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*Peace & Joy To All*  
*Celebrate Our Independence*  
**JULY 4th**

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# Senior Beacon

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

JULY, 2010 Vol. 28: No. 12 Established Aug., 1982 336 Consecutive Months!

## RetireSafe President Delivers Seniors' Testimony to Capitol Hill Supporting H.R. 5305, the CPI for Seniors Act of 2010

Washington, DC (June 21, 2010) - RetireSafe President Thair Phillips, representing 400,000 senior citizen supporters across America, last week delivered hundreds of online messages from older Americans supporting the need for H.R. 5305, the CPI for Seniors Act. Handing the messages to Congressman John "Jimmy" Duncan, Jr. (TN-2), the author of H.R. 5305, Phillips said, "These messages represent the

first wave of responses to RetireSafe's 'virtual hearing' calling for action to fix the ongoing consumer price index and zero COLA inequity that harms seniors nationwide." He added, "Millions of older Americans are suffering just like the ones sharing their personal stories of hardship in these messages." If passed, H.R. 5305 would correct the flawed formula that created their plight. Phillips also announced a major House

Press Briefing scheduled for June 30th, to present a new academic study on the issue.

The legislation, introduced in May by Congressman Duncan and his House colleagues, Daniel Lipinski (IL-3), Marcia Fudge (OH-11), Michael Arcuri (NY-24), and Gregg Harper (MS-3), would establish a new Consumer Price Index for Seniors (CPI-S) so that annual Social Security Cost-of-Living-

Adjustments (COLAs) can be fairly determined.

H.R. 5305 would direct the Bureau of Labor Statistics (BLS) to finally determine a new CPI-S formula for seniors, one based exclusively on the costs actually incurred by older Americans. RetireSafe, an advocacy organization for older Americans, strongly supports this legislation to correct the faulty formula now used by the BLS, one that has resulted in a "zero" COLA for 2010.



Phillips noted, "The BLS now calculates annual Social Security COLAs using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Clearly this is wrong, as older Americans use different products and have different expenses, including much higher healthcare costs." Phillips also noted "while the experimental index for the elderly (CPI-E) provides more accurate reflections of senior inflationary pressures, it too has proven flaws. While there may be other approaches to address this problem, we believe the critical first step should be a truly accurate CPI-S that will finally reflect the actual costs borne by older Americans."

### "Song of Pueblo" Concert In July

Experience the "Song of Pueblo" on July 23, Friday. This live, multimedia presentation entertains audiences with stories and songs based on centuries of the region's compelling history. The concert includes 14 original musical compositions by Daniel Valdez and illustrated by re-enactments and historical photographs linked by colorful narration. Talented area musicians, "El Pueblo Ensemble," perform poignant ballads based on such epic events as Sand Creek (1864) and Ludlow massacres (1914), and the Flood of 1921. Delight in the newest song, "Elm Street." Through this multi-media presentation, audiences learn the region's diverse history in a memorable and stirring experience. Doors open at 6:30 p.m., concert is at 7:00 p.m. Tickets are \$15 each.



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SEE "HISTORICAL" PAGE 3.

## Seniors Offered More Protection From Possible Abuse of Their Money

Denver, CO. Many older adults who grew up in the depression have saved all of their lives. As a result elders may have saved thousands of dollars. Elders are very proud of their accomplishment and often do not want to spend these funds, even for their own care. The elder's goal is often to save the money and give it to their heirs.

However, many times children and/or other persons who express an interest in the welfare of the elder gain access to these funds, usually through a power of attorney. Most individuals who have a power of attorney have the best interest of the elder at heart and spend their funds judiciously and purchase legitimate services for the benefit of the elder.

But sometimes the child and/or trusted friend may be exploitative and dishonest causing problems to arise. Sometimes, even when the services are legitimate, a prudent person may believe the charges are excessive or the cash withdrawals are for the benefit of the person "providing the care", rather than for the elder. Based on these conflicts, a number of changes have been made to Colorado statutes effecting elders and other at-risk adults.

Effective January 1, 2010, the power of attorney statute requires the elder to expressly give authority to an agent for access to checking and savings accounts, sale of property and securities, and other investments. The power of attorney was changed to give elders (and others) the option to grant certain powers and to withhold others depending on their personal needs.

Powers of attorney signed prior to January 1, 2010 may give the agent the same powers, but may not be explicitly described or exempted.

Another statute attempts to protect the elder's resources from being spent without some oversight. Thus, a conservator, appointed by the court, may not serve in dual roles. This means the conservator cannot be the same person or entity as the guardian or the direct service provider and may not employ the same person as both a case manager and direct services provider. These same protections do not exist for financial powers of attorney and medical powers of attorney, where one individual can serve in multiple roles.

Thus sometimes elders are paying for a) case manager; b) direct serv-

ice providers, c) a conservator, and d) a guardian. While each professional is allowed to charge a reasonable fee, sometimes seemingly expensive to the elder, the intent of the legislature is to ensure some oversight that reasonable fees are being paid to the parties, rather than one party collecting more than reasonable fees for all four responsibilities. However, the term "reasonable" is not defined in the law.

In the most recent legislative session, some advocates attempted to put caps on attorney compensation in the hopes of retaining as much of the estate as possible for the individual, rather than using it for attorney fees. However, this legislation failed.

This spring, the legislature passed a law to voluntarily allow elders (and others) to sign a consent form giving the bank or other financial institutions the power to contact law enforcement and/or county adult protection services workers and provide them with specific information about potential exploitation, fraud and abuse. Frequently elders are victims of children and/or others who withdraw thousands of dollars from bank accounts. The elder feels victimized, but is unwilling to press charges against their child or other trusted individual. The signing of this consent form will give law enforcement the power to press charges without the consent of the elder. This consent form will be available after September 1, 2010 from your financial institution.

Individuals who commit a crime against an at-risk adult abusing any of these powers and responsibilities, can be subject to felony charges resulting in jail time and/or fines.

For more information, contact your attorney or you can call The Society at 303-333-3482 for referrals to attorneys.

*Eileen Doherty, M.S. is the Executive Director of 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.*

### Gerontology Certificate To Be Offered

The University of Colorado at Colorado Springs (UCCS) has a long and respected history of providing educational opportunities in gerontology for aging services and healthcare professionals, individuals, family members, and other professionals. One mission of the Gerontology Center is to educate Coloradans about the broad range of issues facing them and our aging society. We are pleased to be able to offer our Professional Advancement Certificate in Gerontology in the Denver metropolitan area beginning in August. The two semester course will be held on Thursday evenings, 6:00-8:00 p.m. at The Heritage Club-Denver, a Brookdale Community, located at 2020 South Monroe Street 80210 (near Evans Avenue & S. Colorado Blvd).

Susanna Bozinovski, Ph.D. will be the course facilitator for the program. She has been a recent adjunct professor in the University of Denver Graduate School of Social Work and the University of Northern Colorado-Greeley Gerontology Program. Dr. Bozinovski was a Management Analyst for the Colorado State Office on Aging for eleven years and served as Director of the Area Agency on Aging at the Denver Regional Council of Governments for ten years. She is excited to bring her extensive background and expertise in aging and human services to the Denver Area UCCS Gerontology Certificate Program.

Please contact Steve Bender, LCSW, Associate Director for Outreach Programs, UCCS Gerontology Center or sbender@uccs.edu.

# I'm Still Above Ground

by James R. Grasso, Chief Cook & Bottle Washer



## Here's A Beaut

When GWB was president (I know, I know... he's responsible for all that's bad in the nation from now unto eternity) he decided to keep the U.S. out of the U.N. Human Rights Council. That body is forever filled with the worst human-rights violators including Cuba, China and Saudi Arabia.

So, when BHO became president he had the U.S. join the Council and picked up 22 percent of the tab for said Council (our tax dollars at work once again - what's he care. It's not his money..... that could be used for Social Security maybe).

Now Libya has been elected with about 80 percent of the U.N. membership voting for their acceptance. Some other wonders elected recently included Angola and Malaysia. I wonder why Iran is not included in this group? Oh yes, that's right, Iran is part of a U. N. special panel on women's rights!

The latest tally by U.N. watchperson Anne Bayefsky shows the number of free countries on the Human Rights Council at less than 50 percent!

But the point of all this besides the obvious is to let you all know what our BHO hand-picked ambassador to the U.N., Susan Rice, has to say on the matter: (regretting the election of some unnamed countries on the council) "I'm not going to sit here and name names. I don't think it's particularly constructive at this point."

In my estimation I think the same can be said about the U.N. Human Rights Council and in fact, the United Nations itself.

## Observations From The Cave

Our Secretary of State, one Hillary Rodham Clinton, said recently while speaking of taxes and Brazil: "The rich are not paying their fair share in any nation that is facing the kind of employment issues" that the United States is. She continued, "whether it's individual, corporate, or whatever.... Brazil has the highest tax-to-GDP rate in the Western hemisphere and guess what - they're growing like crazy!" Poor Hillary. She certainly was/is qualified to be our President in this era.

Here's the facts Ms. Rodham Clinton: Brazil's aggregate tax burden, at 24 percent of GDP, is slightly lower than the U.S. tax burden. Brazil's top personal income-tax rate is 27.5 percent; the top U.S. rate is 35 percent, soon to be raised to your husband's 39.5 percent in 2011.

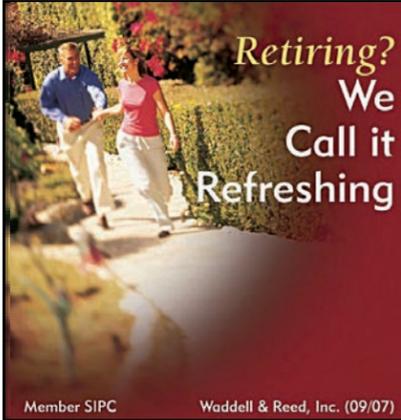
Thank goodness she didn't try to elaborate on how raising taxes on the rich will produce jobs in the private sector or anywhere else in our society for that matter. How do these people get to these places of influence? Perhaps the next item will help explain.

Public school test scores in Wahington, D.C. are still well below national averages but per-pupil costs are among the nation's highest as are student obesity rates. Remember the old adage about fat, dumb and happy? I know, I know, there I go again but adages are steeped in experience. If children are not given the proper tools to think with a clear understanding of the facts and at least taught the ability to think for themselves in a critical way then we have failed them and we will be held accountable to a higher authority in the long run and in the short run we'll be forever anchored down by the same political class that has been able to take advantage of our lack of critical thinking in the first place.

Making people lazy, a byproduct of the lack of critical thinking, leads to obesity. No, you say. Well, think about it. If you don't have the initiative to critically think you are prone to sitting around on your duff during down time. You get bored. You play electronic games, watch television, text from your expensive phones (how do poor people get money for such stuff?) and you eat! So we have talked about two of the three components of the adage. Now let's talk about happy.

These same school kids in Washington are now receiving an upgrade in condoms. The kids were complaining that the free condoms they were getting were of poor quality and too small (a common theme of any young adolescent male). So now they are receiving really cool condoms from Troj-ens AND in attractive gold wrappers to boot! "We thought making condoms available was a good thing, but we never asked the kids what they wanted," said the chairman of the D.C. health committee (just has to be a by-product of some elite school somewhere). So now we have the thrid component of the adage; happy! Now I ask you

SEE "OP-ED" PAGE 13.



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# Don't Get Sunk Spending Your Money On eBay

by Katie Carrol – Director of Media Relations & Communications-Better Business Bureau of Southern Colorado-Telephone: 719/636-5076 Ext. 115-E-mail: [katiec@bbbsc.org](mailto:katiec@bbbsc.org)

eBay can be a great place to buy and sell items online. However, as with other money-making opportunities, there are unscrupulous people that will use the site to take advantage of consumers. It's important to know what to watch out for. Here is a list of unethical

tactics mentioned on eBay's website:

**“Shill Bidding:”** This is when a seller has multiple accounts or a group of friends who deceitfully make higher and higher bids to increase the seller's overall profit margin.

**“Bid Shielding:”** In this scenario, the buyer with the multiple accounts or group of friend bidders will keep upping their bids but then retract them. This process is used to scare off other bidders. Then, the bidder with the

lowest bid gets the item for bottom-dollar price.

**“Switch and Return:”** A buyer will purchase an item from you and return it. The catch – the item they return is not what you sold them; it's a fake.

**“Fakes and Reproductions:”** Sellers may provide fraudulent certificates of authenticity on collectors' items. This may be done on rare items billed as being in “mint condition.” Watch out for wording such as “to my knowledge” or “I think.” Be especially aware of counterfeit trading cards.

There are some precautions consumers can take to predict and prevent internet crime.

- Know who you are dealing with! Find out a seller's information. Do this by placing a low bid on an item and go to [http://search.ebay.com/\\_W0QQtZvbQQsofindtypeZ9](http://search.ebay.com/_W0QQtZvbQQsofindtypeZ9). Enter in “the seller's name and item number”. eBay will send you the contact information. Then, call this person. Look up the phone number online at [www.free411.com](http://www.free411.com) and verify their address if provided. If the phone number does not work, that is a red flag.

- C.O.D. and escrow.com are ideal payment methods, although they are somewhat expensive. PayPal is also acceptable, although unless specifically stated, it does not provide you with \$2000 coverage protection. If PayPal is used, it's recommended that you use a credit card. Credit card companies will refund your money if the seller fails to provide the merchandise. Avoid money transfers. Typically, a scammer uses money transfers to hide their identity, so law enforcement cannot track them down, especially if they reside in a foreign country, where American laws will not protect you. Checks are also not a secure method of payment.

- Be wary of fake eBay and PayPal sites. If a link is listed, place your cursor over it and look at the URL on the bottom. If the two do not match up, there is a problem. Also, if there is no “s” in the “https:” web address, the link is not a secure site. DO NOT add your personal information here. This is how scammers get a hold of your eBay ID and password, credit card, and other

personal information.

If a person only wants to deal with you through e-mail, that is a red flag. It is likely the account is stolen, especially if they are asking for payment via money transfer. Money transfers have to be requested via e-mail because eBay will not publish these types of requests on their site.

- Other red flags eBay tells you to watch out for are auctions which hide the bidders, sloppy English, the product is in a different location from the seller, the eBay “buy-it-now” button is missing, a product is in the wrong category.

- Keep your password and account secure. Ignore pop-ups that may request personal information. Make sure your computer is protected by updated anti-virus and firewall software. Set your security options in your web browser to alert you when a website is unsafe. Always type out URL addresses provided by eBay and PayPal to ensure that you do not click on malware. Never send your personal information via email. E-mail is not secure. Be careful about opening attachments, which may also contain malware.

- Be familiar with the product you are buying to ensure you don't purchase imitations. Consult with the experts. Observe whether the picture looks like it was personally taken or copied from the Internet.

- Be leery of quick-sell auctions. Opportunists will always pressure you into buying but won't always deliver.

