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# Senior Beacon

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

APRIL, 2010 Vol. 28: No. 9 Established Aug., 1982 333 Consecutive Months!

## Lax Medicare Part D Oversight Drives Costs Up

### Lax Oversight of Medicare Part D Driving Up Out-Of-Pocket Costs

Alexandria, VA (March 22, 2010) Medicare beneficiaries are paying higher costs than they should for drug coverage due to ineffective government oversight of Medicare Part D, says The Senior Citizens League (TSC), one of the nation's largest nonpartisan seniors groups. Without more timely audits of Part D plans,

and stronger measures to fight waste, fraud, and abuse, improper Part D spending could cost taxpayers and beneficiaries as much as \$8 billion in 2010, the organization estimates. "Because beneficiaries pay about 25% of the costs, that's about \$58 on average in 2010- or \$4.90 in higher monthly costs - for each of Part D's 34 million beneficiaries," says Daniel O'Connell, Chairman of TSC.

The complexity of Medicare Part D is contributing to the problems. TSC surveys have found that a significant proportion of Medicare beneficiaries have a limited understanding of their drug plans. In a 2009 survey, 22% of respondents said they were uncertain about all the new cost changes in their drug plan, 48% did not know whether they hit the doughnut hole coverage gap in their drug plan during the year, and 60% did not know where to go to find free unbiased counseling in their area about their Medicare benefits. "Part D is like an open invitation for waste, fraud, and abuse," O'Connell points out.

Seniors whose drug plans raised premiums and out-of-pocket costs this year are getting hit especially hard. For the first time since 1975, Social Security beneficiaries didn't receive a cost-of-living adjustment (COLA), and rising Part D premium costs reduced their monthly checks. In a survey conducted by TSC in January and February of this year, about 52% of respondents said their Social Security check is lower this year after deduction of rising Medicare premiums. "The situation is likely to get worse in 2011," says O'Connell "as government economists predict that no COLAs will be payable again next year.

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In a recent statement submitted to a Senate hearing on Part D oversight challenges, TSC called on Congress to provide stronger oversight of Medicare Part D. The Department of Health and Human Services Office of Inspector General testified that, although the program is in its fifth year, CMS has implemented only "limited safeguard activities."

TSC believes that the Centers for Medicare and Medicaid Services (CMS) must give priority to reducing inaccuracies and errors that have resulted in overpayments to Part D plan sponsors, and in beneficiaries paying higher premiums than they should be. CMS is required by law to conduct financial audits of at least one-third of plan sponsors annually. Nevertheless, the Inspector General said that only 4 percent of the required financial audits for plan year 2006 had begun as of April 2008. "Audit delays increase the risk of plans getting away with overcharging Medicare and seniors for their premiums," says O'Connell. "Although Medicare has the power to adjust payments to plans after an audit, seniors have no similar recourse to recover overpayments of premiums," O'Connell notes. TSC favors the repayment of such overcharges to Part D beneficiaries.

Says O'Connell, "Failure to provide strong oversight of Medicare is false economy. According to the U.S. Department of Justice, enforcement efforts have yielded approximately \$4 for every \$1 spent." TSC invites seniors to join their efforts to protect Medicare and Social Security benefits. To learn more about TSC and to send an email to Members of Congress supporting stronger measures to reduce Medicare waste fraud and abuse, visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org).

### Tony Bennett To Sing With Symphony

DENVER, CO – The Colorado Symphony announces that Tony Bennett will perform as the headline entertainment at the Colorado Symphony Ball on May 8, 2010 at the Sheraton Denver Downtown Hotel, which takes place from 5:30 p.m. to midnight. Performing with his band and the Colorado Symphony, Tony Bennett will sing many of his greatest hits. The Colorado Symphony invites the community to join Ball Co-Chairs Hassan A. Salem of US Bank and his wife, Sheila Salem, as well as Honorary Chair Mayor Hickenlooper in supporting the Colorado Symphony at the 2010 Colorado Symphony Ball.



Winner of 13 GRAMMY® Awards and the prestigious GRAMMY® Lifetime Achievement Award, Tony Bennett moves the hearts and touches the souls of audiences throughout the world. As one of only a handful of artists to have new albums chart in the 1950s, 60s, 70s, 80s, 90s and into the new millennium, Tony Bennett has earned dozens of platinum and gold albums with worldwide record sales in the millions. Celebrated as an international treasure, Tony Bennett was honored by the United Nations with its Citizen of the World award, which aptly describes the scope of his accomplishments.

Tony Bennett introduced a multitude of songs into the Great American Song book that have since become pop music standards. He has toured the world to sold-out audiences, winning rave reviews wherever he performs. In 2005 he became a Kennedy Center Honoree and was named an NEA Jazz Master in January of 2006. Last year, he was named the recipient of Billboard magazine's elite Century Award, in honor of his outstanding contributions to music.

The 2010 Colorado Symphony Ball is the largest fundraiser for the Colorado Symphony. Proceeds from the Ball support many aspects of the Colorado Symphony, including general operations as well as the Symphony's education and outreach programs, which serve approximately 40,000 students each year.

In addition to outstanding entertainment provided by Tony Bennett, Ball attendees will enjoy a cocktail reception, silent auction and live auction, followed by a sumptuous dinner, dessert and dancing, as well as performances by the Colorado Symphony. Contact numbers: 303.308.2487 | 303.293.2649 fax

## State Budget Cuts Target Program For Seniors

by Eileen Doherty

Denver, CO. Programs that affect Colorado senior citizens continue to be targeted for reductions and in some cases elimination. While the message has been "everyone needs to share in the cuts", seniors have been shared in this burden. Cuts have directly affected health care and monthly income.

The most significant cut has been the elimination of the senior property tax exemption which has been estimated to save the State of Colorado about \$200 million for 2009 and 2010.

Other cuts, while not so drastic have had major effect on seniors. The Medicaid reimbursement rates have been reduced 4.5% since July 1, 2009, while caseloads are being projected to increase 45% according to the governor's office. The most recent nursing home reimbursement reduction resulted in a \$24,000,000 cut. As most people know these reductions in reimbursement usually result in lower quality of care and increased private pay rates, forcing individuals to go on Medicaid sooner.

The 2010 budget pro-

jections provided for a \$6.1 million increase in grants for Old Age Pensioners. However, since there was not a cost of living increase in Social Security, the grant increase for Old Age Pensioners was not awarded.

Other cuts included closure of a thirty-two bed nursing facility in Grand Junction saving the state \$1.3 million in general fund by moving medically fragile individuals to community nursing facilities. Similarly, the geriatric unit at Fort Logan Mental Health Institute was closed resulting in a \$3.1 million savings, but not all of those savings effected seniors.

Last summer, Old Age Pensioners also lost access to more than \$500,000 in dental services through budget cuts. Likewise, the Older Coloradans Act was cut by \$1 million, although stimulus funds were used to replace that cut.

Other reductions that effect seniors include: \$1.7 million in pharmacy reimbursements; a cut of \$650,000 in general fund by adding more drugs to the preferred drug list requiring more prior reauthorizations. Another

program that is used by seniors is the Colorado Indigent Care Program. Cuts in this program resulted in another \$50 million reduction.

A program which was proposed, but not passed was to cut \$22 out of grants to Old Age Pensioners who are legal immigrants by forcing sponsors to be responsible for financial and health care costs. Similarly, the legislature decided not to pass a \$2.8 million cut to health care providers who serve Old Age Pensioners.

Although to date, no cuts have been proposed, the legislature may consider cuts to the senior services program which funds the Older Coloradans Act.

Overall in 2009 and 2010, Colorado is facing a \$3.5 billion shortfall in the State budget. Seniors have shouldered more than \$33 million in direct cuts in 2009 and 2010 budget years.

The combined business exemptions that were rescinded by the legislature are expected to only save the state \$15.6 million the budget year

ending June 30, 2010. While tax exemptions for businesses are expected to save \$102.3 million for the 2010-11 fiscal years, seniors are being asked through the loss of the property tax exemption only for the same year to forego \$100 million.

Advocates for senior citizens have worked for many years to improve the quality of life; however, seniors have shouldered much of the burden as a group for Colorado's current budget crises.

Individuals who want to become involved in these advocacy efforts to maintain benefits for seniors are encouraged to contact their legislator. For more information, call 303-333-3482.

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

# I'm Still Above Ground

by James R. Grasso, Chief Cook & Bottle Washer



## Life Festival 2010

Please save the insert in this month's *Senior Beacon*. It is the annual Senior Life Festival's program. This year's event will take place at the Events Center on the State Fairgrounds on May 7, 2010. Mark your calendar and come on out.

