrence, can be ordered at Amazon's Kindle store.

## ON THE BIG SCREEN IN OCTOBER

The five new theatrical offerings below look promising to me this month, but remember all release dates are subject to change.

"Real Steel" (October 7). Hugh Jackman stars in a rock 'em/ sock 'em robot fight film. Too bad it's not a musi-

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