- Another tip: pay the extra money to the post office to get a tracking number. A postal receipt means nothing without a tracking number, and without this the post office cannot help you locate your purchased item.

If you educate yourself and are aware of and avoid potential scams that are out there, you can have a very positive experience on eBay.

If you believe you have been the victim of fraud, you file a report by going to <http://pages.ebay.com/securitycenter/reportproblem.html>.

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## Historical Society

from page 1.

### POSTCARDS: A PEEK INTO PUEBLO'S PAST LECTURE

Have you ever wondered about the history of postcards? Join presenter Eileen Gose on July 22, Thursday, from 10:00 a.m. to 11:15 a.m., as she reveals the clues to dating a postcard even without the postmark and discovering more about the postcards' messages and pictures. Bring your own postcard to learn more about it. Cost is \$5. Call the museum for reservations.

### SUMMER ART CAMP FOR KIDS

Explore art and history with noted artist Starr Miller in a two-week workshop, July 26, Monday, through August 6, Friday, from 9:30 a.m. to 11:30 a.m. The workshop is for children 9 years through 12 years of age who will learn art techniques in drawing, pastels and watercolors using historic objects to create still life artwork. Cost is \$50, which includes supplies or \$6 per day. Call the museum to register.

## July Is Fireworks Eye Safety Month

by Kathy-Lyn Allen-Rocky Mountain Eye Center

Thousands of accidents each year tell us that fireworks are dangerous. The typical victim is a teenager, at home, unsupervised, with a group of friends. Playing with fireworks, the chances are great that one of them will end up in the emergency room with an injury to the head, eyes or hand. Injuring an eye or losing a finger is a tragic price to pay for a few minutes of fun with fireworks.

In an effort to reduce these preventable injuries, Eye M.D.s across America encourage families to attend local public fireworks displays instead of using fireworks at home this Fourth. This recommendation is made as part of Fireworks Eye Safety Month sponsored by the American Academy of Ophthalmology. Attending a professional public fireworks display is a safe way to honor our nation.

As many as 400 Americans lose vision in one or both eyes due to fireworks injuries. The risk of losing an eye is not worth the excitement of setting off fireworks.

Although illegal fireworks, bottle rockets and Roman candles account for the majority of injuries, seemingly harmless sparklers also cause numerous injuries each year. Sparklers account for the most injuries to children under the age of five. Fascinated by the bright sparks, children find these sticks of fire - burning as hot as 1,800 degrees, hot enough to melt gold - irresistible to touch.

Eye health care is provided by the three “O's” – opticians, optometrists and ophthalmologists. It is the ophthalmologist, or Eye M.D., who can treat it all – eye diseases and injuries, and perform eye surgery.

For more information, visit [www.aao.org](http://www.aao.org) or visit [www.rockymountaineyecenter.com](http://www.rockymountaineyecenter.com)



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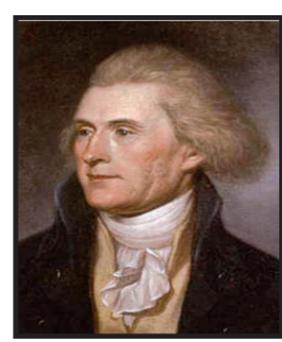
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### Thomas Jefferson

3rd. President, Democrat  
Term of Office: January 20, 1777 to  
January 20, 1781



*“A government big enough to give you everything you want, is strong enough to take everything you have.”*

# news of the world

COMPILED BY CHUCK SHEPHERD  
FOR SENIOR BEACON



**Ed. Note:** This month your editor thought he might add his two cents at the end of each item which may become a staple.

**The Continuing Crisis**

-- Stories of epic sportsmanship warm the public's heart, but there is also epic "cutthroat," such as by Monrovia (Calif.) High School girls' track coach Mike Knowles. Knowles' team had just been defeated for first place in the last event of the April league championship meet -- by a record-setting pole vault by South Pasadena High School's Robin Laird, edging her team over Monrovia, 66-61. But then Knowles noticed that Laird was wearing a flimsy, string "friendship" bracelet, thus violating a national high school athletics' jewelry rule. He notified officials, who were forced to disqualify Laird and declare Monrovia the champion, 65-62. "This is my 30th year coaching track," Knowles said later. "I know a lot of rules and regulations." *(The Creep!)*

-- Universal health insurance cannot come soon enough for uninsured Kathy Myers, 41, of Niles, Mich., who, suffering an increasingly painful shoulder injury, has been continually turned away from emergency rooms because the condition was not life-threatening. In June, as a last resort, she took a gun and shot herself in the shoulder, hoping for a wound serious enough for ER treatment. Alas, she missed major arteries and bones and was again sent home, except with even more pain. *(That's Bunk!)*

-- Britain's Countess of Wemyss and March, now 67, is a hands-on manager-fundraiser for the Beckley Trust -- UK's leading advocacy organization for legalizing marijuana, according to an April profile by the Daily Mail. However, she has not forsaken an earlier psychotropic-promoting cam-

paign. In her early 20s, when she was Amanda Feilding, she extolled the virtues of trepanation (to "broaden ... awareness" by increasing the oxygen in the brain, directly, by drilling a hole in one's head). Feilding's first boyfriend wrote the book on the process ("Bore Hole"), and her husband, the flamboyant 13th Earl of Wemyss, has also been trepanned. The Countess still expresses hope that the National Health Service will eventually cover trepanning. *(This puts new meaning to the phrase .... like a hole-in-the-head)*

**Great Expectorations**

-- People who live or work in New York City believe themselves to be among the world's toughest and hardest, but at least 51 of them are apparently legendarily soft: the 51 city bus drivers who between them took 3,200 days of paid leave last year to "heal" over the single workplace "injury" of being spit on by passengers. (Thirty-two other spit-upon drivers did not request leave.) An official with the Transport Workers Union called spitting "physically and psychologically traumatic" and requiring "recuperat(ion)." *(Gotta love those unions)*

-- The prominent Howrah bridge in Calcutta, India, has become a serious safety risk, according to a May report for the Calcutta Port Trust, because the steel hoods protecting the pillars holding up the bridge have been thinned by 50 percent in recent years. Engineers believe the corrosion has been caused almost entirely by the chemicals in gutkha, the popular chewing tobacco/herb concoction, which produces expectorants routinely hocked onto the bridge by the 500,000 pedestrians who cross it every day. *(Imagine what's happening inside their mouths)*

**The District(s) of Calamity**

-- Washington, D.C., Attorney General Peter Nickles ordered an investigation in June after learning that the city's payroll office had, over a seven-year period, failed to remit the life-insurance premiums deducted from the paychecks of at least 1,400 employees. Already, one employee had been told that her policy had been canceled because of the unremitted premiums. (Until the investigation is finished, it is impossible to say which of the two usual explanations of chronic D.C. bureaucratic dysfunction -- theft or "large-scale human error" -- is applicable.) *(When it comes to our bureaucracy anything is possible and our current crop of "leaders" wants more of the same)*

**The Aristocrats!**

-- In the space of about 30 minutes on a June morning, according to a Dayton Daily News report, Brian Horst, 35, shoplifted several packages of meat and a jug of Mad Dog 20/20 wine from a store, inexplicably rolled a stainless-steel tank of carbon dioxide on wheels away from a restaurant, and disabled an ATM by pounding it with a rock (after several witnesses spotted him in conversation with the screen, apparently trying to reason with the machine or possibly with an imaginary employee inside it). *(Ah, the inner working of the brain)*

**The Jesus and Mary World Tour (all-new)**

-- Recent Playdates: (1) Old Forge, Pa., February (Jesus appearing in a bucket of sauce at Brownie's Famous Pizzeria). (2) Lockport, N.Y., December (joint appearance of Jesus and Mary in an orange, sliced open on Christmas morning). (3) Rockford, Ill., April (Jesus appearing in the MRI of a thoracic spine examination). (4) Brownsville, Texas, May (Mary appearing on bark from a tree toppled during a storm). (5) Salford, England, February (Jesus appearing on a frying pan following the burning of a pancake). (6) Old Hatfield, England, February (Jesus appearing on a partially burned log in a fireplace).

*(Some folks will do anything for their fifteen minutes of fame)*

New York state school officials had promised to crack down on soft test-grading to end the near-automatic grade-advancement by students unprepared for promotion. However, a June New York Post report found that the problem lingers under the current grading guideline called "holistic rubrics." Among examples cited by the Post (from a 4th-grade math test): How many inches long is a "2-foot-long skateboard"? (Answer: 24; "half-credit" answer: 48). Also, if you have 35 book boxes, and each contains 10 books, how many books are there? (Answer: 350; "half-credit" answer: 150). *(Gotta love bureaucratic altruists and then these kids vote)*

**Can't Possibly Be True**

-- Sydney's Daily Telegraph reported in May that Qantas Airways has acknowledged re-using plastic knives and forks from its in-flight meals as many as 30 times before discarding them. One supplier who visited Qantas' Q Catering center in the Sydney suburb of Mascot was told that the Qantas cutlery's plastic is "more robust" than ordinary plastic utensils and is completely safe (after special cleaning). *(Now we know what fingers are for)*

**Armed and Clumsy (All New!)**

In this latest collection of men who accidentally shot themselves recently, private parts were the center of attention. University of Illinois campus police officer Bryan Mallin accidentally shot himself in the butt while shopping in Chicago (March), and Timothy Davis, 22, digging through a drawer in Fort Myers, Fla., last October, also accidentally shot himself in the butt. And four other men (a shopper at a Lowe's in Lynnwood, Wash., a 17-year-old in Vallejo, Calif., 20-year-old Jeffrey Disney in Hamilton, Ohio, and 50-year-old David Blurton, in Dillon, Colo.) accidentally shot themselves in the groin. *(How does one shoot themselves in the butt while searching through a drawer?)*

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# For A Healthier You



## Grandfathered Health Plans Under Obamacare

by *Benefit Resources* - 320 S. Weber St. Colorado Springs, CO 80903

### GRANDFATHERED HEALTH PLANS UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

Today the U.S. Departments of HHS, Labor and Treasury issued interim final and proposed regulations for group health plans and health insurance coverage relating to status as a grandfathered health plan under the Patient Protection and Affordable Care Act (P.L. 111-148). The regulations, which also call for comment, was published in the June 17 Federal Register.

The PPACA exempts "grandfathered" plans that were in existence on March 23, when the law was enacted. Following are some details released regarding the proposed regulations.

While the PPACA requires all health plans to provide important new benefits to consumers, it allows plans that existed on March 23, 2010 to contain costs by allowing insurers and employers to make routine changes without losing grandfather status. Plans will lose their "grandfather" status if they choose to significantly cut benefits or increase out-of-pocket spending for consumers/employ-

ees.

#### Protecting Patients' Rights in All Plans

All health plans - whether or not they are grandfathered plans - must provide certain benefits to their customers for plan years starting on or after September 23, 2010 including:

No lifetime limits on coverage for all plans;

No rescissions of coverage when people get sick and have previously made an unintentional mistake on their application;

Extension of parents' coverage to young adults under 26 years old; and for the vast majority of Americans who get their health insurance through employers, additional benefits will be offered, irrespective of whether their plan is grandfathered, including:

No coverage exclusions for children with pre-existing conditions; and

No "restricted" annual limits (e.g., annual dollar-amount limits on coverage below standards to be set in future regulations).

Additional Consumer Protections Apply to Non-Grandfathered Plans

Grandfathered health plans will be able to make routine changes to their policies and maintain their status. These

routine changes include cost adjustments to keep pace with medical inflation, adding new benefits, making modest adjustments to existing benefits, voluntarily adopting new consumer protections under the new law, or making changes to comply with State or other Federal laws. Premium changes are not taken into account when determining whether or not a plan is grandfathered.

Under the Affordable Care Act, these requirements are applicable to all new plans, and existing plans that choose to make the following changes that would cause them to lose their grandfathered status.

Compared to their policies in effect on March 23, 2010, grandfathered plans:

Cannot Significantly Cut or Reduce Benefits. For example, if a plan decides to no longer cover care for people with diabetes, cystic fibrosis or HIV/AIDS.

Cannot Raise Co-Insurance Charges. Typically, co-insurance requires a patient to pay a fixed percentage of a charge (for example, 20% of a hospital bill). Grandfathered plans cannot increase this percentage.

Cannot Significantly Raise Co-

Payment Charges. Frequently, plans require patients to pay a fixed-dollar amount for doctor's office visits and other services. Compared with the copayments in effect on March 23, 2010, grandfathered plans will be able to increase those copays by no more than the greater of \$5 (adjusted annually for medical inflation) or a percentage equal to medical inflation plus 15 percentage points. For example, if a plan raises its copayment from \$30 to \$50 over the next 2 years, it will lose its grandfathered status.

Cannot Significantly Raise Deductibles. Many plans require patients to pay the first bills they receive each year (for example, the first \$500, \$1,000, or \$1,500 a year). Compared with the deductible required as of March 23, 2010, grandfathered plans can only increase these deductibles by a percentage equal to medical inflation plus 15 percentage points. In recent years, medical costs have risen an average of 4-to-5% so this formula would allow deductibles to go up, for example, by 19-20% between 2010 and 2011, or by 23-25% between 2010 and 2012. For a family with a \$1,000 annual deductible, this would mean if they had a hike of \$190 or \$200 from 2010 to

SEE "HEALTH PLAN PAGE 8.

## FREMONT/CUSTER County Menus

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

Florence(784-6493) - Silvercliffe (783-9508)

### SALIDA MENU

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

**JULY 1:** Tuna Mac Salad, Cool Cucumber Salad, Orange Juice, Gelatin Salad/Banana, Peaches, Cheddar Drop Biscuit.

**JULY 2:** ROAST BEEF, Mashed Potatoes/Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread/marg.

**JULY 6:** BAKED POTATO, Broccoli Cheese Sauce, Tossed Salad/Lite French Dressing, Strawberry Applesauce, Fruit Cocktail.

**JULY 8:** SPAGHETTI/MEATSAUCE, Tossed Salad/Italian Dressing, Green Beans, Orange.

**JULY 9:** WHITE CHILI/CHICKEN, Wheat Crackers, Carrot/Celery Sticks, Cooked Cabbage/Red Pepper, Apple.

**JULY 13:** TACO SALAD/SALSA, Tomato & Lettuce Garnish, Strawberry Applesauce, Tropical Fruit, Cornbread with Margarine.

**JULY 15:** PASTA PRIMAVERA, Spinach Salad/Egg/Italian Dressing, Apple Pear Salad/Almonds, Plums, Garlic Bread.

**JULY 16:** BAKED PORK CHOP/COUNTRY STYLE GRAVY, Whipped Potatoes, Hot Bean Casserole, Fruit Salad, Cinnamon Applesauce.