## Who Will Enforce New Health Rules?

Okay ladies and gents our "democrat leaders" led by BHO himself have fit us all, except for themselves of course, into neat little cubbies from which we are supposed to "snap-to" whenever they tell us to do so. From this point on they will make all the rules and we WILL comply. We have no other choice.

I've read some portions of the 2,300 plus page monstrosity that was just passed by all democrats and NO Republicans and it is the most convoluted, open-ended bunch of gobbledegook that was ever foisted on this grand nation. There is so much wrong in this bill that I could write 4,600 pages just pointing out the problems this bill presents to our freedoms. We get to pay for other people's abortions. If we don't sign up for health care we are fined, jailed or both. (Of course, for folks our age having health insurance is a must, but there are some among us that can pay for such things out-of-pocket.) The government will eventually decide

who gets what and when. There are some 160 new bureaucratic committees and programs in this bill assigned to lord over the provisions this bill doesn't lay out. Which is just about every provision. It is that confounding. It is a lawyer's paradise. Activist judges get to make the law, not interpret it. We don't get any health care as not spelled out by this bill until 2014. There were some politicos saying that "34 people a day were dying because they don't have health care." This was a reason to pass this bill according to them. Yet, they will wait until 2014 to enforce all these rules and regulations sentencing these poor mythical "34-a-day" people to their fate! Pure hypocrisy. And for those of you out there that think this is all poppycock, take the time to look these things up yourself instead of dismissing this op-ed out of hand. You will be resigned to your fate, if you aren't paying attention.

In the meantime, dear reader, the government gets to reach into EVERYBODY's pocket (not just the "Rich") and take hundreds of millions of dollars from us in new and increased taxes on almost everything.

But who will see to it that all american citizens are insured? Why, the Internal Revenue Service, that's who. They will be America's answer to the Stasi or KGB or, dare I say it, the SS. There is a provision in the bill to hire upwards of 17,000 plus new agents for the sole purpose of MAKING everybody adhere to the rule of government! It is nauseating on its face.

*You see, gentle reader, BHO and his minions truly believe they can force Utopia on our country. Ah, Utopia. Sir Thomas More invented the word by the way. He applied it thusly: it was an imaginary island which he represents as enjoying the utmost perfection in laws, politics, etc. as contrasted with the defects of those which then existed, hence a place or state of perfection! Perfection? Nancy Pelosi, Harry Reid, BHO himself?*

Perfection is the realm of the Almighty, not these "leaders."

We are about to lose everything this country has achieved. We have high unemployment, so what does the government do? It extends unemployment payments from 26 weeks to 52 weeks and now up to 89 weeks in the latest "jobs bill" that just happened to have another \$20 billion in it to extend unemployment insurance. Soon, we will be all wards of the state. There are so many more examples of what Utopia will be under these scoundrels who went against the will of the people.

Never in history has man-made Utopia succeeded. It has been tried throughout history but the only beneficiaries of man-made Utopia are the people who make the rules for the betterment of the peasants they rule. That's all of us regardless of race, creed, sex, monetary status, et al.

As stated earlier, Utopia is the realm of the Almighty. We should reject these democrats who have passed this bill. It is no longer a partisan matter. It is a matter of freedom. It is a matter of choice. It is a matter of spitting on the graves of all who fought and died in wars to preserve our freedom. It is a matter of spitting on the graves of the founders of this country who turned their back on "other people's" Utopia and planted the seeds of the greatest nation the earth has ever seen. It is a matter of blowing up the Constitution. We are letting BHO and his party destroy this great country.

If these folks get their way, soon every man-jack of us will be looking to the government to care for us from cradle to grave. As Thomas Jefferson said and *Senior Beacon* has printed on page three for over a year, "A government big enough to give you everything you want, is strong enough to take everything you have." How else can they have the riches to force us to do what they want? Think about it!

That's not Utopia folks, that's totalitarianism! You must stand and be counted every time someone tries to take your freedom away no matter how good the words sound. Many of us will not be here to witness the demise of the United States. We are old. It is the way of life. But, we shouldn't allow this naked aggression against our constitution to happen. We should stand tall and make sure everyone in our particular sphere of influence realizes what is happening to our country. It is our duty.

The next assault our freedom will have to do with carbon emissions. Quick note: In the last stimulus bill BHO gave NASA \$450 million for "climate research missions" and the National Oceanic and Atmosphere Administration \$600 million to study climate change. Enough said!

Godspeed, because we're going to need it.

**Ed. Note:** (If you are Catholic and live in Pueblo West, come on out to morning Mass on Wednesday, Thursday and Friday at 8:00 am sharp. It's a great way to start the day!)

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Jennifer Andrews, COTA and Romeo Oliva Jr., PT/Rehab Manager

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# Good Eye Care Is Key To Preventing Blindness

by *Kathy-Lyn Allen-Rocky Mountain Eye Center*

Taking care of your eyes and getting regular examinations can prevent

many leading causes of blindness. Learn what you can do to preserve your sight at any stage of life.

Many eye diseases and disor-

ders become more common as we age. Advances in ophthalmology allow most people to maintain good vision as they grow older. Many eye problems can be prevented or corrected if detected in their early stages.

Regular eye examinations by an ophthalmologist (Eye M.D.) are the best way to detect eye conditions early, while they can be treated.

**Learn more about eye exams:**  
Protect Your Eyes From the Sun

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

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

## Prevent Eye Injuries

More than one million people suffer from eye injuries each year in the United States. Ninety percent of these injuries could have been prevented if the individual had been wearing appropriate protective eyewear (with "ANSI Z87.1" marked on the lens or frame).

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

## Learn more about eye safety

Visit any one of Rocky Mountain Eye Center's eight convenient optical shops during the month of April and receive 50% off of all sports goggles. Call to schedule your next eye exam with Rocky Mountain Eye Center - 1-800-934-EYES (3937) or learn more online at [www.rockymountainececenter.com](http://www.rockymountainececenter.com)

*This information was retrieved (March 2010) from <http://www.eyecareamerica.org/eyecare/treatment> Please contact the American Academy of Ophthalmology (AAO) directly for more information.*

## Become a Program Instructor

Denver, CO - The Arthritis Foundation, Rocky Mountain Chapter will host a one day exercise instructor training in Denver on Friday, April 23, 2010. The Arthritis Foundation provides an Exercise Program and an Aquatic Program designed for people with arthritis and related conditions.

The Arthritis Foundation Exercise Program can be taught sitting or standing and helps reduce pain, increase joint flexibility and range of motion, and helps maintain muscle strength. The instructor training will take place in Denver. Registration is required by calling Isabelle Stohler at 800-475-6447 ext 235. For more information about arthritis, please visit [www.arthritis.org](http://www.arthritis.org)

### About Arthritis

Arthritis is the nation's most common cause of disability with a nationwide economic impact of more than \$128 billion annually. The condition strikes all ages and knows no racial or ethnic boundaries. 46 million people have been doctor diagnosed and 300,000 children are affected. The Arthritis Foundation is the only nationwide, nonprofit health organization helping people take greater control of arthritis by leading efforts to prevent, control and cure arthritis and related diseases - the nation's most common cause of disability. For more information, contact the Rocky Mountain Chapter, serving Colorado, Montana and Wyoming at 800-475-6447 or online at [www.arthritis.org](http://www.arthritis.org)

# Colorado Symphony Orchestra Presents April Concert Schedule

**COLORADO SYMPHONY ORCHESTRA APRIL CONCERTS**  
APR 2-3 (FRI 7:30 & SAT 7:30)

Tchaikovsky, Bernstein - CSO Masterworks, Andrew Litton, conductor; Karen Gomyo, violin; Concert Preludes and TalkBack\*

WAGNER: Overture to The Flying Dutchman

BERNSTEIN: Serenade

TCHAIKOVSKY: Symphony No. 6, "Pathétique"

Conductor Andrew Litton returns to the CSO to conduct Tchaikovsky's Symphony No. 6, "Pathétique," as well as Wagner's Overture to The Flying Dutchman and Bernstein's Serenade, performed by young violinist Karen Gomyo, making

her CSO debut.

APR 9-11 (FRI 7:30, SAT 7:30 & SUN 2:30)

Dvořák, Shostakovich - CSO Masterworks, Douglas Boyd, principal guest conductor, Ralph Kirshbaum, cello; Concert Preludes and TalkBack\*

SIBELIUS: Pelléas and Mélisande

SHOSTAKOVICH: Cello Concerto No. 1

DVOŘÁK: Symphony No. 9, "From the New World"

CSO Principal Guest Conductor Douglas Boyd returns to conduct the CSO in a performance of Dvořák's Symphony No. 9, "From the New World." The program opens with Sibelius' incidental music Pelléas and Mélisande, based on the drama

by Maurice Maeterlinck. Internationally acclaimed cellist Ralph Kirshbaum performs Shostakovich's Cello Concerto No. 1, a lively and rich piece in which a single horn plays off the solo cello line, while the winds scamper around the concerto's main themes and motifs.

For more information about performances and to purchase tickets online, please visit the CSO website at [www.ColoradoSymphony.org](http://www.ColoradoSymphony.org).

Tickets for most performances start at \$15 and are available at the CSO Box Office located at Boettcher Concert Hall in the Denver Performing Arts Complex, or through Ticketmaster. Box office hours are Monday through Friday, 10 a.m. to 6 p.m., and Saturday noon to 6 p.m.

Tickets can also be purchased through the CSO by telephone 303.623.7876 or online at [www.ColoradoSymphony.org](http://www.ColoradoSymphony.org). To purchase tickets through Ticketmaster, call 303.357.ARTS or visit [www.ticketmaster.com](http://www.ticketmaster.com). All performances are held in Boettcher Concert Hall at the Denver Performing Arts Complex, 14th and Curtis Street.

Rachel Perez Tetreault | Director of Communications

Colorado Symphony Orchestra  
Boettcher Concert Hall  
Denver Performing Arts Complex  
1000 14th Street, #15  
Denver, CO 80202  
303.308.2487 | 303.293.2649 fax

# Colorado Bar Association Welcomes Questions To Answer

by *Tara Miller, Communication Specialist*  
**Question:**

My insurance company wants to drop my homeowner's policy because I have had three claims in the last 10 years, all of which were related to natural disasters. Is this legal? Will I be able to get insurance after being dropped by my first company?

**Answer:**

The short answers are "yes" and

"probably." If there is no clause in the policy requiring renewal, neither you nor the insurance company can require the other to renew. Check your policy. You are not bound to renew the contract, and the insurance company, for practically any reason, may refuse to renew at the end of the policy period. Nonrenewal is different from cancellation. Cancellation means the company terminates the policy during its

term; stricter regulations apply to cancellation.

Colorado law requires a homeowner's insurance provider to give notice, via first-class mail, at least 30 days in advance of its intended action. It must include specific reasons for its action. This holds true unless the reason for nonrenewal is nonpayment of premiums, in which case only 10 days notice is required; or unless

the policy has been in effect less than 60 days. A company's failure to mail such notice will be treated as evidence of its willingness to renew.

It's impossible to predict whether you will be able to obtain another policy after being dropped. Insurance companies base their decisions upon a number of factors. The fact that you were dropped by a previous carrier does not necessarily reflect negatively upon you. For example, sometimes companies drop policy-holders because they are withdrawing from a particular market, not because of any action or attribute of the policy holder.

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



protect your bottom line

Men & Women Welcome

**Thursday, April 22**  
**Colorectal Health and Financial Wellbeing**  
5:30-7:00 p.m. ■ Anton's, Thatcher Bldg basement  
**Gastroenterologist, Dr. Ruzkowski will share colorectal health information.**  
\$5 for Spirit of Women members or \$7 for non-members  
**Call 719.584.7324 for more information or to sign up.**

Your bottom line, your best assets - no matter how we try to cover it up or minimize it, many people are embarrassed, ashamed, and running behind on their regular screenings for colorectal cancer. Colorectal cancer is the second leading cancer killer in the United States, but it doesn't have to be. If everyone aged 50 years or older had regular screening tests, at least 60% of deaths from this cancer could be avoided.

Experts from New England Financial will help you develop a plan for your own personal "lifefolio."

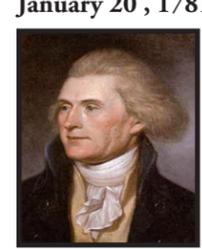


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**Thomas Jefferson**  
3rd. President, Democrat  
Term of Office: January 20, 1777 to  
January 20, 1781



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

# news of the weird

COMPILED BY CHUCK SHEPHERD  
FOR SENIOR BEACON



## Cultural Diversity

-- Florida's Agriculture Department, acting on a tip, confiscated Giant African Snails believed to have been smuggled into the country by Charles Stewart of Hialeah, Fla., for use in the religion Ifa Orisha, which encourages followers to drink the snails' mucus for its supposed healing powers. Actually, said the department (joined in the investigation by two federal agencies), bacteria in the mucus causes frequent violent vomiting, among other symptoms. At press time, Stewart had not been charged with a crime.

-- A growing drug problem facing Shanghai, China, is stepped-up use of methamphetamine, cocaine and other drugs at all-night parties, but not the "rave" parties favored by young fast-lane types in the U.S. These Shanghai druggies, according to a February dispatch in London's Guardian, are often middle-aged and retired people, who use the drugs to give them strength for all-night games of Mah Jongg played at out-of-the-way parlors around the city.

-- Modernization Kept at Bay: (1) Despite Fiji's strides into the 21st century, the island nation's court system remains relatively primitive, according to a January report from Agence France-Presse. Transcriptions of court proceedings are still made by ordinary reporters, writing out the dialogue by hand and thus calling on judges, lawyers and witnesses to periodically slow down or repeat themselves when they speak. (2) Papua New Guinea retains many of its historical tribal conflicts, and one flared up in January, according to a dispatch by an Australian Broadcasting Corp. reporter. Two people were killed in skirmishes that were provoked in a quite contemporary way -- when a member of one tribe sent a member of another a pornographic text message.

## Latest Religious Messages

-- Japan's Mantokuji temple in Gumma province was historically the place where women went to cleanse themselves in divorce, aided by the temple's iconic toilets, into which the bad spirits from the failed liaisons could be shed and flushed forever. The toilets have been modernized, according to a February Reuters dispatch, and today the temple is used by the faithful to rid themselves of all types of problems. (The upgrades also permitted a solution to a longstanding annoyance at the temple, of visitors mistaking the iconic toilets for regular commodes.)

-- American Taliban: (1) Michael Colquitt, 32, got a judicial order of protection in January against his father, Baptist preacher Joe Colquitt, in Alcoa, Tenn. According to Michael, Pastor Joe had threatened him at gunpoint about his poor church-attendance record. (2) Kevin Johnson, 59, was arrested in Madison, Wis., in February and charged with using a stun gun repeatedly on a local dance instructor, whom Johnson believed was a "sinner" (also a "fornicator" and a "peeking Tom") who "defiles married women" by teaching them dances involving bodies touching.

## Child-Unfriendly Religions

-- Jeff and Marci Beagley were sentenced to 16 months in prison in March after a jury in Oregon City, Ore., found them guilty of criminally negligent homicide in the death of their teenage son, whose congenital urinary tract blockage was treated only with oils and prayer prescribed by the Beagleys' Followers of Christ Church. Doctors said the boy could have been saved with medical treatment right up until the day he died. (The Beagleys' infant granddaughter died in 2008 under similar circumstances, but no criminal conviction resulted.)

-- A 7-year-old girl died in Feb-

ruary in Oroville, Calif., and her 11-year-old sister was hospitalized needing critical care, after being "lovingly" beaten by their adoptive parents, Kevin and Elizabeth Schatz, who are followers of religion-based corporal punishment. The Schatzes, as recommended by a fundamentalist Web site, had whipped the girls with quarter-inch-wide plumbers' rubber tubing, to supposedly make the children "happier" and "more obedient to God." Criminal charges against the couple were pending at press time.

## Questionable Judgments

In December, in St. Tammany Parish, La., and in February, near Miami Township, Ohio, men driving young female family members around decided it would be cool to feign crimes as they drove. Tim Williams, 45, was arrested in Louisiana after the sight of his duct-taped 12-year-old daughter provoked at least three motorists to call 911. The Ohio man, detained by police after several 911 calls, admitted that he had thought it would be "funny" if his granddaughter held a BB gun to his head as he drove around Dayton Mall.

## Alcohol That Miracle Drug

(1) Toni Tramel, 31, angry at being jailed in Owensboro, Ky., for public intoxication in March, had "assaulting a police officer" added to the charges when, changing into a jail uniform, she allegedly pointed her lactating breast at a female officer and squirted her in the face. (2) Deanne Elsholz, 44, was charged with domestic battery in Wesley Chapel, Fla., in February after hitting her husband, David, in the face with a glass. David, intoxicated, had enraged Deanne by apparently completely missing the toilet bowl as he stood to urinate. (Deanne then angrily charged after him but lost her footing on the slippery floor.)

## War Is Hell:

The day before British army chef Liam Francis, 26, arrived at his forward operating base in Afghanistan, the Taliban shot down the helicopter ferrying in food rations, and Francis realized he had to make do with supplies on hand. In his pantry were only seasonings, plus hundreds of tins of Spam. For six weeks, until resupply, Francis prepared "sweet and sour Spam," "Spam fritters," "Spam carbonara," "Spam stroganoff" and "stir-fried Spam." He told the Daily Telegraph that he was proud of his work but admitted that "morale improved" when fresh food arrived.