**JULY 20:** CALIFORNIA VEGGIE BAKE, Spinach Salad/Egg/Italian Dressing, Pears, Citrus Cup, Oatmeal Raisin Cookie.

**JULY 22:** CHICKEN SALAD SANDWICH/Whole Wheat Bread, Sliced Tomato/Lettuce, Orange juice, Sliced Peaches.

**JULY 23:** HUNGARIAN GOULASH, California Veggie Medley, Chopped Spinach/Malt Vinegar, Banana.

**JULY 27:** HAM/BEANS, Broccoli, Parslied Carrots, Orange Juice, Cornbread/Margarine.

**JULY 29:** CHICKEN A LA KING, Whipped Potatoes, Tossed Salad/Lite Dressing, Orange, Apricot Halves.

**JULY 30:** ITALIAN SAUSAGE/MARINARA SAUCE/SPAGHETTI, Squash, Tossed Salad, Pizzelle ~ Pears.

### GOLDEN AGE CENTER

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

**JULY 2:** Enchilada Pie, sliced tomato/lettuce, corn, fruit cocktail.

**JULY 4:** Closed.

**JULY 7:** Swiss Broccoli Pasta, 5-way veggies, sliced peaches/plums, sweet potato roll.

**JULY 9:** Oriental Pepper Chicken, green beans, brown rice, peaches.

**JULY 12:** Taco Salad/Salsa, tomato/lettuce, cornbread, strawberry applesauce.

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- \* Competitive Prices



## Big D Superfoods

100 E. Main St. - Florence, CO - 719-784-3066

**JULY 14:** Swiss Steak/Mushrooms, whipped potatoes, greens, mandarin orange.

**JULY 16:** Birthday Meal: Dijon Chicken, brown rice/parsley, shredded green salad/cut broccoli, tropical fruit.

**JULY 19:** Meatloaf/Brown Gravy, peas/carrots, cheesy potatoes, pineapple tidbits.

**JULY 21:** American Lasagna, herbed green beans, tossed salad/Italian bread, banana.

**JULY 23:** Lemon Baked Fish, rice pilaf, green beans/mushrooms, fruit salad.

**JULY 26:** Turkey Tetrazini, beets, cottage cheese peach salad, strawberry applesauce

**JULY 28:** Roast Pork, whipped potatoes, parsley carrots, strawberry gelatin/whipped topping.

**JULY 30:** BBQ Beef Brisket, ranch style beans, carrot fruit salad, watermelon.

### CUSTER SENIOR CTR.

call 719-783-9508 for reservations before 9:30am - Mon&Thur - Noon Meal

**JULY 1:** SCALLOPED POTATOES/HAM, Chopped Spinach, Mixed Veggies, Apple.

**JULY 5:** HOLIDAY- Site Closed

**JULY 6:** PORCUPINE MEATBALLS, Whipped Potatoes/Gravy, California Veggie Medley, Almond Peaches.

**JULY 8:** TAHITIAN CHICKEN, Brown Rice, Green Bean Amandine, Fruit Salad.

**JULY 12:** TURKEY SALAD/LETTUCE/TOMATO, Brown Rice, California Veggie Medley, Raisin Applesauce.

**JULY 13:** ROAST PORK/GRAVY, Oven Browned Potatoes, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll/marg.

**JULY 15:** CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef/Bun,

Creamy Coleslaw, Almond Peaches.

**JULY 19:** TUNA MACARONI SALAD, Cool Cucumber Salad, Orange Juice Gelatin, Salad/Banana, Peaches, Cheddar Drop Biscuit.

**JULY 20:** SLOPPY JOE/BUN, Scalloped Potatoes, Broccoli/Carrots, Apple.

**JULY 22:** TERIYAKI CHICKEN, Steamed Brown Rice, Spinach Mandarin Orange Salad, Tropical Fruit Salad.

**JULY 26:** MEATLOAF/Brown Gravy, Cheesy Potatoes, Green Beans, Pineapple Tidbits.

**JULY 27:** TURKEY SANDWICH/Provone Cheese/Mustard, Sliced Tomato/ Lettuce, Orange, Waldorf Salad.

**JULY 29:** CHILI RELLENO CASSE-ROLE, Parslied Carrots, Tossed Vegetable Salad with Lemon.

### FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

**JULY 1:** TATOR TOT CASSEROLE, Tossed Salad/Lite Italian Dressing, Squash, Banana.

**JULY 2:** BRATWURST/BUN/Sauerkraut, Mustard & Onion, Pickled Beets, Sliced Peaches.

**JULY 6:** HONEY BBQ CHICKEN, Oven Browned Potatoes, Chopped Spinach, Diced Pears.

**JULY 8:** BAKED HAM/RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

**JULY 9:** TUNA NOODLE CASSEROLE, Mixed Veggies, Sliced Zucchini Squash, Sliced Peaches.

**JULY 13:** ROAST PORK, Whipped Potatoes/Gravy, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll/marg.

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

**JULY 16:** TACO SALAD/SALSA, Tomato/Lettuce Garnish, Strawberry Applesauce, Tropical Fruit, Cornbread/marg.

**JULY 20:** OVEN FRIED CHICKEN, Spinach Mandarin Orange Salad, Potato Salad, Peaches, Cornbread/marg.

**JULY 22:** ENCHILADA PIE, Sliced Tomato/Lettuce, Sliced Yellow Squash, Mixed Fruit.

**JULY 23:** BEEF/SWEET PEPPERS, Steamed Brown Rice, Cut Broccoli, Raisin Applesauce

**JULY 27:** ROAST BEEF, Mashed Potatoes/Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread/marg.

**JULY 29:** CHICKENALAKING, Whipped Potatoes, Tossed Salad/Lite Dressing, Orange, Apricot Halves.

**JULY 30:** HAMBURGER/CATSUP, MUSTARD/ONIO, Sliced Tomato/Lettuce, Baked Beans, Potato Salad, Watermelon.

### PENROSE CENTER

1405 Broadway-Penrose (Tues/Thur)

**JULY 1:** BEEF/SWEET PEPPERS, Brown Rice, Orange Spiced Carrots, Grapefruit Half.

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

**JULY 8:** BRATWURST/BUN/Sauerkraut, Mustard/Onion, Pickled Beets, Sliced Peaches.

**JULY 13:** BAKED HAM/RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

**JULY 15:** ITALIAN SAUSAGE/MARINARA SAUCE/SPAGHETTI, Squash, Tossed Salad, Pizzelle ~ Pears.

**JULY 20:** MEATLOAF/Brown Gravy, Cheesy Potatoes, Green Beans, PA Tidbits.

**JULY 22:** OVEN FRIED CHICKEN, Spinach Mandarin Orange Salad, Potato Salad, Peaches, Cornbread/marg.

**JULY 27:** SALISBURY STEAK, Whipped Potatoes/Gravy, California Veggie Medley, Greens, Nectarine.

**JULY 29:** SALMON PATTIES/CREAM SAUCE, Steamed Brown Rice with Parsley, Mixed Vegetables, Tangerine, Raisin Nut Cup.

ALL MEALS SERVED

WITH MILK

(Coffee or Tea optional)

Most meals served/bread/marg.

# Fashion: Looooking Gooood!

## New Dermal Fillers For Comfortable Injections

**FDA Approves JUVÉDERM® XC, The Latest Advancement In Hyaluronic Acid Dermal Fillers From Allergan, Inc., For A More Comfortable Injection Experience**

(NAPSI)-There's encouraging news for anyone looking to instantly smooth the wrinkles around the nose and mouth but is concerned about pain. Now available nationwide, JUVÉDERM® XC from Allergan, Inc. contains lidocaine for enhanced comfort during treatment of the "parentheses" lines between the nose and mouth.

"The 'no pain, no gain' mentality has definitely played a role in the way women over the years have thought about aesthetic treatments. However, that is changing with recent advancements in aesthetic medicine," said Amy Wechsler, M.D., board-certified dermatologist and psychiatrist. "In the clinical trial leading up to the U.S. Food and Drug Administration (FDA) approval of JUVÉDERM® XC, 93 percent of patients reported less pain when treated with JUVÉDERM® XC compared

to the non-lidocaine JUVÉDERM® formulation<sup>1</sup>. Patients can now receive the same smooth results as demonstrated with JUVÉDERM® but enjoy a more comfortable injection experience."

JUVÉDERM® XC with 0.3 percent lidocaine numbs the treatment area within seconds, potentially reducing the need for an additional anesthetic. Before the introduction of JUVÉDERM® XC, it often took up to 30 minutes for an anesthetic block to take effect. The new formulation provides the same smooth, long-lasting results as demonstrated with existing formulations of JUVÉDERM® and now offers a more comfortable treatment experience and potentially less time spent in the physician's office compared to the non-lidocaine JUVÉDERM® formulation.

"JUVÉDERM® is the first and only hyaluronic acid dermal filler approved by the FDA to last up to one year from initial treatment<sup>2</sup>," said Dr. Wechsler. "My patients are satisfied with treatment results, and JUVÉDERM® has steadily gained popularity since its introduction."



For more information about JUVÉDERM® dermal fillers and to find a local physician, please visit [www.juvederm.com](http://www.juvederm.com) and become a fan of the official JUVÉDERM® Facebook page.

### Important JUVÉDERM® Information

JUVÉDERM® injectable gel (including JUVÉDERM® Ultra, JUVÉDERM® Ultra Plus, JUVÉDERM® Ultra XC, and JUVÉDERM® Ultra Plus XC) is indicated for correction of moderate to severe facial wrinkles and folds (such as nasolabial folds). Side effects

were usually mild to moderate lasting 7 days or less and included temporary injection site reactions like redness, pain, firmness, swelling and bumps. JUVÉDERM® is not for people with severe allergies. For more information, please click on the "About Safety" link at [www.juvederm.com](http://www.juvederm.com) or call the Allergan Product Support line at (877) 345-5372. JUVÉDERM® injectable gel is available by prescription only. © 2010 Allergan, Inc. Irvine, CA 92612.

## Safety Surprises/Suggestions

by Elinor Ginzler

(NAPSI)-Any time of year can be the right time to take a look around your home and find ways to make it safer for you and your family.

For example, simple home maintenance can avert a number of potential problems. Cleaning lint filters in the clothes dryer before every load and cleaning the dryer vent line each year can prevent dryer fires. Shockingly, there are more than 15,000 dryer-related fires each year.

Placing a barbecue grill too close to the house can be another way to cook up accidents. It's estimated that

6,500 barbecue grill fires cause as much as \$27 million in property losses each year.

Some injuries can be prevented by just choosing a different tool for a difficult task. Consider using a can opener instead of a kitchen knife the next time

you open those frustrating anti-theft plastic clamshell packages. And did you know that a sharp knife is safer than a dull knife? A dull blade leads to slips.



AARP has compiled a list of 30 home safety facts and tips that shine a light on the simple things that can help make homes safer and more user friendly.

### Did you know that:

- 86,000 people fall each year because of their pets?
- Power-mower injuries cause 80,000 hospital visits each year?
- Poison ivy is getting more potent and harder to identify?
- More people are injured using hand tools than power tools?

Many of these injuries can be prevented with simple fixes that take just moments but rarely make it to our to-do lists.

### Consider these small tasks:

- Moving the grill 10 feet from the house or shrubs can help protect you from a larger fire if the grill tips or the fire flares.
- Feeding the cat before making dinner can stop it from milling around the kitchen when you're cooking. A baby gate can keep the dog out of the kitchen altogether.
- Most mower injuries are caused by stones or other things kicked out by mower blades moving at high speed. Clearing the yard of debris before mowing can help.
- Can't recognize poison ivy? The oil that causes people to react to poison ivy won't penetrate long sleeves and pants or vinyl work gloves.

By drawing attention to home-safety risks that are easy to overlook but not too hard to prevent, AARP hopes everyone can relax, knowing they will have a safer home all year round.

Learn more at [http://www.aarp.org/home-garden/housing/30\\_safety\\_tips.html](http://www.aarp.org/home-garden/housing/30_safety_tips.html) or call 888-OUR-AARP (888-687-2277).

Elinor Ginzler is AARP's senior vice president for Livable Communities.



# They're baaaaaack!

# Dave & Dan

# in the Morning

## Pueblo has its own Radio Stations again!




# Social Security & You

by Melinda Minor, District Manager - Pueblo



## A NEW "TWIST" IN THE LAW MAY HELP YOUR MOM

Mom has always been there to nurture and take care of you. This is the perfect time to give back and look out for her. If she's having a hard time paying for her prescription drugs, tell her about the Medicare Prescription Drug Plan and the extra help available through Social Security.

If your mother, or any special woman in your life, is covered by Medicare and has limited income and resources, she may be eligible for extra help to pay her monthly premiums, annual deductibles, and prescription co-payments. The extra help is worth an average of \$3,900 per year.

Perhaps you've looked into the Medicare Prescription Drug Plan for Mom before, and discovered that she did not qualify due to her income or resources. In 2010, the law has changed. As Chubby Checker will tell you, a new "twist" in the law makes it easier than ever to qualify for the extra help.

It's easy to figure out whether Mom is eligible for the extra help. To qualify, she must be receiving Medicare and:

- Have income limited to \$16,245 for an individual or \$21,855 for a married couple living together. Even if her annual income is higher, she still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples in which income may be higher include if she or her husband:

- Support other family members who live with them;

- Have earnings from work; or
- Live in Alaska or Hawaii; and

- Have resources limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We do not count her house or car as resources.

Thanks to this "twist" in the law, we no longer count any life insurance policy she has as a resource, and we no longer count as income any financial assistance she receives regularly from someone else to pay her household expenses like food, mortgage or rent, utilities or property taxes. Don't take our word for it, see Chubby Checker's rocking message at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

While you're there, you can fill out an easy-to-use online application for your mom at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp). To apply 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 Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to the nearest Social Security office.

If you'd like to learn more about the Medicare prescription drug plans and special enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Maybe it's been a few years since Mom has taken to the dance floor to do The Twist. But saving an extra \$3,900 a year on prescription drugs may cause her to jump up and dance. What better gift could you give her this Mother's Day?

## DISABILITY BENEFITS ARE NOT JUST FOR GROWN-UPS

When you hear about disability benefits, you probably think about adults. But disability benefits are not just for grown-ups. In some cases, children can receive benefits too.

If your child who lives with you has a disability, and you also have limited income and resources, your child may be able to receive Supplemental Security Income (SSI) disability benefits. SSI is another program run by Social Security. SSI is a needs-based program funded through general tax revenues. To qualify for SSI, your child must meet the following requirements:

- Under age 18
- Not be working and earning more than \$1,000 a month in 2010. (This earnings amount changes every year.) If he or she is working and earning that much money, we will determine that your child is not disabled.

- Have a physical or mental condition (or a combination of conditions) those results in "marked and severe functional limitations." This means that the condition(s) must very seriously limit your child's activities.

- Have a condition that has lasted, or is expected to last, at least 12 months, or is expected to result in death.

Once your child reaches age 18, SSI disability benefits might still be payable as an adult. Also, an adult who was disabled before reaching age 22 might be eligible for Social Security benefits as

a "disabled adult child." For a disabled adult to become entitled to this "child" benefit, one of his or her parents:

- Must be receiving Social Security retirement or disability benefits; or

- Must be deceased and have worked long enough to be covered under Social Security.