## Leading Economic Indicators

-- Details about Britain's biggest marijuana-importing operation emerged in March following the conviction of its three managers in Southwark Crown Court. The enterprise earned the equivalent of as much as \$300 million at such

a rapid clip that the partners apparently were unable to use much of it, despite buying real estate, jewelry and expensive cars. An inspector said Scotland Yard found "moldy" cash "rotting away," hidden under floorboards. "(I)t was no good to anybody."

-- Recession's Over: Among the items on display in February at the Verona Luxury Fair in Verona, Italy: a hand-crafted billiards table covered in gold sheets; an armchair topped with the skin of 20 crocodiles; a 24-carat gold racing bike; a boat with a Ferrari engine; a golden coffin (with cell phone); and a diamond-studded wedding gown in pink chinchilla fur.

## 22nd Century Already?

Later this year, manufacturer Organovo, of San Diego, will begin shipping its \$200,000 ink-jet-type printers that create living organs for patients needing transplants. The 3-D "bioprinter" works by spraying extracted microscopic cells on top of each other, in pass after pass. On the bioprinter's equivalent of a sheet of paper, and under laboratory conditions, the cells fuse together and grow for weeks until an organ substantial enough for research use is created (and ultimately, substantial enough for human transplants). The bioprinter is faster than growing such organs from scratch, which scientists at the Wake Forest Institute for Regenerative Medicine have been doing for several years.

## Undignified Deaths

(1) A 36-year-old man drowned in Denville, N.J., in January during a friendly swimming competition with a pal, as they raced underneath a 30-yard long ice patch on partially frozen Indian Lake. (2) New York City police believe that drug-gang hit man Hector Quinones, 44, shot three men to death in a high-rise apartment in December, but allowed a woman in the apartment to escape when he tripped on his own baggy pants while chasing her. As police arrived, Quinones climbed out onto the fire escape but accidentally fell off and broke his neck. A News of the Weird Classic (February 2002)

Two-time convicted bank robber Mark Turner filed a lawsuit against Canada's National Parole Board in 2001 because the board had released him early from prison in 1987 from a previous sentence. The board should have kept him inside until that sentence ran out in 1994, he said, and it was thus the board's fault that while on parole, Turner had robbed another bank and had again been locked up. By 1994, he said, he would have been more mature and would not have re-offended, and for the parole board's error, it should pay him the U.S. equivalent of almost \$1 million.

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<ul style="list-style-type: none"> <li>- Broken Bones or Sprains</li> <li>- Lacerations</li> <li>- Injuries (slip &amp; fall, sports, household, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>- Department of Transportation Exams (Physicals)</li> <li>- Sports, Work or School Physicals</li> </ul>	

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# For A Healthier You



## Save Physician Hospitals' For Medicare Patients

by Vicki Robb

**RETIRESAFE URGES ALL SENIORS TO CALL ON CONGRESS TO SAVE PHYSICIAN HOSPITALS' QUALITY CARE FOR MEDICARE PATIENTS**

Washington, DC- Today Retire-Safe, representing 400,000 senior citizen supporters across America, urged seniors nationwide to call on Congress to save high-quality physician hospitals from the restrictive health care reform language now pending in Congress. House and Senate "reform" efforts would ration

high-quality physician hospital care to Medicare patients, as a "cost savings."

"The health care reform bill now being considered would deny Medicare beneficiaries access to the best in hospital care and the best prices by limiting the operation and growth of physician hospitals," charged RetireSafe President Thair Phillips. "For seniors seeking the finest in orthopedic or cardiac care, physician hospitals are an obvious first choice. Precious Medicare dollars can be saved by expanding the use of physician

hospitals." He went on to urge every senior to call Congress.

"We need more of these outstanding facilities to serve the growing millions of older Americans on Medicare," Phillips emphasized. "Health care reform as now written would deny our seniors access to new physician hospitals, and put the ones we now have out of business. If this misguided legislation is ever enacted, the limitation language on physician hospitals must be changed before Medicare patients suffer needlessly."

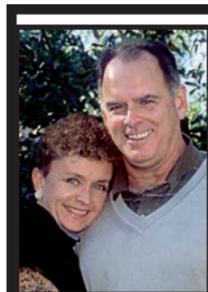
He continued, "Physician hospitals offer the best in patient care, and rate far higher than most of the big chain and so-called "community" hospitals they compete against. Study after study proves that the smaller physician hospitals provide a higher nurse to patient ratio, more physician control of hospital operations, and minimal patient disruption during recovery.

"Now, thanks to a recent study,

we know that physician hospital patients can also expect lower costs, According to Oxford Outcomes, a Medicare patient will pay (on average) \$734 less at a physician-owned hospital than they would pay at a non-physician owned hospital. For cardiac and orthopedic patients the Medicare savings were even larger."

"Last year's Consumer Reports study, involving more than one million hospital patients nationwide, ranked physician hospitals as the number one hospital in 19 states, and near the top in the other states in which they operate. Every older American should tell their Member of Congress to stand up for better hospital care and lower hospital costs by opposing the rationing of Medicare hospital benefits at physician hospitals."

RetireSafe  
703.329.3356 office  
703.626.8468 cell  
VRobb@RetireSafe.org  
RetireSafe.org



### SeniorGuide 2010

[www.seniorbeacon.info](http://www.seniorbeacon.info) or pick it up at  
at St. Mary Corwin, Parkview Medical Center,  
St. Thomas More Hospital  
among other locations.  
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## 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

**APRIL 1:** CALIFORNIA VEGGIE BAKE, Spinach Salad/Egg &/Italian Drsg., Pears, Citrus Cup,Oatmeal Raisin Cookie.

**APRIL 2:** SALMON PATTIES/CREAM SAUCE, Brown Rice/Parsley, Mixed Veggies, Tangerine, Raisin Nut Cup.

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

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

**APRIL 9:** SPAGHETTI/MEATSAUCE, Tossed Salad/Italian Dressing, Seasoned Green Beans, Orange.

**APRIL 13:** LENTIL BLACK BEAN SOUP, egg salad sandwich/Wheat Bread/Sliced Tomato/Lettuce, Banana.

**APRIL 15:** SLOPPY JOE/BUN, Scalloped Potatoes, Broccoli and Carrots, Apple.

**APRIL 16:** ROAST CHICKEN/MUSHROOM SAUCE, Brown Rice, Cauliflower Broccoli Mix, Apple Pear Salad.

**APRIL 20:** CREAM OF ASPARAGUS SOUP, Roast Turkey/Gravy, Cinnamon Applesauce, Carrot-Raisin Salad, Dinner Roll with Margarine.

**APRIL 22:** MACARONI/CHEESE, Shredded Green Salad/Lemon, Whipped Hubbard Squash, Strawberry Applesauce.

**APRIL 23:** ROAST BEEF, Mashed Potatoes/Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread with Margarine.

**APRIL 27:** SPLIT PEA SOUP, Hamburger/bun/Catsup/Mustard/Onion, Creamy Coleslaw, Banana.

**APRIL 29:** SWISS BROCCOLI PASTA, Mixed Vegetables, Sliced Peaches, Plums, Sweet Potato Roll with Margarine.

**APRIL 30:** SWEET/SOUR PORK, Brown Rice, California Vegetable Medley, Diced Pears.

### GOLDEN AGE CENTER

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

**APRIL 2:** Hot Turkey Sandwich, whipped potatoes, asparagus/amandine, PA mandarin orange compote.

**APRIL 5:** Baked Ham/Raisin Sauce, candied sweet potatoes, green beans amandine, cranberry mold.

**APRIL 7:** Smothered Chicken, cornbread stuffing, cauliflower broccoli mix, applesauce waldorf salad.

**APRIL 9:** Chili Relleno Casserole, parslid carrots, cauliflower broccoli mix, watermelon.

**APRIL 12:** Split Pea Soup, hamburger/bun, creamy coleslaw, banana.

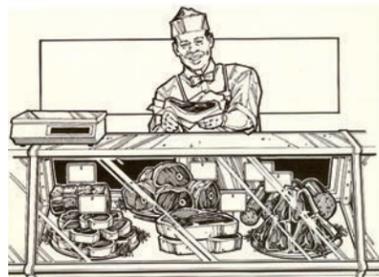
**APRIL 14:** Tuna Noodle Casserole, chopped spinach, hard boiled egg, perfection salad, apple.

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## Big D Superfoods

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**APRIL 16:** Roast Pork, whipped potatoes/ gravy, parslid carrots, strawberry gelatin salad (no sugar).