Are you ready to get started with an application for your child? The best way to begin is by checking out the Disability Starter Kit at [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability).

You can apply for Social Security or SSI payments for your child by calling Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or by visiting your local Social Security office. If you are applying for SSI payments for your child, you should have his or her Social Security number and birth certificate with you when you apply. We also will ask you for your Social Security number.

Learn more by reading Social Security's online publication, Benefits For Children With Disabilities, at [www.socialsecurity.gov/pubs/10026.html](http://www.socialsecurity.gov/pubs/10026.html).

## PEOPLE AGREE: APPLYING FOR MEDICARE ONLINE IS QUICK AND EASY

We've been telling people how quick and easy it is to apply for Medicare benefits online — even if you're not ready to apply for retirement benefits.

And our celebrity spokespeople — the television family of The Patty Duke Show — have been spreading the word in a series of public service announcements. Reunite with television's favorite identical cousins, and the whole family, at [www.socialsecurity.gov/medicareonly](http://www.socialsecurity.gov/medicareonly).

But perhaps the best advocates we have for the online Medicare application are the people who are using the application and discovering that it really does take less than 10 minutes. Just ask your average John.

John from Wisconsin told us, "filing for Medicare online was simple and I couldn't believe what little time it took to complete."

John from Indiana said, "This month I filed for Medicare at [www.socialsecurity.gov](http://www.socialsecurity.gov). Filing online took less than five minutes from start to finish. Finding the place to start my application, answering its simple questions, and submitting my claim was an easy process. I will recommend using Social Security Online to others who want to apply for Medicare."

You don't have to be named John to appreciate the application. Kim of Wisconsin said, "I am so impressed with your website. It was possibly the easiest website I have ever navigated. I had put this off for a few months thinking it would be difficult with it being the federal government, but I am stunned and amazed at how quick and easy this really was."

Even if you decide to wait until after you're age 65 to apply for retire-

ment benefits, most people should apply for Medicare coverage at age 65. If you'd like to begin your Medicare coverage, you should apply within four months of reaching age 65.

It's important to note that people who already receive Social Security retirement or disability benefits do not need to apply for Medicare; they will be automatically enrolled.

If you're within four months of age 65 or older, you can apply right now. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and select the "Retirement/Medicare" link in the middle of the page.

Go online to apply for Medicare benefits, even if you're not ready to retire. It takes less than 10 minutes!

## SOCIAL SECURITY HELPS SURVIVORS OF FALLEN MILITARY SERVICE MEMBERS

Families of fallen military service members bear significant burdens from the loss of their loved one. Lives are changed forever. Aside from the emotional devastation, the financial hardships placed on such families can be difficult. Often, if a death occurs, a two-income household must make do with one income.

Social Security provides income for surviving families of military service members.

Monthly Social Security benefits may be paid to widows or widowers and unmarried children who are younger than age 18 (or up to age 19 if they are attending elementary or secondary school full time). Benefits may be payable to biological and adopted children, stepchildren, grandchildren, or step grandchildren. In addition, under certain circumstances, dependent parents also may qualify.

Almost 2 million children receive Social Security survivors benefits with an average benefit payment of about \$750 a month. That's nearly one and a half billion dollars a month in survivors benefits for children.

More than 4.3 million surviving spouses and parents receive survivors benefits with an average monthly payment of about 1,100. That's more than 4.7 billion dollars a month in survivors benefits for spouses and parents.

You can apply for survivors benefits by telephone or at any Social Security office. To learn more about survivor's benefits, read our publication, Survivors Benefits. You can find it online at [www.socialsecurity.gov/pubs/10084.html](http://www.socialsecurity.gov/pubs/10084.html) or call 1-800-772-1213 (TTY 1-800-325-0778) and ask that a copy be mailed to you.

We at Social Security can never replace the love and life that has been lost. But we can and do honor armed forces members who have made the ultimate sacrifice, and in many cases, we're able to help families financially. On Memorial Day and every day, Social Security holds the highest respect for all who have given their lives in defense of our nation.

## Bruce McCandless Colorado State Veterans Home

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Florence, Colorado. Call 784-6331 for more information.

**Caring for America's Heroes!**

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Phone: 275-7770 office, 671-4117; 250-1077

# New Treatment Results In Dramatic Improvement

(NAPSI)-There could be comforting news for the approximately 18 million Americans with diabetes--and the millions more who may develop it someday. Re-searchers believe they have seen their way clear to better treat-

ments for diabetic retinopathy, the most common cause of vision loss in working-age Americans.

## The Problem

This condition damages the small blood vessels in the eye's light-

sensitive retinal tissue. When these damaged blood vessels begin to leak fluid near the center of the retina, known as the macula, macular edema occurs. The macula provides detailed central vision used for activities such as reading, driving and distinguishing faces. In macular edema, the retinal tissue swells, which can lead to vision loss if left untreated.

## The Solutions

Laser treatment of the retina has long been the standard care for diabetic macular edema. Now, however, studies supported by the National Eye Institute (NEI) and the National Institute of Diabetes and Digestive and Kidney Diseases, part of the National Institutes of Health, found that ranibizumab (Lucentis) eye injections, often in combination with laser treatment, result in better vision than laser treatment alone for diabetes--associated swelling of the retina.

"These results indicate a treatment breakthrough for saving the vision

of people with diabetic macular edema," said Neil M. Bressler, M.D., chair of the DRCR.net and chief of the Retina Division at the Wilmer Eye Institute, Johns Hopkins University, Md. "Eye injections of ranibizumab with prompt or deferred laser treatment should now be considered for patients with characteristics similar to those in this clinical trial."

The studies indicated that repeated doses of medications, such as ranibizumab, may prevent blood vessels from leaking fluid and causing macular edema.

"This comparative-effectiveness study demonstrated that a new treatment can protect and, in many cases, improve the vision of people with diabetic macular edema," said NEI Director Paul A. Sieving, M.D., Ph.D.

## Learn More

You can find more information at [www.clinicaltrials.gov](http://www.clinicaltrials.gov), [www.nei.nih.gov](http://www.nei.nih.gov) and (301) 496-5248.

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*Started in August of 1982!*

*Thanks To All And Godspeed!*

## HEALTH

from page 5.

2011, their plan could then increase the deductible again by another \$50 the following year.

Cannot Significantly Lower Employer Contributions. Many employers pay a portion of their employees' premium for insurance and this is usually deducted from their paychecks. Grandfathered plans cannot decrease the percent of premiums the employer pays by more than 5 percentage points (for example, decrease their own share and increase the workers' share of premium from 15% to 25%).

Cannot Add or Tighten an Annual Limit on What the Insurer Pays. Some insurers cap the amount that they will pay for covered services each year. If they want to retain their status as grandfathered plans, plans cannot tighten any annual dollar limit in place as of March 23, 2010. Moreover, plans that do not have an annual dollar limit cannot add a new one unless they are replacing a lifetime dollar limit with an annual dollar limit that is at least as high as the lifetime limit (which is more protective of high-cost enrollees).

Cannot Change Insurance Companies. If an employer decides to buy insurance for its workers from a different insurance company, this new insurer will not be considered a grandfathered plan. This does not apply when employers that provide their own insurance to their workers switch plan administrators or to collective bargaining agreements. We have posed several questions to HHS in hopes of clarifying several pieces of the proposed regulation. We suspect that the clarification will not be presented back to us for some time.

*Benefit Resources strives to keep you informed with current healthcare reform news. Please contact us with questions. [info@benefit-resources.net](mailto:info@benefit-resources.net)*

## WHERE ARE THEY NOW?

by Marshall Jay Kaplan

### CONNIE FRANCIS

The top-charting female recording artist of the 1950's and 1960's is now in her seventies and is in talks to have the story of her life made into a film.

Connie Frances was born Conchetta Rosa Maria Franconero in Newark, New Jersey on December 12, 1938. Connie attended an arts school in New Jersey where she sang and played the accordion. She began performing professionally while in high school, where an agent recommended she change her last name to Francis and quit the accordion. She followed his advice.

In 1955, Connie had her first single titled, "Freddy". However, the song failed in the charts, as did her next nine singles. She was then introduced to an up and coming singer/songwriter, Bobby Darin. Although it was meant to be a professional relationship, they could not agree on the material they were working on. They did agree on their attraction to each other and the two became romantically involved, only to have their romance broken up by Connie's strict father. Darin went on to fame, fortune and a marriage to Sandra Dee.

With no hit songs, Connie's label, MGM, was looking to drop her as an artist. Her final recording session was



to be a version of the 1923 song, "Who's Sorry Now?", as suggested by her father because he felt that adults were familiar with the song, and teenagers could slow dance to it. The song debuted on January 1, 1958 on American Bandstand and was Number One worldwide by April, 1958. There was no need to be sorry! Connie Frances was an international star!

Connie hired songwriters, Neil Sedaka and Howard Greenfield to write her next songs -- all becoming hits: "Stupid Cupid", "Lipstick on Your Collar", "Fallin'" and "Where the Boys Are" -- the latter made into a major motion picture (1960), starring Connie.

Connie was the youngest performer to headline Las Vegas. She appeared on stages across the globe and every television show imaginable. Sales of her ballads continued to have a steady climb ... but all that was about to change.

In 1974, Frances was raped in a motel during a performance at a music fair in New York. The rapist was never caught. Although Connie was awarded \$3 million from the motel chain, she went into a downward spiral of depression. A few years later, her fourth marriage failed, as did her 1978 comeback tour. In 1981, her brother was murdered. All of this led to a drug dependency and suicidal attempts. It was later diagnosed that Connie suffered from bipolar disorder. Once diagnosed, she stabilized her life and wrote her autobiography, "Who's Sorry Now?", which was released in 1984.

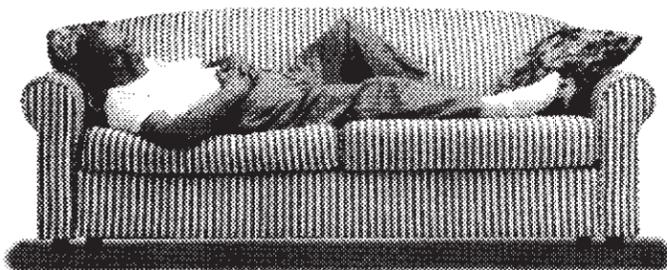
Francis finally returned to the stage in 1989 and has continued to do so, fighting her demons every step of the way. In 2007, she was inducted into the Hit Parade hall of Fame and recently, singer Gloria Estefan has completed a screenplay for a movie based on Francis' life. Connie Francis wants the world to know what there is nothing to be sorry about.

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# Traveling: There's Nothing Like A Holiday!

## Notes From The Revolution In Cruise Ship Dining

**NOTES FROM THE REVOLUTION IN CRUISE SHIP DINING ROOMS: YOU MEAN I HAVE TO EAT WITH THEM? PROBABLY NOT!**

by David G. Molyneux *TheTravelMavens.com*

Norwegian Cruise Line fired the first shot. A decade later, the dining room revolution at sea continues, in a battle between the traditional two seatings each evening and a more modern,

flexible style of eating dinner when you want.

Before Norwegian changed the rules, inflexible daily dining schedules had been followed since the beginning of modern ships crossing oceans. You dressed for dinner. You ate when and where you were told. And you sat at a big table, sometimes with delightful new friends, sometimes with folks you would rather not take back home to meet grandma.

When Norwegian (NCL) invented Freestyle Cruising, giving passengers daily choices for dinner was viewed by many experts as more gimmick than trend-setter.

They were wrong. Eating aboard ship has not been the same since.

Today, all large cruise ships offer numerous places and times to dine – some for free, others in alternative restaurants that charge an extra fee. And most ships have adopted a relaxed dress

code.

Still, the battle continues, as cruise lines adapt to satisfy their older passengers who tend to be traditionalists wanting assigned tables with familiar waiters each night, and younger passengers, new to cruising, who



Before their voyage, passengers on Celebrity Cruises may reserve a dinner time different from the traditional two seatings in the main dining room, which is called Moonlight Sonata on the new Celebrity Eclipse. At the back is a two-story glass wine tower. (Photo by Celebrity Cruises)

tend to prefer a more modern approach. The moderns don't know when they may want to dine on Tuesday night – and with whom. They may prefer a romantic table for two. They may want to eat with new friends. They may decide to wear their shorts, eat pizza and drink beer.

Larger ships now cater to both crowds, though vessels designed around one or two main dining rooms – such as Carnival, Celebrity and most of Royal Caribbean -- may not have the same flexibility as ships with multiple restaurants such as Norwegian and Oceania.

They all have learned the new lingo: Dining is Freestyle (Norwegian), Anytime (Princess), Your Choice (Carnival), My Time and My Family Time (Royal Caribbean), Select (Celebrity), Perfect Choice (Crystal), and As You Wish (Holland America).

"We still have lots of traditional cruisers who want set times and a table," said Frank Weber, vice president of food and beverage for Royal Caribbean. "The main dining room is one of the highest rated parts of a cruise." Weber said the number of flexible diners varies by ship, from as low as 10 percent to as high as 30 percent.

Royal Caribbean's My Time passengers can walk in, taking their chances on an available table, can make daily reservations for dinner, or, new this year, can make reservations before the cruise, which is highly recommended for the newest and biggest ship, Oasis of the Seas, with 6,000 passengers or more.

"Once traditional cruisers try My Time, they usually are converted," said Weber. "They like the flexibility." Waiters will note what cocktail you like, how you want your appetizer. That information can follow you from table to table, dining room to dining room.

Carnival Cruise Line does not accept reservations for passengers who choose Your Choice dining, which averages about 15-20 percent of the ship, said Cyrus Marfatia, vice president of food and beverage. He said Carnival finds that first-come, first-served works best, even at the busiest times. Passengers get a beeper to let them know when a table is available.

Carnival has set aside one-half of a dining room (Carnival ships have two dining rooms) for walkup eaters.

"Numbers are increasing," said Marfatia. **SEE "CRUISE" PAGE 13.**

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# Steel City Art Works: A Gem For Local Artists

by Frances Burns

of Pueblo! But it's not a kid, it's an art gallery and except for a few youngsters

most members are middle aged with many closer to senior citizen in age.

According to science writer Barbara Strach in her book "The Secret Life of the Grown Up Brain: the Surprising Talents of the Middle-Aged Mind," the brains of people in their 40's, 50's, and 60's apparently work better in many ways than the brains of younger adults and overall peak performance seems to arrive after 40. Past age 40, the hemispheres of the brain "suddenly begin acting in concert," aiding inductive reasoning and creativity.

The art work displayed in the new Steel City Art Work (SCAW) certainly gives credence to the above information. If you haven't had the chance to visit the gallery you have a pleasant surprise awaiting you. The present art work includes oil, pastel, acrylic and mixed media paintings; wood, metal, stone and found art sculptures; glass art, jewelry; pottery, functional art furniture; photography, prints, cards and calendars. Styles range from absolute realism to pure abstract and everything in between.