**APRIL 19:** Hungarian Goulash, california veggie medley, chopped spinach, banana/peaches.

**APRIL 21:** California Veggie Bake, spinach salad/egg, pear, citrus cup, oatmeal raisin cookie.

**APRIL 23:** Chicken Cordon Bleu, rice pilaf, asparagus, apricots.

**APRIL 26:** French Dip Sandwich/Au Jus, oven browned potatoes, mixed veggies, strawberry applesauce.

**APRIL 28:** Italian Sausage/Marinara, spaghetti, baked acorn squash, tossed salad, pizelle, pear.

**APRIL 30:** Turkey Pot Pie, broccoli, tossed salad, apricot PA compote, biscuit.

### CUSTER SENIOR CTR.

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

**APRIL 1:** Meatloaf/brown gravy, cheesy potatoes, green beans, pineapple tidbits

**APRIL 5:** Kielbasa, parsley buttered new potatoes, mixed veggies, squash, PA mandarin orange compote.

**APRIL 6:** Chili Con Carne, chopped spinach salad, hard boiled egg, perfection salad peaches.

**APRIL 8:** Tahitian Chicken, steamed brown rice, green bean amandine, fruit salad.

**APRIL 12:** ROAST TURKEY/GRAVY, Whipped Potatoes, California Veggie Medley, Raisin Nut Cup.

**APRIL 13:** BEEF STROGANOFF, Orange Spiced Carrots, Ruby Beet Salad, Mixed Fruit.

**APRIL 15:** VEGETABLE SOUP, Wheat

Crackers, Tuna Salad on Lettuce/Tomato, Baked Acorn Squash, Almond Peaches, Pears.

**APRIL 19:** BAKED PORK CHOP/COUNTRY STYLE GRAVY, Whipped Potatoes, Hot Bean Casserole, Fruit Salad, Cinnamon Applesauce.

**APRIL 20:** PUEBLO BEEF STEW, Wheat Crackers, Sliced Yellow Squash, Apple, Cornbread/marg.

**APRIL 22:** CHICKEN FAJITA, Tomato, Lettuce Garnish, Cilantro Rice, Cooked Cabbage with Red Pepper, Grapes.

**APRIL 26:** PORCUPINE MEATBALLS, Whipped Potatoes/Gravy, California Vegetable Medley, Almond Peaches.

**APRIL 27:** CHICKEN/NOODLES, Green Beans, Baked Acorn Squash, Apricot Pineapple Compote.

**APRIL 29:** STUFFED PEPPERS, Whole Kernel Corn, Chopped Spinach with Malt Vinegar, Applesauce with Raisins.

### FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

**APRIL 1:** HUNGARIAN GOULASH, California Vegetable Medley, Chopped Spinach/Malt Vinegar, Banana.

**APRIL 2:** SALMON PATTIES/CREAM SAUCE, Steamed Brown Rice with Parsley, Mixed Vegetables, Tangerine, Raisin Nut Cup.

**APRIL 6:** CHICKEN CORDON BLEU, Rice Pilaf, Seasoned Asparagus, Apricots.

**APRIL 8:** HAM/BEANS, Cut Broccoli, Parslled Carrots, Orange Juice, Cornbread with Margarine.

**APRIL 9:** TURKEY SANDWICH, Provolone Cheese/Mustard, Sliced Tomato On Lettuce, Orange, Waldorf Salad.

**APRIL 13:** MEATLOAF/Brown Gravy,

Cheesy Potatoes, Seasoned Green Beans, Pineapple Tidbits.

**APRIL 15:** TURKEY POT PIE, Tossed Salad, Orange Juice, Apple.

**APRIL 16:** TACO SALAD/SALSA/Tomato/Lettuce Garnish, Strawberry Applesauce, Tropical Fruit, Cornbread with Margarine.

**APRIL 20:** Potatoes/Gravy, Parslled Carrots, Strawberry Gelatin Salad, Dinner Roll with Margarine.

**APRIL 22:** PORCUPINE MEATBALLS, Whipped Potatoes/Gravy, California Veggie Medley, Almond Peaches.

**APRIL 23:** CREAM OF POTATO SOUP, Tuna Salad Wrap with shredded Lettuce/Tomato, Hard Boiled Egg, Grapefruit Half

**APRIL 27:** SWISS STEAK WITH MUSHROOM SAUCE, Whipped Potatoes, Seasoned Greens, Orange

**APRIL 29:** BEEF/SWEET PEPPERS, Steamed Brown Rice, Cut Broccoli, Raisin Applesauce.

**APRIL 30:** CHICKEN FAJITA, Tomato, Lettuce Garnish, Cilantro Rice, Cooked Cabbage with Red Pepper, Grapes.

### PENROSE CENTER

1405 Broadway-Penrose (Tues/Thur)

**APRIL 2:** BAKED HAM WITH RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

**APRIL 6:** SMOTHERED CHICKEN, Cornbread Stuffing, Seasoned Cauliflower Broccoli Mix, Applesauce Waldorf Salad.

**APRIL 8:** SPAGHETTI/MEATSAUCE, Tossed Salad, Mixed Fruit, Orange Juice.

**APRIL 13:** TURKEY SALAD/BED OF LETTUCE/TOMATO, Brown Rice, California Vegetable Medley, Raisin Applesauce.

**APRIL 15:** FRENCH DIP SANDWICH/AU JUS, Oven Browned Potatoes, Mixed Vegetables, Strawberry Applesauce.

**APRIL 20:** BRATWURST/BUN/Sauerkraut/Mustard/Onion, Pickled Beets, Sliced Peaches.

**APRIL 22:** SALISBURY STEAK, Whipped Potatoes/Gravy, California Vegetable Medley, Seasoned Greens, Nectarine.

**APRIL 27:** CHICKEN/NOODLES, Seasoned Green Beans, Baked Acorn Squash, Apricot Pineapple Compote.

**APRIL 29:** MEATLOAF/Brown Gravy, Cheesy Potatoes, Seasoned Green Beans, Pineapple Tidbits.

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

# Fashion: Looooking Gooood!

## Here's How To Achieve Healthy Living At Any Age

(NAPSI)-Good nutrition, an active lifestyle and a smart skin care regimen are all important factors in achieving and maintaining a healthy body at any age. To look and feel your best, it is essential to develop a simple routine that can be followed daily.

"It has been almost 35 years since I won the gold medal at the winter Olympics, but I still spend a lot of time on the ice, and keeping my body healthy is important to me," says figure skater Dorothy Hamill. "But as I get older, my nutrition, fitness and skin care needs have changed, and I have had to adjust my

routine accordingly." Here are some tips that Hamill follows to stay healthy and look and feel her best:

- Shorten showers--"Following a workout, a long, hot shower feels great on tired muscles," says Hamill. "But it is actually one of the worst things you can do for your skin." Hot water strips your skin of its natural oils, leaving it looking and feeling dry. So keep showers and baths short--10 minutes or less is best.

- Use lotion daily--"I have definitely seen some signs of my skin getting drier--it's rougher and itchier," she notes. The most effective thing you can do to keep your skin healthy at any age is to moisturize your body daily with an ultramoisturizing lotion. She recommends Vaseline® Clinical Therapy body lotion, which provides prescription-strength moisturization without the need of a prescription. "I use it every day to help heal my dry skin."

- Eat breakfast--No matter how busy your schedule gets, always make sure to eat breakfast. It gets your metabolism going, gives you more energy and helps regulate food cravings all day. A good "go-to" breakfast is parfait with yogurt, fruit and whole grain granola--plus some eggs for protein.

- Include fats in your diet--Another easy way to stay healthy is to

include at least one quality fat in your diet each day. Hamill suggests a little almond butter on rice cakes--one of her favorites. Walnuts are also a great source of omega-3 fatty acids, which are great for skin and hair and reduce the risk of chronic heart disease.

- Exercise daily--To combat stiffness, Hamill exercises every day. "Everyone should try to get in at least 20 minutes," she says. Try leg squats while holding on to a chair, taking stairs instead of the elevator, or using cans from your pantry as weights.

- Exercise to sleep--It may seem counterintuitive, but when you start feeling like you are not getting enough sleep, hit the gym. Getting the right amount

of exercise can help you get to sleep faster, get better-quality sleep, and stay asleep through the night. Bottom line: Being well rested means better overall health.

Visit [www.EverydayHealth.com](http://www.EverydayHealth.com) to view more of Hamill's tips for staying healthy at any age and download a \$1 coupon for her favorite lotion, Vaseline® Clinical Therapy.



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### El Pueblo History Museum

#### Southern Colorado's Regional Quilt Show

This regional quilt show will be featured at the museum, April 8 through 10, Thursday through Saturday, during regular museum hours. Vibrantly hand-crafted quilts from around the area will be on display in the High Vista Gallery and Galleria. A special feature is the Quilt Documentation where visitors may bring their own quilts to the museum for documentation; the first quilt is \$12 and additional quilts are \$8 each.