SCAW gallery is a co-op with approximately 35 participating artists. It originally began in 2007 as Art on South Main at 205 So. Main.

In November of 2010 they rented a vacant building at 216 So. Union and renamed the new gallery. The building had been vacant for some time and there was a lot of work to be done and few funds to pay for it, so the group rolled up their sleeves and got to work, cleaning, fixing, painting, etc. The results turned out to be a real jewel and a much needed asset to Pueblo and Union Avenue. There are several other small galleries in Pueblo but none of the size or diversity of SCAW. All the artists are either local residents or were at one time, with ongoing connections to Pueblo.

The group shares responsibility for managing the co-op and occasionally holds money raising projects to help cover expenses. The management of the co-op is the typical President, Vice President, etc. with committees handling all the different tasks. Each member must put in their time manning the shop.

Working together, the co-op has been running pretty smoothly. There is a mandatory meeting once a month, usu-



ally on the last Sunday of each month. Following the business meeting the group rearranges the gallery, hanging new art in preparation for the first Friday of the month Art Walk. Each month there are three new featured artists whose work is usually, but not always displayed near the front of the gallery. During the Friday "Art Walk" the gallery stays open until 8:00P.M. with the artists serving hors d'oeuvres and mingling with the visitors.

So far this year the co-op has held a coffee tasting and its first annual, juried photography show. This first show was a great success with close to 100 entries of outstanding photography.

Future plans include a third anniversary celebration in July with an art auction, a public art show with the theme "Salsa" planned for the Chili festival and a possible wine tasting event is being discussed. And of course, each month SCAW participates in the First Friday of the Month Art Walk. While forty members is the goal, the group is always open to new artists who would be assets to the gallery. In order to maintain the highest quality of art possible new artists who wish to join SCAW must submit several recent pieces of their work to be judged by all the members of the group.

The purpose for the gallery is to sell art but equally important is the opportunity to share the art with the public, for art is meant to be viewed and enjoyed by others.

Pueblo has an amazing number of excellent, diverse artists and SCAW is proud to be an important, contributing part of Pueblo's art world. The gallery is open Monday-Saturday from 10-6P.M., Sunday from 12-5P.M. and 10-8P.M. the first Friday of each month. For more information call 542-6838 or visit the web site at [steelcityartworks.com](http://steelcityartworks.com).

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# In Your Garden, Make Room For The Roses

by Marty Ross

Every garden should be a rose garden.

Roses have a reputation as fin-

icky plants that need more attention than a 2-year-old, but when you plant the right roses, they flourish in your garden, and the care you give them is repaid generously -- with more flowers than you can count, and plenty of old-fashioned garden romance.

"I don't think much can match a rose," says Stephanie Cohen, a garden designer and author known for her unreserved opinions about plants. Cohen, author of "The Nonstop Garden" (Timber Press, \$20), gave up growing needy, disease-prone roses years ago, but made room for roses in her garden again when she discovered low-

maintenance Knock Out and other vigorous, hardy, disease-resistant shrub roses. "There's a certain ambiance to roses, and a good rose in a mixed border is an asset," she says.

One hardworking rose bush is a good start, but you needn't limit yourself -- it might be just the beginning. Michael Marriott, a garden designer with David Austin Roses ([www.davidaustinroses.com](http://www.davidaustinroses.com)), recommends making room for bold groups of roses that will stand out in a flower bed among annual and perennial flowers. When he designs gardens, he might choose one spectacular rose for a small flower bed, or a cluster of 10 roses in a very large mixed border. Then he mixes things up.

"My golden rule is to plant something wildish with roses," he says. Verbascum, foxgloves and other tall, spiky plants are classic companions for roses, and even though they may be very carefully placed in the design, they often look as though they had found their own spots in the garden naturally. Marriott also likes to combine roses and eryngium (sometimes called "sea holly"), which has striking round flowers surrounded with bristling collars. "You want contrast," he says.

David Austin Roses, also known as English roses, caused a sensation when they were introduced in the U.S. about 20 years ago. English roses -- many with evocative names from the works of Shakespeare and Chaucer -- were hybridized for their voluptuous flowers, and they also appealed to gardeners who were disappointed by the lack of fragrance in other modern hybrids. Gardeners were also frustrated by older varieties (though beautiful and sometimes fragrant) that succumbed to every passing bug and blight.

The time was right for a rose revolution.

"David Austin did the rose public a service, focusing on the essential bedrock character of the rose," says Steve Hutton, president of Conard-Pyle ([www.conard-pyle.com](http://www.conard-pyle.com)), which introduced the prolific, non-stop blooming Knock Out rose about 10 years ago. The cherry-red Knock Out was soon followed by a double-flowering variety, and other colors and styles -- all with the words "Knock Out" in their name. Then Flower Carpet groundcover roses and French Meidiland shrub roses swept onto the scene. These tough shrub roses did not lose their leaves in midsummer to mysterious diseases, and they were easy to grow alongside cottage-garden flowers of all kinds.

"That's when I got back into roses," Cohen says. "They work really well, they do not get blackspot, and they are tough as nails. You could practically run your lawnmower over them."

In an all-rose garden, plant diseases or an infestation of bugs can swiftly cause serious damage, but a garden that includes other plants is a healthy environment in balance with nature, says Marriott, who does not spray the roses in his garden in England or recommend it for American gardeners.

Modern roses have earned prominent places in sunny gardens. They are striking enough to plant by a garden gate or the front porch, and they're easy to grow in flowerpots. Garden designers have paired roses with ornamental grasses and with herbs; they clamber gracefully along a fence rail, and can be trained up to cover an arbor or trellis.

Let new roses have a little bit of extra space to grow for their first year or two, Marriott suggests, and then you can let annuals and perennials jostle them a little. Try roses with geraniums, dianthus, asters, daisies or dahlia, he says. "That's the fun part of gardening," Marriott says, "seeing what you can put with them, ordering new plants, seeing how well they develop."

#### Getting Started

The best thing you can do for a new rose is plant it right, says Michael Marriott, garden designer with David Austin Roses, which introduced English roses to North American gardeners. Roses are long-lived plants, and they will flourish if you plant them in a sunny spot (at least eight hours of sun) in well-drained soil. Amending the soil with compost and manure (both available at garden shops) improves its structure and adds nutrients to get your roses off to a good start.

Marriott recommends fertilizing roses twice during the growing season, and pruning once a year, in early spring. "People have this idea that pruning is complicated," he says.



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## Affordable Care Act Fraud Prevention And More

by Rachel Gilpin

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### TOO BUY MEAT OR NOT TO BUY MEAT; THAT IS THE QUESTION

by Katie Carroll - Better Business Bureau

It's almost as bad as buying it from the trunk of someone's car. You have no idea where it has been or where it came from, whether it is clean or dirty, or whether or not it's safe. We're talking about purchasing meat from a door-to-door salespeople. It can be a very dissatisfying and possibly harmful experience.

Your Better Business Bureau (BBB) is warning the public about door-to-door salespeople who are scamming consumers. According to complaints re-

ceived by the BBB in the Denver area, an average of \$185 is being spent per consumer on different kinds of meats. Other complaints against these salespeople include customers receiving considerably less meat for which they paid.

Your BBB also recommends doing the following in order to prevent food poisoning or being cheated from the purchase of these products:

- Do your research. Ask for as much written material about the company and the product as possible. Check out the company by going to [www.bbb.org](http://www.bbb.org). Read the company report for more information.

- Don't fall for empty promises. Don't be duped into paying for sub-par meat that salespeople claim come with a 100 percent satisfaction guarantee. Be sure to get a contact number for the salesperson and the company he/she represents.

- Don't pay with cash. If you are going to make a purchase, be sure to pay with a check or credit card. That way, if you're the victim of fraud, you may cancel the check or report the fraud to your credit card company.

- Report the salespeople. If you feel that you have been cheated, file a complaint with your local BBB or contact the appropriate authorities.

Door-to-door salespeople must have a license to sell any food product in the state of Colorado, according to Nick Brechun, the home food service plan administrator of The Colorado Department

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of Agriculture. He advises people who believe they've been ripped off to contact his office at 303-867-9232 or [nick.brechun@ag.state.co.us](mailto:nick.brechun@ag.state.co.us).

For more information on door-to-door meat salespeople visit the USDA's website at [http://www.fsis.usda.gov/Fact\\_Sheets/Door\\_to\\_Door\\_Meat\\_Sales/index.asp](http://www.fsis.usda.gov/Fact_Sheets/Door_to_Door_Meat_Sales/index.asp) or call the USDA's Meat and Poultry Hotline at 888-674-6854.

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Below are the details for the July workshop: Date: Thursday, July 15, 2010 Time: 8 - 9 a.m. Location: 25 N. Wahsatch Avenue, cross street is Kiowa - Colorado Springs. Better Business Bureau office. Admission: Free

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# Op-Ed

from page 2

dear reader, what has happened to our values? Oh, and don't forget, one of the first things BHO did in his first weeks in office was to do away with school choice in Washington, D.C. Given the historic make-up of the D.C schools in ethnicity and socio-economic terms, can someone point out to me how our "leaders" are "helping the downtrodden and disadvantaged?"

You know that politicians "bring home the pork." But researchers at

## CRUISE

from page 9.

tia, "so we are making more space available." Thanks to computers, your waiter each night will know your dining history, such as a salt-free diet or the whereabouts of the half-full bottle of wine you saved from dinner the night before.

What about Carnival's famous singing waiters, whose dances and ballads are timed to courses?

Waiters will sing in the Your Choice dining room at a scheduled time, said Marfatia, which means you may be eating an appetizer or dessert, but you will hear the waiters.

Celebrity Cruises says that more than 25 percent of passengers are using its Select Dining program, in which passengers make their dining reservation before the cruise begins. Celebrity says the Select program is being used to its maximum that the cruise line can accommodate - reason enough to get your reservation in early.

On Holland America, passengers may choose the flexible dining program when they book their cruise. Onboard, they may make a daily reservation or take their chances on an open table.

On Princess, passengers may show up for dinner at select dining rooms and be seated as tables are available. The system worked well for me on a two-week repositioning cruise across the Atlantic on Emerald Princess. Ex-

cept for a busy window from about 7 p.m. to 7:30 p.m., I seldom waited more than a few minutes

Crystal Cruises, a traditional luxury line, is tip-toeing into open seating. Beginning in January 2011, passengers will have the choice of making a dinner reservation for a time different from the main and late seatings. Crystal already is taking dinner reservations for 2011.

Oceania Cruises and Regent Seven Seas offer open seating on all ships, including Oceania's Marina that will debut next January (2011) with a main dining room and six alternative restaurants. A few dining choices require a reservation, but none charge an extra fee for dinner.

Norwegian, meanwhile, is taking the dining revolution up a notch with the introduction of its newest ship, Norwegian Epic, which begins cruising out of Miami on seven-night in July. It will be the first major cruise ship without a main dining room. Passengers will have 14 restaurants to choose from, some, including a supper club with dance floor, without a fee, but most charging a fee up to \$25 per person.

That's quite a transition for one decade, though it seems to me that doing away with a main dining room goes against the Norwegian motto of offering passengers a Freestyle choice. One choice you won't have on the Epic is the traditional one.

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

Harvard Business school no less, working with decades' worth of data, have said: Earmarked spending targeted at a specific state increases by about 40 percent when one of the state's senators becomes chairman of one of the major committees, like appropriations, and by about 20 percent when one of its representatives heads such a committee in the House. But here's a surprise twist: The economy chokes on all that pork. Instead of thriving, local businesses retrench. "The firms significantly cut physical and R & D spending, reduce employment and experience lower sales," says Prof. Joshua Coval in an interview with *Working Knowledge*. "The results show that up throughout the past 40 years, in large and small states, in large and small firms, and the most pronounced in geographically concentrated firms and within the industries that are the target of the (federal) spending.

The paper is titled "Do Powerful Politicians Cause Corporate Downsizing?" The researchers posit that "crowding out" occurs where the government projects supplant the private and competition for highly skilled labor and other resources are detrimental.

Big Government is detrimental to the well-being of America. You don't need a paper in a magazine to understand that. It's called common sense.

Godspeed.

## ORAL HEALTH TIPS TIP FOR SENIORS

At every age, good nutrition is an important part of good oral health. Older adults, however, may not get a balanced diet for many reasons. In fact, they may not eat regular meals, and that too, can hurt their oral - and overall - health.

Some of the reasons a senior may not eat much or regularly could be:

- Ill-fitting dentures, or no dentures.
- Tooth and mouth pain.
- Depression and loneliness.
- Alcoholism.
- Very limited income.
- Illness (Cancer treatment, for example, often changes eating habits and what can be eaten. It can also decrease desire for food.)
- Stomach pain can lessen the appetite.
- Alzheimer's or other forms of dementia results in a patient's forgetting to eat.
- Sense of taste is gone or weakened.
- Unable to shop or cook on their own.

For oral disease or other illness, the appropriate health professional, e.g., dentist or physician, should be consulted. The family or caregiver should be advised of any suspicion that the older adult is not eating regularly or is not eating enough to maintain his or her nutritional health. Every effort should be made to provide regular, nutritional meals to the individual.

Your city or county may have a home-delivery meals program that serves home-bound adults or those on limited incomes. If finances are not a problem, professional care giving services are available. These offer in-home assistance in areas such as grocery shopping, meal preparation, assisting with the daily hygiene routine, and other services.

To help maintain proper nutrition and keep teeth and gums healthy, seniors should continue to eat enough foods each day that contain calcium, protein and other essential nutrients. A healthy diet can help keep the mouth healthy.

The U.S. Department of Agriculture has updated its nutritional guidelines and recommends selecting from the following food groups to help ensure a healthy diet every day:

### Meat and Bean Group:

- Lean protein.
- Eat low-fat or lean meats and fish: broil or grill.

### Grain Group:

- Make half your grains whole.
- Eat at least three ounces daily: breads, cereal, rice.

### Milk Group

- Eat calcium rich foods.
- Choose low-fat or fat-free, or lactose-free.

### Fruit Group

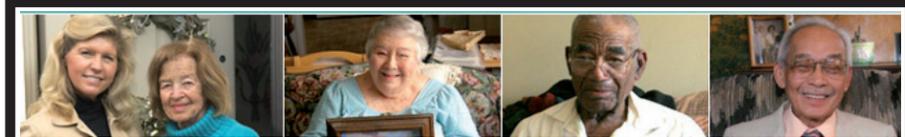
- Focus on fruits.
- Eat a variety: fresh, canned, frozen, or dried.

### Vegetable Group

- Vary your vegetables.
- Eat more dry beans, peas, and lentils.
- Eat more dark green, leafy and orange-colored veggies.

Your family physician may also recommend a daily multi-vitamin or mineral supplement. Avoid or limit foods and beverages high in sugar and starch, and low in nutritional value. Alcoholic drinks should be in moderation.

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



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

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

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# New Bands Heat Up Fest-Fridays At Arts Center

by Nicki Hart, Marketing Manager  
719-295-7211 | [nicki@sdc-arts.org](mailto:nicki@sdc-arts.org)

(PUEBLO) Festival Fridays return to the Sangre de Cristo Arts Center this summer and they're hotter than ever. New bands plus old favorites heat up the summer lineup beginning Friday, July 9 and continuing every Friday through August 6.

Kicking off the series on July 9 is Wallace Cotton & the Royals playing the best R&B and Funk. Returning favorite Daniel Cordova y Esperanza bring their Tex-Mex sounds from New

Mexico on July 16. New to Festival Fridays is the Rock Creek Road Band, premiering July 23 with a powerful mix of alternative rock, contemporary country and driving dance beat. July 30th is the time to get funky with thirteen-piece-band Funkiphino (funk-if-I-know) from Denver. Pop-rock band and long-time Pueblo favorite, The Martini Shot, concludes the summer series on August 6.

Come early for happy hour specials from 6-7 p.m., including 2-for-1 beer, well drinks and wine. Band's play from 7-10 p.m. underneath the new out-

door galleria in the Jackson Sculpture Garden. Enjoy food from Ortiz Catering, drinks and great music throughout the night!

Tickets for Festival Fridays are \$4 in advance and \$5 at the gate, and can be purchased at the Sangre de Cristo Arts Center box office or by calling 719-295-7222. Festival Friday are sponsored by the Pueblo Chieftain, News First 5 and KPHT 95.5. All proceeds benefit education programs at the Arts Center.

The Sangre de Cristo Arts

Center is located at 210 N Santa Fe Avenue, just off of I-25, exit 98b. Galleries and Buell Children's Museum is open Tuesday-Saturday 11a.m.-4p.m.; closed Mondays. Box office is open Monday-Friday, 9a.m.-5p.m., Saturday, 9a.m.-4p.m. Admission is \$4 for adults, \$3 for children, seniors, students and military. For more information call 719-295-7200 or visit us online at [www.sdc-arts.org](http://www.sdc-arts.org).

# Seniors Lose 24% Of Buying Power Since 2000

by Shannon Benton 1-800-333-TSCL  
(8725) [sbenton@tsclhq.org](mailto:sbenton@tsclhq.org). The Senior Citizens League

**New Survey: Seniors Lose 24 Percent of Buying Power Since 2000**

Alexandria, VA (June 1, 2010) Seniors have lost 24 percent of the buying power of their Social Security benefits since 2000 according to a new survey released by The Senior Citizens

League (TSCL), one of the nation's largest nonpartisan seniors groups. According to the 2010 Annual Survey of Senior Costs, since 2000, annual cost-of-living adjustments (COLAs) have increased average Social Security benefits by just 31 percent while seniors' typical expenditures have increased almost 63 percent, more than twice as fast. Seniors received no COLA in 2010 for the

first time since the COLA became automatic in 1975.

A senior with an average Social Security benefit in 2000 received \$816 a month. Today that benefit has increased to \$1,072.30 per month. However, a senior would require a Social Security benefit of \$1,328.40 per month in 2010 just to maintain his or her 2000 buying power.

"Some of the biggest increases in costs are in categories that seniors spend the largest portion of their incomes. They are expenses for which consumers have few other options, like housing, energy, and medical costs," says Daniel O'Connell, Chairman of TSCL. For example in 2000 a monthly benefit of \$816 could buy more than

709 gallons of heating oil. In 2010 however, that same senior's monthly benefit of \$1,072.30 only buys 372 gallons of heating oil. "Not enough to get through the winter in northern states," O'Connell observes. On the other hand, costs that haven't grown very much, or have even gone down, include expenses that seniors only spend a tiny portion of their incomes, like land line phones, personal care products and clothing. "All of those categories that are low-tech, often discounted or available with coupons," O'Connell points out.

To learn more about The Senior Citizens League visit [www.seniors-league.org](http://www.seniors-league.org).

# LongTermCareLiving.com

by Tom Burke, AHCA [tburke@abca.org](mailto:tburke@abca.org); (202) 898-2814  
Free Consumer Information at [LongTermCareLiving.com](http://LongTermCareLiving.com)

Consumers often need help to get over this societal speed bump: All too often, no one spends much time evaluating the options and choices available in senior care or senior housing. Often, in fact, planning, or even having a conversation about senior living or long term care, is a taboo topic.

Compare this situation to, for instance, what individuals and families may do before buying a house or car or choosing a college -- think research, open houses, campus visits, talking to professionals, financial planning, asking friends for advice etc.

To help get the "Need to Plan" message out, the American Health Care Association (AHCA) offers a series of nine pamphlets, such as Paying for Long Term Care or Having the Conversation about LTC, that are free to consumers or can be accessed and printed off the internet at the AHCA consumer website [www.LongTermCareLiving.com](http://www.LongTermCareLiving.com). Alternatively, a consumer can request a single, printed copy of any publication by calling, toll free, 1-800-628-8140 (multiple copies can be purchased from the AHCA Bookstore at: <http://www.ahcublications.org>).

AHCA also urges people grappling with issues regarding aging or disabilities to consider talking to professionals in their area who are knowledgeable about senior living and care settings like long term or post-acute care. Sources of information include Area Agencies on Aging (AAA Finder), Medicare.gov, and local rehabilitation centers, nursing homes or assisted living facilities. Staff have specialized knowledge and can provide useful information.

As the nation's largest association of long term and post-acute care providers, the American Health Care Association (AHCA) advocates for quality care and services for frail, elderly and disabled Americans. Compassionate and caring employees provide essential care to one million individuals in our 11,000 not-for-profit and proprietary member facilities.

# Symphony On The Rocks

by Rachel Perez Tetreault, Director of Communications (303) 308-2487 or [rtetreault@coloradosymphony.org](mailto:rtetreault@coloradosymphony.org)

**Who:** The Colorado Symphony and Associate Conductor Scott O'Neil

**What:** Symphony on the Rocks

**When:** Monday, July 5, 2010 at 7:30 p.m.

**Where:** Red Rocks Amphitheatre, Morrison

The Colorado Symphony, led by Associate Conductor Scott O'Neil, brings favorite symphonic classics to Red Rocks Amphitheatre. This perfect summer program includes Adventures on Earth from ET by John Williams, Berlioz' Roman Carnival Overture, Copland's Fanfare for the Common Man,

selections from Beethoven's Fifth Symphony and Elgar's Enigma Variations, as well as patriotic favorites and Tchaikovsky's legendary 1812 Overture. This concert is free to the public.

A \$10 parking fee per vehicle applies for Red Rocks Amphitheatre.

The Colorado Symphony performs a full line-up of summer outdoor concerts in July, as well as a special concert at Boettcher Concert Hall in celebration of the Biennial of the Americas on July 24. Visit the Colorado Symphony's website at [www.coloradosymphony.org](http://www.coloradosymphony.org) for more information or call the Colorado Symphony Box Office at 303.623.7876.

Join us for the spectacular 2010/11 season, full of energetic new programs, exciting guest artists and a brand new roster of guest conductors from around the globe. The season must be seen to be believed! To purchase a subscription, contact the Colorado Symphony Box Office, located at Boettcher Concert Hall in the Denver Performing Arts Complex. Box office hours are Monday through Friday, 10 a.m. to 6 p.m. Subscriptions can also be purchased through the Colorado Symphony by telephone 303.623.7876. All season performances are held in Boettcher Concert Hall at the Denver Performing Arts Complex, 14th and Curtis Street. Single tickets will go on sale for the 2010/11 season in August.

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# Ann Coulter Says: "What A Sack Of Sacrosanct"



by Ann Coulter

## WHAT A SACK OF SACROSANCT

In The New York Times' profile on the family of Supreme Court nominee Elena Kagan, her aunt was quoted as saying: "There was thinking, always thinking" at the family's dinner table. "Nothing was sacrosanct."

Really? Nothing was sacrosanct? Because in my experience, on a scale of 1-to-infinity, the range of acceptable opinion among New York liberals goes from 1-to-1.001.

How would the following remarks fare at a dinner table on the Upper West Side where "nothing was sacrosanct": *Hey, maybe that Joe McCarthy was onto something. What would prayer in the schools really hurt? How do we know gays are born that way? Is it possible that union demands have gone too far? Does it make sense to have three recycling bins in these microscopic Manhattan apartments? Say, has anyone read Charles Murray's latest book?*

Those comments, considered "conversation starters" in most of the country, would get you banned from polite society in New York. Also, unless you want the whole room slowly backing away from you, avoid: *May I smoke? I heard it on Fox News and Merry Christmas!*

Even members of survivalist Christian cults in Idaho at least know people who hold opposing views. New York liberals don't.

As Kagan herself described it, on the Upper West Side of New York where she grew up, "Nobody ever admitted to voting Republican." So, I guess you could say being a Democrat was "sacrosanct."

Even within the teeny-tiny range of approved liberal opinion in New York, disagreement will get you banned from the premises.

When, as dean of the Harvard Law School, Kagan disagreed with the Bill Clinton policy of "Don't ask, don't tell" for gays in the military, she openly banned military recruiters from the law school, denouncing Clinton's policy as "discriminatory," "deeply wrong," "unwise and unjust."

From this, I conclude that having gays serving openly in the military is "sacrosanct" for liberals.

Having gays NOT serve in the military is a position held by lots of people in other parts of the country, but I do not recall any Christian colleges banning military recruiters because the schools believed "Don't ask, don't tell" went too far the other way.

Not only is every weird, shared

delusion of the New York liberal deemed sacrosanct, but what ought to be sacrosanct -- off the top of my head, human life -- isn't.

As Stan Evans says, whatever liberals disapprove of, they want banned (smoking, guns, practicing Christianity, ROTC, the Pledge of Allegiance) and whatever they approve of, they make mandatory (abortion-on-demand, gay marriage, pornography, condom distribution in public schools, screenings of "An Inconvenient Truth").

When liberals say, "nothing is sacrosanct," they mean "nothing other Americans consider sacrosanct is sacrosanct." They demonstrate their open-mindedness by ridiculing other people's dogma, but will not brook the most trifling criticism of their own dogmas.

Thus, for example, liberals sneer at the bluenoses and philistines of the "religious right" for objecting to taxpayer-funding of a crucifix submerged in a jar of urine, but would have you banned from public life for putting Matthew Shepard in a jar of urine, with or without taxpayer funding.

These famously broad-minded New Yorkers -- "thinking, always thinking" -- actually booed Mayor Rudy Giuliani when he showed up at the opera after pulling city funding from a museum exhibit that included a painting of the Virgin Mary plastered with close-up pornographic photos of women's vulvas.

(The New York Times fair-mindedly refused to ever mention the vulvas, instead suggesting that the mayor's objection was to the cow dung used in the composition.)

Has a decision to fund or not fund "art" ever gotten a politician in any other part of the country booed in public? And how might the Times refer to citizens booing a mayor who had withdrawn taxpayer funding for a painting of Rosa Parks covered in pornography?

If New York liberals insist on bragging about their intellectual bravado in believing "nothing is sacrosanct," it would really help if they could stop being the most easily offended, P.C., group-think, thin-skinned weanies in the entire universe and maybe ease up on the college "hate speech" codes, impeachment hearings for a president's policies, and bans on military recruiters.

With that in mind, here are some questions it would be fun to ask a New York liberal like Supreme Court nominee Elena Kagan at her hearings

next week:

-- Roughly one-third of Americans are Evangelical Christians. Do you personally know any Evangelical Christians? Name two.

-- In 1972, Richard Nixon was elected president with more than 60 percent of the vote, winning every state except Massachusetts and the District of Columbia. How many people do you know who voted for Nixon?

-- Appropriate or inappropriate: Schools passing out condoms to seventh-graders? Schools passing out cigarettes to seventh-graders?

-- Who is a greater threat to America, Sarah Palin or Mahmoud Ahmadinejad?

### BONUS: SARAH PALIN: PLEASE ENDORSE ROB SIMMONS

Sarah Palin endorsed three dark-horse candidates in Republican matchups this year, and all three won their primaries yesterday: Nikki Haley in South Carolina, Sharron Angle in Nevada and Carly Fiorina in California. No wonder Sarah's being stalked by Joe McGinniss.

Now, she's got to endorse Rob Simmons for U.S. Senate. Otherwise, Republicans can kiss the possibility of a major upset in Connecticut goodbye.

I wouldn't ask, but the country is at stake. We have a mere 100 senators; only 16 Senate seats currently held by Democrats are up this year; and only about six of those could possibly go Republican, even in Newt Gingrich's wildest fantasies.

Republicans have done a fantastic job predicting a landslide in the November elections, but not such a good job of doing anything that will actually help them achieve victory.

Which may explain why Connecticut Republicans rolled the dice and said: Let's run a professional wrestling "impresario" for the U.S. Senate! ... You never know.

Except in this case, you know Running a professional wrestler in the richest, most highly educated state in the nation is going to force voters to hold their noses and vote for the Democrat Richard Blumenthal (who's already been endorsed by a leading group of Connecticut men who lied about serving in Vietnam).

Until recent revelations about Blumenthal's boasting of his nonexistent service in Vietnam -- and the Harvard swim team -- Republicans didn't have a snowball's chance to pick up Chris Dodd's old seat anyway.

But now The New York Times has splashed on its front page the news that Blumenthal has been lying about his Vietnam War service. Even knee-jerk Democratic partisans, such as Chris Matthews and Bill Press, refused to defend him.

Blumenthal immediately resigned and pulled out of the Senate race ... ha ha, just kidding! That man will never voluntarily stop annoying us. Blumenthal is so churning with ambition that he probably had his first ulcer at age 9.

But no matter how much the local press flacks for Blumenthal, people won't soon forget that he lied about his Vietnam service. It's like finding out he likes to wear diapers or he cheated the Girl Scouts out of cookie money -- but enough about Frank Rich.

Connecticut Republicans have done nothing to deserve this gift. All they need to do is field a candidate who isn't inextricably linked to professional fringing wrestling.

Instead, last month, a majority of Republican caucus-goers favored professional wrestling impresario Linda McMahon, based on her offer to spend "up to" \$50 million of her own money on the campaign.

McMahon would be a fantastic choice if money were associated with electoral victory. But it's not.

We know this because rich dilettantes are constantly thinking to themselves: "I have \$300 million, I've bought everything I can buy ... I think I'd like to be a senator!"

In 1994, Michael Huffington spent \$30 million in his bid for a Senate seat from California against Democrat Dianne Feinstein. He lost.

In 2002, Tom Golisano spent more than \$74 million of his own money running for governor of New York. He received 14 percent of the vote. That same year, Democrat Tony Sanchez spent \$60 million of his own money trying to become the governor of Texas -- and lost to Rick Perry.

In 2004, John Kerry spent \$6.4 million of John Heinz's money on his presidential race, and still lost.