#### "Mesoamerica" Lecture by Robert Mack

Robert Mack, Associate Professor of Anthropology, University of Alaska, will present the lecture/slide presentation, "Mesoamerica" on April 28, Wednesday, at 7:00 p.m. Audience members will learn what constitutes the region of Mesoamerica and the discoveries he has encountered there as an anthropologist. Robert Mack has an extensive teaching career and archaeological field work. Cost is \$5 per person, call the museum to register.

The museum is located at 301 North Union. Call 583-0453 to make reservations.

.....Kathleen Eriksen

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## ORAL HEALTH TIPS

### TIP FOR SENIORS

People are living longer and healthier lives. And, older adults also are more likely to keep their teeth for a lifetime than they were a decade ago. However, studies indicate that older people have the highest rates of periodontal disease and need to do more to maintain good oral health.

Whatever your age, it's important to keep your mouth clean, healthy and feeling good. And it's important to know the state of your periodontal health.

- \*At least half of non-institutionalized people over age 55 have periodontitis.

- \*Almost one out of four people age 65 and older have lost all of their teeth.

- \*Receding gum tissue affects the majority of older people.

- \*Periodontal disease and tooth decay are the leading causes of tooth loss in older adults.

What you may not realize is that oral health is not just important for maintaining a nice-looking smile and being able to eat corn on the cob.

Good oral health is essential to quality of life. Consider a few of the reasons:

Every tooth in your mouth plays an important role in speaking, chewing and in maintaining proper alignment of other teeth.

A major cause of failure in joint replacements is infection, which can travel to the site of the replacement from the mouth in people with periodontal disease.

People with dentures or loose and missing teeth often have restricted diets since biting into fresh fruits and vegetables is often not only difficult, but also painful. This likely means they don't get proper nutrition.

Most men and women age 65 and older report that a smile is very important to a person's appearance.

And, maybe most importantly, recent research has advanced the idea that periodontal disease is linked to a number of major health concerns such as heart disease, stroke, respiratory disease and diabetes.

With your likelihood of developing periodontal disease increases with age, the good news is that research suggests that these higher rates may be related to risk factors other than age.

So, periodontal disease is not an inevitable aspect of aging. Risk factors that may make older people more susceptible include general health status, diminished immune status, medications, depression, worsening memory, diminished salivary flow, functional impairments and changes in financial status.

Even if you've managed to avoid periodontal disease until now, it is especially important to practice a meticulous oral care routine as you age. Receding gum tissue affects a large percentage of older people. This condition exposes the roots of teeth and makes them more vulnerable to decay and periodontal infections.

To keep your teeth for a lifetime, you must remove the plaque from your teeth and gums every day with proper brushing and flossing. Regular dental visits are also important.

Daily cleaning will keep the calculus formation to a minimum, but it won't completely prevent it. A professional cleaning at least twice a year is necessary to remove calculus from places your toothbrush and floss may have missed.

If you have dexterity problems or a physical disability, you may find it difficult to use your toothbrush or dental floss. Your dentist or periodontist can suggest options such as an electric toothbrush or floss holder or a toothbrush with a larger handle.

*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.

# Social Security & You

by Melinda Minor, District Manager - Pueblo



## OUR MOST CONVENIENT OFFICE IS ONLINE

You probably don't need anyone to tell you that times are tough for many people right now. The past year has seen a recession-driven increase in applications for Social Security retirement and disability benefit applications. These increases translate into busier offices and telephone lines.

So if you need information, or want to apply for benefits, visit the most conveniently located office Social Security has: our online office at [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can apply online for retirement, spouses, and disability benefits. There's no need to fight the traffic to visit an office or wait for an appointment. Our website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes.

If you're not certain you're ready to apply, we have online resources that can help you decide. Our Retirement Estimator will allow you to enter different scenarios to come up with the retirement plan best for you. You can find it at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

A Disability Starter Kit makes it easy to prepare for your disability application. The kit explains the documentation and information you'll be required to share on the application, and includes checklists and worksheets to help take the mystery out of applying. You can find the Disability Starter Kit at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability) on the left-hand side of the page.

There are other things you can do online, such as applying for a replacement Medicare card, and requesting an

SSA-1099 for tax purposes. You can learn about these and other online services at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices).

When you are ready to apply for Social Security benefits, everything you need is at your fingertips. Just visit [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

## FAST FACTS ABOUT SOCIAL SECURITY

When you think of Social Security, you probably think about a monthly payment for retired and disabled workers. But Social Security has a rich history full of interesting facts. The program has been around for almost 75 years, so there has been ample time to put together a list of fun facts and figures. Here are a few.

Social Security paid benefits to about 55.8 million people in 2008. Fifty-six percent of adult beneficiaries were women.

Here is some trivia about wages over the past few years. In 2007, the average annual wage was \$40,405. In 2008, it went up to \$41,679 (estimated). And in 2009, the average wage was \$42,041 (estimated).

Looking at the average wages, it's plain to see how easy it is to reach your full Social Security credit each year. For example, in 2009, a wage-earner needed to earn and pay taxes on \$4,360 of wages to earn the full four credits of Social Security coverage for the year.

When you retire, you'll fully appreciate just how useful Social Security can be. In 2007, 88 percent of married couples and 86 percent of single people aged 65 or older received Social Security benefits. Social Security was the major

source of income (providing at least 50 percent of total income) for 53 percent of aged beneficiary couples and 73 percent of aged single beneficiaries. Social Security made up 90 percent or more of income for 21 percent of aged beneficiary couples and 44 percent of aged single beneficiaries.

New benefits were approved for about 5.1 million people in 2008. Of these new beneficiaries, 44 percent were retired workers and 17 percent were disabled workers. The remaining 39 percent were survivors or the spouses and children of retired or disabled workers.

Then there's Supplemental Security Income (SSI), a program that provides income to needy people aged 65 or older, or who are blind or disabled. Payments under SSI began in January 1974, with 3.2 million people receiving federally administered payments. As of December 2008, the number of recipients was 7.5 million. Of this total, 4.3 million were between the ages of 18 and 64, 2 million were aged 65 or older, and 1.2 million were under age 18.

To learn more, read our online publication *Fast Facts & Figures About Social Security, 2009* at [www.socialsecurity.gov/policy/docs/chartbooks/fast\\_facts](http://www.socialsecurity.gov/policy/docs/chartbooks/fast_facts).

## HOTTEST TICKET IN TOWN

Millions of disabled and blind Americans receive monthly Social Security or Supplemental Security Income (SSI) payments. Some receive both. Most also have help in paying medical bills from Medicare or Medicaid.

Many of these individuals would prefer to be working. But taking that leap can be a challenge — especially with the risk of giving up much-needed medical insurance and sustaining disability cash payments.

If you're in that situation — you want to work but don't want to risk losing benefits — Social Security has just the ticket for you: the Ticket to Work program.

The Ticket to Work program may be able to help you obtain vocational rehabilitation, training, job referrals, and other employment support services free of charge.

When you use your Ticket, you can get help finding a job, vocational rehabilitation or other assistance. These services are provided at no cost to you by employment networks, which are private organizations or government agencies that have agreed to work with Social Security to provide employment services and other support to beneficiaries with disabilities and state vocational rehabilitation agencies. The Ticket to

Work program gives you the opportunity to choose from a variety of employment networks.

Interested in putting your Ticket to work? Learn more about Ticket to Work and how to get one by calling MAXIMUS, Inc., at 1-866-968-7842 (TTY, 1-866-833-2967). MAXIMUS is a private company working with Social Security. They can answer most of your questions about your Ticket and can give you the names, addresses, and telephone numbers of "employment networks" or the state vocational rehabilitation agency in your area.

In addition to the Ticket to Work program, Social Security has work incentives that help serve as a bridge between disability benefits and financial independence. These work incentives include:

- Cash benefits while you work;
- Medicare or Medicaid while you work; and
- Help with any extra work expenses you may have as a result of your disability.

You can find more information about Social Security and SSI work incentives by visiting The Work Site at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).

## SOCIAL SECURITY WELCOMES YOUR IDEAS

In support of President Barack Obama's Transparency and Open Government initiative, Social Security has launched a new Open Government webpage.

The new webpage serves as the portal for all agency activities that support the President's Transparency and Open Government initiative. It's open for the public at [www.socialsecurity.gov/open](http://www.socialsecurity.gov/open).

"Our new Open Government webpage gives Americans an opportunity to give us their ideas on how we can become a more open and transparent agency," said Michael J. Astrue, Commissioner of Social Security. "They will be able to post their ideas on transparency, participation, collaboration, and innovation that should be included in our Open Government Plan. I encourage everyone to visit our webpage and submit their ideas, read and discuss what has been posted, and vote on the ideas that have been submitted."

Anyone is welcome to submit ideas. To send us yours, click on the link at the top right of the webpage that says, "Share your ideas on our open government plan." After agreeing to the terms of participation, the link will take you to a webpage that asks for ideas on how Social Security can:

- work better with others inside and outside the government;
- solicit feedback from the public;
- improve the availability and quality of information;
- be more innovative and efficient; and
- create an Open Government Plan.

Social Security's new Open Government webpage also provides easy access to important agency information such as the Agency Strategic Plan, Freedom of Information Act Report, as well as program laws and regulations. The webpage includes links to the datasets that were recently published on [www.Data.gov](http://www.Data.gov). The agency will publish its Open Government Plan in April.

Join our "online open house" at [www.socialsecurity.gov/open](http://www.socialsecurity.gov/open).



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# Alzheimer's? Yes, But She Still Has A Voice

by Kimberlee Alsup

When Barbara Jacobs, a passionate therapeutic musician, enters the Lifestyles Room at Somerford Place, an Alzheimer's Assisted Living community in Roseville, California, Jerrie Stevens, a resident, is focused on her pant hem. She is studying silently, in a private world where her mind has been afflicted with Alzheimer's Disease. Jerrie can no longer carry on a conversation, nor can she understand what words mean. When she is asked to eat, to take a walk, or to join a group, her mind computes only through the body language that her caregivers use.

Then Jerrie notices Barbara at the piano beginning to sing; like a light switch, her demeanor changes and she smiles, beginning to follow the tune she hears, happily singing along. She blossoms and sways joyously to the music. After a few moments, Jerrie walks to the piano, where she serenades Barbara like a songbird. Her voice is clear, strong and graceful, as she sings the song Barbara is playing on the piano with the clarity and joy of a young woman.

For Barbara, Jerrie and folks

like her testify to the notion that music is a unique tool that can reach people with various stages of Alzheimer's Disease. Though research shows that the brain of an Alzheimer's patient indeed shrinks and can no longer make new memories, the musical memories that are held in one's long-term memory bank can be rekindled for those that are given the opportunity to sing.

Jerrie responds amazingly well when engaged in music therapy, which Barbara teaches twice a month at Somerford Place. Ken, Jerrie's husband of 54 years, is sure to join Jerrie during the classes, as their days of singing together are revived. In fact, Ken chooses to visit his wife specifically during Barbara's class, since this is his opportunity to reconnect with Jerrie while singing together.

Researchers have discovered that the teen years starting around the age of 14 are when musical preferences and memories are formed. In his book, *This is Your Brain on Music*, Daniel Levitin writes, "we tend to remember things that have an emotional component because our brain and neurotransmitters act in concert to tag as impor-

tant the memories of these emotionally charged years of self discovery." Therefore, people with Alzheimer's disease can often sing songs they heard during their teen years, even when they can no longer remember the names of their own children. Since the music Barbara plays is generally from the 1930s to the 1950s, it appeals to her audience and easily taps into their emotional long-term memory banks, allowing them to sing.

"Music that speaks to you and pulls on your emotional heart strings is the best kind, both mentally and physically," says Barbara. She adds, "Brain chemicals produced during singing help to maintain our emotional balance, even during stress and disease. I believe music is wonderful medicine for us all, and this is apparent as I observe Jerrie and other Alzheimer's residents while they sing."

Barbara's sing along music programs, which she has been presenting for the past 15 years, can be seen as a catalyst that temporarily unlocks minds that suffer from Alzheimer's. Her piano playing and reminiscing between songs engage her audience, stimulate long-

term memories, while bringing happiness to those participating, even the listener. Somerford Place believes that music is key to helping residents have a quality experience in their day. Even if they don't remember the music once class is over, their demeanor shows less agitation, anxiety, and frustration, and it is amazing to see the lasting effect hours later. The ability to drop in on Barbara's class and sing with residents and other family members and guests provides an enriching time for us all.

As class comes to an end we find Jerrie smiling, more alert and seemingly more content. Indeed, she still has a voice!

Barbara has created a series of musical programs on DVD that can be enjoyed by families in their home setting. For more information, you may visit her website, [www.frontrowseatvideos.com](http://www.frontrowseatvideos.com), or e-mail her at [barbara@customvideosf.com](mailto:barbara@customvideosf.com)

*Kimberlee Alsup is the Community Relations Director for Somerford Place. To learn more about Alzheimer's care support, please visit [www.somerfordplacerosville.com](http://www.somerfordplacerosville.com).*

## You Must Take Time For Yourself: Tips For Caregivers

(NAPSI)-A growing number of Americans are being called on to be a caregiver. A 2009 National Alliance for Caregiving study says 67.1 million people--31 percent of all households--are caregivers, providing on average 20 hours of care per week.

While many family caregivers don't receive financial compensation for their efforts, that doesn't mean their services are without cost. Being a caregiver can affect income, advancement and retirement benefits. Plus, employees caring for an older relative often have more health problems themselves.

ARAG, a global leader of legal insurance, offers the following tips for caregivers:

- Take care of yourself. Get enough

rest, eat properly and exercise.

- Don't try to do it all. Share caregiving duties with family members or friends who are willing to help.

- Take some time for yourself--read a book, go out to dinner, spend an evening with friends, engage in a hobby or activity that helps renew your spirit.

- Join a support group of people with similar interests or concerns about the caregiving experience. Many helpful resources are available online or through agencies and organizations.

- Be sensitive to signs of stress or fatigue, such as changes in personal habits or use of alcohol or prescription/nonprescription medications.

- Listen to family and friends who have your best interest at heart if they

express concern. Check with a medical or mental health professional.

- Protect yourself and your loved ones. Discuss and plan for family, health, home or other financial or legal concerns. An ARAG-Russell Research study, "Legal Needs of Today's Multi-Generational Workforce," reported that caring for an aging family member is one of the 10 legal-related events most often experienced by Americans.

- Don't be afraid to speak to your employer about your caregiver obligations and find out if support services such as an employee assistance program or a legal plan are available to address caregiving and legal-related needs.

For example, ARAG Caregiving Services can provide legal plan members with advice and consultation for elder law

concerns, annual legal check-ups to address legal needs, and online tools and resources, as well as caregiving support services to assess needs, develop plans and provide information, ratings and reports on caregiving facilities.

To learn more, visit [www.ARAG-group.com](http://www.ARAG-group.com)



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- Nominations are now being accepted in the search for America's Outstanding Oldest Worker. The search is sponsored by Experience Works, the nation's largest nonprofit training and employment organization for older workers. For more information, visit [www.experienceworks.org](http://www.experienceworks.org) or call (866) 397-9757.

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# Traveling: There's Nothing Like A Holiday!

## The Mistakes That Cruisers Sometime Make

by David G. Molyneux - *TheTravelMavens.com*

April 2010: Mistakes that cruisers sometime make. For instance, wash your hands often, and, oh, you didn't want to hang around other people's children for 10 days, did you?

Taking a cruise can be an easy vacation. You pick a ship, an itinerary, pay and go. But as cruise lines offer an increasingly long list of amenities and accouterments, some at an extra charge, you need to do some homework.

Here are nine mistakes a savvy cruiser can avoid:

• **Underestimating the expenses.** On the last evening of your cruise, you

will get a bill for onboard expenses charged to the credit card you offered at the beginning of the cruise. Basic sustenance is included in the cruise rate, but daily charges can be hefty on the large mass-marketed vessels.

These ships don't nickel-and-dime you anymore; they hit you for 10s, 20s and 100s. You may pay as much for expenses as you do for the cruise, which is something to consider when you compare cruise rates. Amenities are more often included in the rate on the pricier ships.

The big-ticket item for many vacationers is their beverage bill: cocktails and wine with dinner, as well as soft drinks and bottled water. Shore excursions can cost \$100 or more each. Ice cream parlors, digital arcades, Internet use, spa treatments and some exercise classes can carry extra fees. With few exceptions, your ship will automatically add to your bill a charge for staff tips, typically at \$10-\$12 per day per person. Make sure you budget for your expenses. If you are careful, your bill may be small. If you treat the room key/charge card like play money, you could be in for a shock. (Note: Picture is the Cupcake Cupboard, where the little devils cost \$2.50 each on Oasis of the Seas)

• **Getting lax with sanitary precautions.**

Aboard ship, wash your hands frequently and always before eating, especially after touching the elevator buttons, door knobs or stairway handrails on the way to the dining room. Use the antibacterial liquids in machines scattered around the ship, though hand-washing is more thorough. And you may want to refrain from shaking hands with other passengers you meet in the dining room, unless you want wash again before eating. With constant washing, cruise ship surfaces are cleaner than

most other public places. Your fellow passengers are not.