Last year, Jon Corzine, then-governor of New Jersey, spent about \$24 million of his own money trying to hold onto his job. Despite outspending Republican Chris Christie 3-to-1, Corzine lost 49 percent to 44 percent. (Corzine also out-slimed Christie in that race by an **SEE "ANN" PAGE 18.**)

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

**JULY 1:** Roast Beef, Mashed Potatoes, Zucchini/Tomatoes/Cucumber/Onions, Orange Sherbet.

**JULY 2:** Green Chili Casserole, Spanish Rice, Mexican Corn, Lettuce/Tomato Salad, Peach Blueberry Dessert.

**JULY 5:** Ultra Dog, Sugar Snap Peas, Garlic Mashed Potatoes, Lime Pear, Jello, Strawberries/Bananas.

**JULY 6:** Roast Turkey, Glazed Sweet Potatoes, Brussel Sprouts, Cranberry Orange Jello.

**JULY 7:** Lentil Soup, Polynesian Chicken Salad, Pea Salad, Rye Crackers, Peach Cobbler.

**JULY 8:** Slopper, California Blend, Veggie Tossed Salad/Italian, Banana.

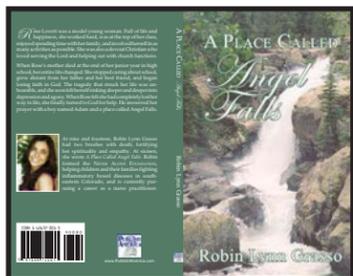
**JULY 9:** Stuffed Bell Pepper, Capri Mixed Veggie, Waldorf Salad, Peach Blueberry Dessert, Apple Cherry Juice

**JULY 12:** Enchilada Casserole, Zucchini, Spanish Rice, Strawberries/Pineapple, Lime Fruit Jello.

**JULY 13:** Breaded Fish w/Lemon, Au

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**JULY 14:** Pasole, Stewed Tomatoes, Tossed Salad/Italian, Flour Tortilla, Fresh Grapes.

**JULY 15:** BBQ Beef/Bun, Baked Beans, Blush Pear Salad, Chocolate

Pudding.

**JULY 16:** Spaghetti/Meatballs, Carrots, Italian Mixed Veggies, Blueberry Crisp.

**JULY 19:** Pork Chow Mein/Rice, Fruit Cocktail, Fresh Orange.

**JULY 20:** Chicken a la King, Biscuit, Broccoli, Waldorf Salad, Apricots.

**JULY 21:** Sloppy Joe/Bun, Mixed Vegetables, Three Bean Salad, Raspberry Sherbet.

**JULY 22:** Roast Turkey, Capri Mixed Veggies, Parslied Noodles, Plums, Cranberry Orange Jello.

**JULY 23:** Green Pepper Steak, Garlic Mashed Potatoes, Yellow Squash, Tossed Salad/Italian, Peach Cobbler.

**JULY 26:** Green Chili Casserole, Spanish Rice, Mexican Corn, Applesauce.

**JULY 27:** Beef Pot Roast w/Potatoes/Carrots/Onions, Italian Marinated Veggies, Fruit Cocktail.

**JULY 28:** Tator Tot Casserole, Broccoli, Cukes/Onions, Fresh Grapes.

**JULY 29:** Chicken Gumbo, Roast Beef Sandwich, Lettuce/Tomato/Mustard, Banana Cake.

**JULY 30:** Baked Ham, Rice Pilaf, Mixed Vegetables, Applesauce, Fig Newtons.

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# Finances: Create And Keep Wealth

## Investment Strategies: Tried And True?

by Gary Neiens - Raymond James  
**Investment Strategies: Tried and True?**

Sometimes my clients/investors ask the questions where the typical historically correct answer is perhaps no longer the right answer.

For instance: Does asset allocation still work? Well it certainly didn't work from October 2007 through March 2009 (and some argue for a much longer period.). Investors subscribing to this theory/model lost about \$2.9 trillion in about 1 1/2 years according to a Boston College study. A growing number of experts think asset allocation does little in helping you preserve your assets in financial storms but does trim your sails during good times.

**What about stock market diversification?** Benjamin Graham (famous stock market researcher) felt that a portfolio of 15-30 stocks significantly reduced investor risk. Even this nugget of investment wisdom has a growing field of doubters. Why? Often a portfolio of 15-30 stocks

underperforms the overall market, which is a different risk of the total return variable. This has happened with increased frequency because sometimes only a handful of super-performing stocks move market averages significantly higher and your personal diversified portfolio often has none of them. So it is not surprising to even read the Bloomberg Analysis that finds only two of the largest 10 mutual funds are beating their benchmark averages this year. One of the main purposes of mutual funds is diversification.

**What about long term buy and hold?** Maybe not as good of idea as it once was, after all many of the market averages trade at 1998 levels (or lower). This is not to say a lot of money hasn't been made in those 12 years but the criticism of buy and hold for now is easily understood. Some of the biggest and financially strong companies have stock values that have made no progress in a decade or more.

So, what might work? Well, we know that experts estimate a large part (esti-

mates are 40-60 %) of market total return comes in the form of cash dividends. Do your financial investments pay good cash dividends or will your financial plans only succeed if market appreciation occurs? I think it will become even more important to be in the right market segments at approximately the right times. Needless to say, this is a lot tougher than the easier stuff like establishing diversification and asset allocation—but it's been a tough decade and figures to remain that way.

Elsewhere, gold recorded a new high trading north of \$1250/oz. However in inflation adjusted terms you would need to see the gold price per oz over \$2000 to really take out the old highs in the 1980's according to The Real Deal Market Watch.. Silver moved above \$19/oz. The stock market seems to continue to be range bound but did avoid going below the technically important level of 1050 on the S&P.

BP seems to be inching towards the resolution of the Gulf oil leak dis-

aster. Tony Hayward (CEO—BP) concluded congressional testimony without, any new revelations. I couldn't help but think how bizarre it must have been for him to have his management skills assaulted/questioned by the Congress members who have themselves managed this country into a \$13 trillion debt hole—the mind reels.

Good Luck and good investing.  
**Gary Neiens is a Financial Advisor/Investment Broker for Raymond James Financial Services, Inc., Member FINRA/SIPC. Gary's office is located at 310 S. Victoria Ave Ste G in Pueblo and you can reach him at Phone: 719-545-2900**

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## Correction Knocks Market Around

by Ron Phillips

### CORRECTION KNOCKS MARKET

The stock market has just experienced its latest correction. This is very common and should have been expected. The reason why is because the Dow Jones Industrial Average had gained about 69 percent from its market lows in March, 2009. After a strong run-up like that we often see weakness in stocks. I warned about a correction in mid-April for that exact reason.

### Correction:

*"A reverse movement, usually negative, of at least 10% in a stock, bond, commodity or index. Corrections are generally temporary price declines, interrupting an uptrend in the market or asset."*

Source: Investopedia.com

### Is This the Beginning of a Bear?

No one really knows what this could mean. The fundamentals of the economy are rapidly improving despite

some major negatives like government debt and high unemployment. The U.S. economy is estimated to hit \$15 trillion for the first time in history this year. Our diverse industries are creating a stable recovery. Also, unemployment should drop by roughly one percent each year as we continue to grow.

### How to Take Advantage of This Drop

Like the definition says corrections are typically temporary and part of an uptrend. That is good news. We can use this as a time to buy cheaper.

There are several ways to "play" this opportunity. I always recommend using mutual funds for the diversity and avoidance of catastrophic loss as compared to an individual stock or bond. One version is an exchange-traded fund.

Two that stand out are SPDR Dow Jones Industrial Average ETF (symbol: DIA) and iShares Dow Jones U.S. Total Stock Market Index (symbol: IWV).

DIA tracks the Dow Jones index we all hear about on the news and in the papers. It is only thirty stocks and is therefore considered "concentrated." What is nice about the fund is the current yield and low annual fees. The annual yield is 4.38 percent after the annual management fee of 0.17 percent. This yield is almost identical to the yield on a 30-year Treasury bond. So if we did enter a bear

market you can collect as much income as the risk-free return of a T-bond and get growth potential.

### ETF: Exchange-Traded Fund:

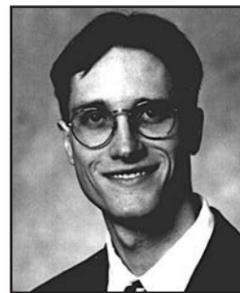
*"A security that tracks an index, a commodity or a basket of assets...but trades like a stock."*

Source: Investopedia.com

IWV is much more diverse, tracking about 86 percent of the U.S. stock market. So you will get all sizes of stocks, all major styles of investing and all industries. It contains over 2,900 different stocks. The annual fee is low at 0.21 percent but also yields less than the first fund at 1.47 percent annually.

Both of these funds should be considered only a slice of your portfolio. They are not investing cure-alls. They are just the beginning of a smart allocation.

**Ron Phillips is an Independent Financial Advisor and a Pueblo, Colorado native. He and his wife are currently raising their two sons in Pueblo. Order a free copy of his book Investing To Win by calling (719) 545-6442 or emailing to RonPhillipsAdvisor@gmail.com.**



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## Senior Beacon

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

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

### MAILING ADDRESS

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

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# Senior Community Update



## 2010 SENIOR FAIR

Seniors, Inc. Home Care's "Annual Senior Fair" is calling for co-sponsors and exhibitors.

The Ninth Annual Seniors, Inc. Home Care "Senior Fair" is scheduled for Saturday, August 28, 2010 from 9am to Noon at E-Free Church in Cañon City, CO.

Service providers and businesses specializing in older adults and their families are invited to register to exhibit by calling Susan or Debbie at 719-269-1524 or stopping by Seniors, Inc offices at 3055 Hwy 50 East, Ste F by August 1, 2009.

## 2010 PUEBLO POLICE DEPARTMENT CITIZENS ACADEMY

Enhance your knowledge on the everyday efforts of the Pueblo Police Department

Classes include:

- History of the Police Dept.
- Patrol Function
- Crime Prevention & Community Relations

- Firearms, S.W.A.T. / & Bomb Demonstrations

- Police Driving
- K-9 / Building Searches

and information on the various department units, such as Investigations, Narcotics, Gangs & D.A.R.E.

Certificate of completion given on final day.

**When:** July 13th through August 5th-Tuesday's and Thursday's from 6:00 - 10:00PM

**Where:** Pueblo Municipal Justice Center Training Room

**Cost:** FREE! (Class Size Limited)

To register or for more information please contact Detective Pat Heine by phone at (719) 553-2519

or e-mail at [pheine@pueblo.us](mailto:pheine@pueblo.us)

## STROKE SURVIVORS SUPPORT GROUP

The Stroke Survivors Support Group has two chapters. The Pueblo West Chapter meets at 2:00 pm the first Thursday of every month at the Pueblo

West Library. The Pueblo Chapter meets at 2:00 pm the second Tuesday of each month at the Joseph Edwards Senior Center in Pueblo On Union Ave.

Call Chuck at 583-8498 for all the information.

## PUEBLO WEST SENIORS

Come to our potluck luncheon of the Seniors/Retirees of Pueblo and Pueblo West. We meet from 11:30 to 1:45 at the Pueblo West Memorial Recreational Center on the second Thursday of each month.

To get to the center, two signs on Joe Martinez Blvd will alert you to Byrd Street. Turn south on Byrd and east on George to E230.

Consider our warm summer weather when you plan your covered dish to share. Please bring your own table service as well. Coffee and tea will be provided.

For more information call Membership committee 647-8969 or 404-4413

## LOU GEHRIG'S DISEASE SUPPORT GROUP

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

## OWLS MEETING

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

## RIDE TO CHURCH?

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

## GENEALOGICAL SOCIETY

"The Southeastern Colorado Genealogy Society holds regular meetings on the second Saturday of the month beginning at 2:00pm in the Meeting Room "B," Robert Hoag Rawlings Library, 100 Abriendo Ave., Pueblo. There is

a continuing Refresher/Beginners class starting at 1:00PM. Call 250-5782 for details." Guests welcome and there is no charge.

## SRDA CALENDAR

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

## LIVING WITH OSTEOARTHRITIS?

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

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

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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)

## QUEEN ANN ACTIVITIES

**SPECIAL NOTE:** The debut of the "Mile High Window Light Show," a computer and music controlled attraction with over 5400 colored window lights in 32 windows will begin Thursday, July 8th for the Cañon City Chamber Business After Hours event and the weekend of July 9th-11 guests. Light shows will run from 8-10 p.m. daily.

## SUICIDE GRIEF SUPPORT GROUP

July 1, 5:00pm - Heartbeat - Support for Survivors of Suicide is meeting at Fremont Regional Hospice, 1439 Main Street, Canon City. For additional information, please call 275-4315.

The Grief Support Group meets the first Tuesday of every month at 4:30 pm. This is open to anyone in the community who has experienced any loss. The group meets at Fremont Regional Hospice, 1439 Main St., Canon City. For additional information, please call 275-4315.

## RIVERWALK FARMER'S MART

The Farmers' Market at the Riverwalk brings several local farmers to the Riverwalk's Coca-Cola Plaza (by the Riverwalk Welcome Center) for a great variety of fresh produce and healthful offerings. Each Thursday evening will feature different performers to enjoy while strolling around the market. Several local produce farmers and other healthful food vendors will be on site to cater to any appetite.

## SUMMER DAY CAMP

A variety of activities and lots of fun are scheduled during Pueblo Youth Naturally (PYN) Summer Day Camp. This opportunity is offered to Pueblo youth entering 6th, 7th, 8th or 9th grades.

Three sessions are planned. Sessions will take place Monday-Wednesday. Pre-registration is required and space is limited. The fee is \$10.00. Contact the Colorado State University Extension - Pueblo County at 583-6566 or visit our website at [pueblo.colostate.edu](http://pueblo.colostate.edu)

## RIVERWALK JULY 4TH.

The Historic Arkansas Riverwalk of Pueblo and the Pueblo Symphony Orchestra are proud to host the seventh annual Rollin' on the Riverwalk presented by Freedom Financial Services, taking place on Sunday, July 4th at The Pueblo Riverwalk.

Gates open at 4:00 p.m. and Admission for the concert will be \$2 for adults and will be FREE for children 12 and under. Premium seating is available for \$10 per person and includes gate admission and a reserved seat on the Riverwalk Channel with easy access to refreshments. Premium seating will go fast! To purchase a premium seating ticket, contact the HARP office at 595-0242.

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**PERMANENTS \$30:** Open Wed. - Sat. Curl Corner 2318 Thatcher Ave. Pueblo, CO 544-9160. #0810

**PLUS III PREMIER ELECTRIC CART:** Three wheels, two batteries. Range? 10+ miles. Comes with cus-

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**ARE YOU CHALLENGED** by your **INSULIN** balancing, cholesterol or weight management? Let me introduce you to Bios Life Slim. Go to HealthCanBeEasy.com and see 2 short videos and listen to a 6 minute audio. Or call 1-760-569-1140 and listen to a 6 minute recording. My friends CJ and Tori have lost a total of 92 lbs in 90 days. My name is Maureen and I'm a seasoned private caregiver for brittle diabetics and people with Alzheimer's. Diabetes is so prevalent and I'm making it my personal quest to help people live a longer life and have a decent chance to outlive their parents. I can be reached at (970) 361-0400(cell) or (970) 433-7207(office) or HealthCanBeEasy@gmail.com. The science is strong behind these products and I can provide published clinical information for you and your doctor to evaluate. #0710

**FOR SALE:** Robot roomba vacuum cleaner. Brand New. \$150.00. 7' fold-

## SENIOR CLASSIFIED AD REQUEST

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

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

Phone: \_\_\_\_\_ Your Name: \_\_\_\_\_

Mail ad & Check (send no cash) to:

Senior Beacon P.O. Box 7215 Pueblo West, CO 81007.

ing aluminum ramp. \$225.00. 719-542-4955. #0710

**WANTED:** Certain record albums and 45's from 1950's and 1960's. Jazz, R & R, R & B, C & W. No Classics, Orchestras or polkas. Also 10 cent comic books. 719-566-7975. #0211

**HEARING AIDS:** Starkey Destiny 1200 Behind the Ear with directional microphone and multimemory button. Less than 3 years old with one year warranty left. Purchased in Pueblo. (303) 324-7149. #0710

**ALASKA MAN:** 52! Seeks female 50-60 years old. Christian. Would love to love companion, friendship forever. 719-980-4342. We can meet. #0710

**HOME CARE PROVIDER:** Have experience. Dependable, Run errands. Doctor Appointments. Companion. Call Carmen, 564-2157. #0610

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**"I FORGAVE MYSELF" CD:** 15 inspiring, humorous, breathtaking songs by spiritual songwriter. \$15 (including shipping). Check, Money Order: Eric Schneider, 1817 Carson Ave., La Junta, CO 81050. #0610

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**ALTERATIONS/MENDING:** Reasonable prices. Quick turnaround. Have pincushion will travel. Call 719-225-0425. Let's talk and set an appointment. Thank you. #0510

**DUAL SPACE:** in military court of honor section. \$750.00. You pay transfer fee. 719-225-6671. #0510

**FOR SALE:** Timeshare. Stormy Point, Branson, MO. Sleeps four. Furnished, \$12,000. 719-583-2042; 248-5479. #0510

**FOUR GRAVE SPACES.** in Hillcrest section at Imperial Gardens. \$1500 plus transfer fee. Call (719)649-2478 or (719)946-5214. #0310

**WANTED!** Older golf putters, signed golf books and pictures, older golf tournament programs, pins, and badges. (719)687-1227. Masters golf items too. #0310

**RESTLESS LEG SYNDROME?** Grandma's home remedy immediately solved our RLS! For the recipe: send \$29.95 to RLS, 8200 S. Quebec St. A3-#506, Centennial, CO 80112 for a colored picture brochure on how it worked! **IT'S WORTH IT!** #0610

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**HOMECARE PROVIDER.** 30 years experience. Honest and dependable. Happy to help with daily needs, errands, shopping and appointments. Call Connie at 543-7853 or 214-0321. #0310

**JAZZY SELECT** power chair. Excellent condition. Used only once. One-year old. Call, Tony for price at home (719) 947-1142 or cell (719) 778-7481. #0310

**30 YEARS EXPERIENCE.** Qualified, caring, compassionate Caregiver will give good personal hygiene care, cook, light cleaning. Day & Night care. Call Diana, (719) 369-5758. #0310

## Ann Coulter

from page 15.

(whopping 106-to-1.)

In all, 20 candidates for the House or Senate in 2002 spent at least \$1 million of their own money on their campaigns; 19 of the 20 lost, generally to more experienced candidates.

Even in the rare cases when the deep-pocket candidate wins, it's not a novelty candidate -- unless it's Minnesota. Michael Bloomberg, the sitting mayor of New York City, spent an astronomical \$100 million last year just to win his own office back, outspending his opponent 15-to-1. He squeaked in with 51 percent of the vote -- and that was only after Bloomberg passed a massive new tax on voting for his opponent.

So Republicans better have a more impressive reason for picking Linda McMahon than "She'll spend up to \$50 million of her own money."

But they don't.

Any half-wit knows Connecticut will not vote for a professional wrestling "impresario" for the U.S. Senate. So unless Republicans have secret information that Blumenthal does enjoy dressing up in diapers, Republicans are forfeiting a Senate seat for no reason.

By contrast, Rob Simmons, who recently suspended his primary campaign against McMahon for lack of money, is a Haverford College graduate, a former Yale professor and an Army colonel. Unlike fantasist Blumenthal, Simmons really did serve in Vietnam, coming home with two Bronze Stars.

And Simmons, who remains on the Aug. 9 primary ballot, can win even in moderate-Republican Connecticut. He's good on taxes, he's good on defense -- and he's the best Connecticut is ever going to get.

Simmons was elected to Congress three times from a very liberal Connecticut district, beating an incumbent Democrat in his first run. As a result, he had the distinction of representing the largest number of Democrats of any Republican in the House of Representatives. Even in the dark Republican year of 2006, Simmons lost to his Democratic challenger by only 83 votes.

Instead of sitting around, idly predicting massive Republican landslides this fall, how about Republicans work on running candidates who might actually win?



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**"THE UGLY BOOK"**  
JULY 2010

Deer and elk hunting with Mom and Dad was always a thrill for me as a child. I didn't hunt but loved going along to help spot the animals. Before my family moved to Colorado, we drove from our farm in Missouri to hunt near Gunnison, Rifle, Rio Blanco and Meeker. I loved those trips. Dad had a big flat-bed farm truck with high wood railing. He covered all the sides and top with tarp and it became our tent for these

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"Come to me..." Matt. 11:28

# "Light For The Journey"

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



exciting trips. It had a little wood stove with stove pipe through a place in one of the tarps. There was plenty of fire wood, food, water, sleeping bags and blankets. Then of course all the hunting and camping gear needed for roughing it and creating special memories.

Years later as an adult I received an invitation from my parents to ride along on a hunting trip. I was thrilled and reminded of wonderful trips from Missouri in our unique "motor home" to camp and hunt in Colorado. This day was clear sunny and snow lined the roads. We were crammed in the cab of Dad's pickup when he pulled into a parking area to rearrange some of the gear in the back of the truck. That's when one of my idols crashed to the ground. I had only been a Christian for a short time and my mother said something that made me gasp in disbelief. Another hunter was doing something inside his truck and placed his gun on top of the truck. Mother made an unbelievably ugly remark, "I hope his gun falls off and breaks." As a baby Christian with a fresh sensitivity to this sort of thing, I was shocked and shaken. Why did she say such a hateful thing about a total stranger.

At that point other memories flooded my mind. From the time I could remember, my parents, especially my mother, never had any good to say about anyone. I was raised around constant criticism. It was almost as if the rule in our home was "if you couldn't think of anything bad to say about someone you shouldn't say anything." However, my mother seemed to never have a problem coming up with a degrading, critical remark about other people. I loved her dearly but she had this very ungodly habit and I realized that I had learned it as well.

aware of what I had said or thought. It seemed so normal and yet I knew it was not the way a child of God should talk or think.

One day a driver pulled in front of my car and spontaneously, I called him stupid. The Lord's words startled me, breaking through my anger at the other driver. He said sharply, "There you go again!" Having my full attention, He impressed on me to get a small notebook to record and date my critical comments and thoughts. Because I hated the habit and wanted to please the Lord, I thought it was a great idea.

I picked up a package of five little spiral notebooks. My daughter opened them and I told her what the Lord had instructed me to do. "What color do you want," she asked, "blue, green, yellow, pink or brown."

Thoughtfully going over the colors she listed, I said, "Give me the green one." The moment I said it, there was a huge Holy Spirit check in my heart. "No," I said, "On second thought, give me the brown one."

"BROWN!" she retorted, "Why do you want brown? That's UGLY!"

"So is my critical spirit." I answered, taking the brown one and writing "UGLY BOOK" in bold print on the cover. Later, I found "ugly" in the dictionary and became keenly aware of the reason I was to name it the UGLY BOOK. Ugly: frightful, offensive, hideous, unpleasant, objectionable, corrupt, displeasing, homely, repulsive. UGGH!!! No wonder God hates a critical spirit I thought. That must also be why I despise it in myself.

I began to list my critical thoughts and remarks, quickly filling page after page. After a few days, I noticed those thoughts and words were becoming fewer and soon I was stopping myself before I said one. It wasn't long and I would catch myself before I completed a critical thought. I began to train myself to stop and think instead of speaking the criticism and to find something good to say.

It was amazing that when my ugly critical spirit became a tangible readable notebook I began to really hear the awful things I was saying and thinking about other people, people created in God's image and like me, far from perfect. Even Christians, although forgiven, are still works in progress, becoming more like Jesus.

A PFPI volunteer told me recently she had created a coin bank at work and every time she had a critical comment or thought, she dropped a coin in it. "It is a tangible reminder of my bad thoughts about others," she said. "My co-workers think I am crazy but every now and then, they hear a quarter drop in the bank. Whatever is in it at the end of the year, I will give to Jesus and maybe by then my critical spirit will no longer be an issue."

Lately I have encountered that same old ugly critical spirit and realize I need to start another Ugly Book.

A coin bank or an UGLY BOOK - both are great ways to dump a critical spirit and begin the new habit of complimenting and praise. And if you think about it, this is a great way to stop other UGLY habits such as swearing, gossip, complaining, or even lustful thoughts. Our Father expects His children to rise above this type of worldly behavior. In fact all of Ephesians 4:29-32 should be in the memory bank, hidden in the heart of every Christian. These verses are major artillery to use in our battle against our own flesh and the enemy of our souls.

I truly desire to be pleasing to my Lord and He makes it clear in His word that He hates this sort of speech, even if it is an unspoken thought. HE hears it. The Scripture He gave me to counter the old nature and ugly critical spirit is Ephesians 4:29, Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen. People are always listening! A good reminder is simply "E-4-29"

Do you have them in your arsenal? Are they part of the sword in your sheath? If not, please memorize them with me. They are an excellent reminder of what God expects of His children. These are words Christians should live by. Eph 4:29-32: Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen. And do not grieve the Holy Spirit of God, with whom you were sealed for the day of redemption. Get rid of all bitterness, rage and anger, brawling and slander,

along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you. NIV

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# Reeling "Sparks Fly For Exes On The Run"

by Film Critic Betty Jo Tucker, Pueblo

## SPARKS FLY FOR EXES ON THE RUN

People who divorce each other usually leave the marriage feeling hostile and in pain. "The Bounty Hunter," available on DVD beginning July 13th, piggybacks on that theme – but with an emphasis on comedy. Gerard Butler and Jennifer Aniston are great fun to watch as an ex-husband and his ex-wife who find themselves thrust together again in a unique situation. She's chasing a big story; he's chasing her; and both are chased by the bad guys. It's a fast-paced, action-packed romantic comedy – and I'm surprised at how much I

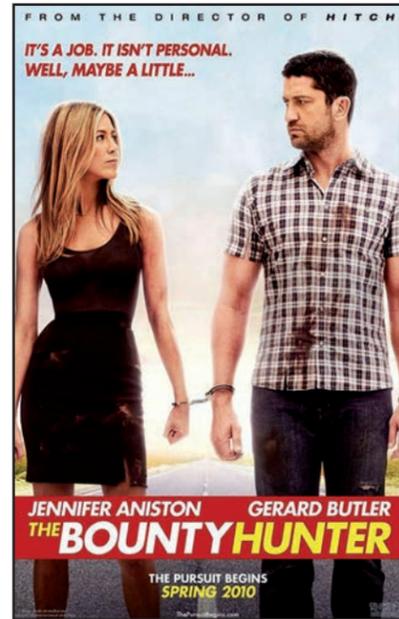
enjoyed it, especially after seeing those underwhelming previews.

Milo Boyd (Butler), a former policeman, now earns his livelihood as a bounty hunter. Unfortunately, he owes a large sum of money to cover his unsuccessful gambling bets.

When Milo discovers that his next job involves bringing in Nicole Hurley (Aniston), he jumps for joy. Nicole is his ex-wife, so he can hardly believe his luck. He's still very angry about the divorce. It seems Nicole, an ambitious reporter, was involved in a traffic violation and missed her court date to cover an important murder story.

How will she react to Milo's revelation about being the bounty hunter out to make sure she goes to jail? You're right. The chase is on!

Director Andy Tennant ("Hitch") understands the pacing needed for a rollicking story like this and makes the most of it; Sarah Thorp's ("Twisted") amusing screenplay highlights the push-pull dynamics between the main characters; and there's just enough slapstick to satisfy most comedy fans. I think the romance succeeds so well here because there are a lot of other things going on. But the sizzling chemistry between Butler ("Phantom of the Opera") and Aniston ("Marley & Me") also helps. Both actors give in to the spirit of the film; they are not afraid to show their funny sides or to appear in humiliating situations. Butler is hilarious in an elevator scene that requires amusing body language but no dialogue, and Aniston's changing facial expressions reveal Nicole's confusion about her real feelings toward her ex, especially during a dinner sequence at an inn called "Cupid's Cabin." I can't



help wishing for this intriguing duo to be paired in additional films.

Among the supporting actors, Christine Baranski ("Mamma Mia!") stands out as Nicole's sexy, flamboyant mother, and the droll Siobhan Fallon ("New in Town") made me smile every time she came on camera -- which I admit wasn't enough for me.

Will Nicole and Boyd work out their differences and get back together?

Despite all its fast action, "The Bounty Hunter" is a romantic comedy at heart, so I'm sure you can guess the answer to that question. (Released by Columbia Pictures and rated "PG-13" for sexual content including sexual comments, language and some violence.)

### BIG SCREEN TREAT

Always the optimist, I'm picking "Inception" as the must-see theatrical release this month. Directed by acclaimed filmmaker Christopher Nolan ("Memento" and "The Dark Knight"), this sci-fi thriller deals with dreams, treachery, corporate espionage, crime, redemption and the power of the human mind. It boasts a star-studded cast including Leonardo DiCaprio, Ellen Page, Michael Caine, Marion Cotillard, Tom Berenger and Cillian Murphy.

Page recently told "Entertainment Weekly" that there were moments during filming when she was pinching herself that she was involved with this Chris Nolan movie. "The stuff he does is going to blow people's minds," she said.

According to that same article, Nolan constructed huge sets around the world to help tell his story without relying on special effects. For example, the set in London rotated 360 degrees and "altered the performers' relationship with gravity."

Needless to say, like many other movie fans, I can hardly wait to see this one! Opening date: July 16th.

Read Betty Jo's reviews at [ReelTalkReviews.com](http://ReelTalkReviews.com). Copies of her books, *CONFESSIONS*

*OF A MOVIE ADDICT* and *SUSAN SARANDON: A TRUE MAVERICK*, are available in Pueblo at Barnes & Noble.

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