• **Leaving the country without a passport or insurance.**

Even if the cruise line says you don't need a passport, get one just in case you need to return quickly to the United States or obtain help from the State Department outside the country. Don't forget to check your out-of-country medical coverage; you may want to buy short-term insurance. (I also carry a medical evacuation insurance policy, purchased annually.)

• **Failing to ask specific questions about children's programs.**

If you're taking the children, ask about activities for their age groups on your vacation dates; some cruise lines offer children's programs only at specific times of year.

Some ships are well prepared for children of all ages, with activities and pools in segregated areas; others have smaller designated zones and fewer trained employees. On some cruises (notably during school holidays), children are likely to be aboard in large numbers, especially on such family-friendly ships as Carnival, Royal Caribbean, Princess and Norwegian.

If you don't want to be around the little darlings, book your cruise at another time. Ask your travel agent about dates.

• **Arranging your own shore excursion without sufficient research.**

Booking directly with tour operators at port stops can be cheaper and better than what cruise lines offer. But be careful if you decide to roam off the beaten track



When you are on a tight cruise budget, every little bite counts. The little devils at the Cupcake Cupboard on the new Oasis of the Seas are \$2.50 each. Photo by David G. Molyneux, *TheTravelMavens.com*

allowed plenty of time to get back to the ship. It may be worth the extra cost to let the cruise line handle the details, just for peace of mind.

• **Using elevators aboard ship instead of climbing the stairs.**

Keeping fit on a cruise is difficult, even with the athletic equipment, treadmills and jogging track. If you can, take advantage of opportunities to exercise, such as using the stairs instead of the elevators. Within a few days, that stairway to the dining room on Deck 12 from your cabin on Deck 5 will seem shorter and easier, and the evening's dessert will be less of an indulgence.

• **Ignoring the sun when booking a cabin.**

If you've booked a cabin with a balcony and want to enjoy sitting in the sunshine, you will want to know where Old Sol is going to be. If you are taking a voyage north-south, one side of the ship gets early morning sun, the other the late afternoon sun. If you are crossing the North Atlantic in fall or spring, the sun will rise and set on the south side of the ship, so if you want sun from early morning to late afternoon, book a cabin facing south, choosing the port (left) side going east to west and the starboard (right) side west to east. If you prefer shadows, book the opposite side.

• **Arriving in port the same day as your cruise departs.**

If you're flying, get to the departure port a day early and start your vacation without the anxiety that may result from delayed flights or any other unanticipated roadblocks. If you have connecting flights, chances for delay increase in inclement weather, whether you are flying through snowy regions such as Denver, Chicago or Newark or stormy Houston or Dallas. You could miss the ship, and if you made your own air arrangements, the ship may

See "Cruisers" Page 16.

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into a potentially dangerous adventure. Cruise passengers have been injured and have died on excursions on which safety measures were not followed.

Make sure the outfitter has a good reputation (check out TripAdvisor.com and other sites that may have user reviews) and insurance (ask for proof). Make sure you have

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# The Things We Carry: Attitude Is Everything

by Shannon Benton

There's a story told in Jackson Hole, Wyo., about the late Mardy Murie, pioneering conservationist and grande dame of the wilderness movement. As a young bride she set off in 1924 on a honeymoon trip with her biologist husband, Olaus. The pair traveled 500 miles by dog-sled through the Alaskan winter, studying caribou. It was the first of many such expeditions.

Seventy years later, in the adventure-obsessed community of Jackson Hole, Murie was speaking to a group of young admirers about her Alaskan journeys. Someone asked about what she wore in those ancient times of wool and fur and canvas, before the rise of modern synthetic fabrics.

"Do you wish you'd had some of the new clothing back then?"

Murie was taken aback, as if she'd been asked something improper. "Of course not," she said. "We had clothing!"

Her answer wasn't just about wool versus polypropylene, or for that matter, a magnetic compass versus a GPS. She was raising the issue of what's really needed by a traveler, and with it, the question of why we go.

The things we carry: It's an endless conversation among travelers. We want to

keep it simple, but we want to have everything. We love the miniature, the lightweight, the multipurpose and the most efficient, but despite all the advances and innovations, nobody seems to have escaped the tyranny of stuff.

I would guess that 90 percent of family trips begin with the exasperated phrase "You're bringing that?" There follows spirited debate on how many pairs of shoes are needed, or books, or umbrellas, or toothbrushes.

Does it seem at all strange that luggage with wheels -- some bags are practically vehicles in their own right -- came around at the same time as ultralight fabrics, pocket-sized digital entertainment devices, cameras built into fountain pens and all the other miniaturized hoo-hah?

Modern stuff hasn't lightened our loads. It just means we carry more.

Well, most of us do. Author and photographer Richard Menzies, in his book "Passing Through," about the free spirits and transient residents of Nevada's windy wide open, describes a hitchhiker. At first glance, "a squat, rectangular shape by the side of the road, scarcely taller than a sagebrush."

He drove past, then went back

for a closer look. "It was a man," wrote Menzies, "a very short one. A man with no legs."

His name was Stanley Gurcze. Despite his lack of feet, he had been on the road for 15 years, 49 weeks per year. He was not a desperate man running from a place of misery. He was 59 years old and loved being out, on the move, going nowhere in particular, but anywhere that pleased his fancy.

He had lost his legs below the knee as a child, and for a time had used prosthetic legs, but when the last one wore out, he never replaced it, as if an artificial limb was just more stuff to carry. It was easier to walk on his knees with a pair of short crutches. Once a year he would return to Ohio for a family visit but couldn't stand sleeping indoors on a mattress for more than a few weeks; then it was back to big open spaces.

Although Gurcze traveled lighter than most of us could imagine, he had one possession absolutely essential to a successful traveler. It has almost nothing to do with what we take with us, but it practically defines what we carry home -- insights gained, lessons learned, even the motivation to set out on another excursion. The



possession is an attitude, a selective way of seeing.

Some might call it selective memory. Time has a way of casting a warm nostalgic light on difficult events. We tend to forget the bad and recall the good.

But it's more than just bad memo-

See "Attitude" page 13.

## It Is Time To Get A Jump On Your Eye Health

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

Interested in learning more about eye-related health conditions such as cata-

acts, dry eye or macular degeneration? Or are you in need of information on procedures like corneal transplants or LASIK? If you're looking for accurate and up-to-date

eye care information, your search may be just a click away.

EyeCare America, a national non-profit organization that works to preserve eye sight by raising awareness about eye disease and providing access to medical eye care at no cost to the patient, now offers a variety of free eye health brochures to groups, organizations and individuals. Those interested can visit [www.eyecareamerica.org](http://www.eyecareamerica.org) and click on the "Get Some Brochures" link to view and request the available materials.

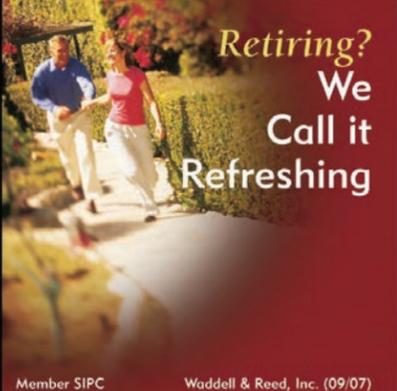
The new offering is part of EyeCare America's educational mission to empower consumers with reliable eye health information. The public now has access to dozens of eye topics reviewed by ophthalmologists (Eye M.D.'s). Many of the leading causes of blindness are preventable. The brochures offer valuable, sight-saving information such as risk factors and treatments options.

Additionally, the organization is offering several Spanish-language brochures on various eye health topics, including glaucoma a blinding eye disease that of-

ten occurs without symptoms and is highly prevalent in the Hispanic population.

Founded in 1985, EyeCare America is a public service program of the Foundation of the American Academy of Ophthalmology. Their mission is to reduce avoidable blindness and severe visual impairment by raising awareness about eye disease and care, providing free eye health educational materials and facilitating access to medical eye care. Since its inception, the program has helped nearly 1 million people. To learn more about EyeCare America and get the eye health information you need visit [www.eyecareamerica.org](http://www.eyecareamerica.org).

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# Let's Get After It, Let's Design A Smart Garden

by Marty Ross

Smart garden design takes a lot of the work out of gardening. If you plan it right, you can have a beautiful garden that lets you take weekends off.

Truly low-maintenance gardens are carefully planned spaces. They are in scale with your property and with your expectations. They're full of attractive plants that thrive in your climate without pampering. The flower beds are showy without being chaotic, and the lawn is a cool, carefully framed green picture, but it doesn't gobble up your time, money or energy. When you get it right, a low-maintenance

landscape makes gardening look easy.

"Designing from the top of your head may work, but it will most likely work better if you write it down and do a simple plan," says Jack McKinnon, a garden coach in the San Francisco Bay area who helps clients design and plant their gardens. Having no plan at all is at the top of McKinnon's list of common gardening mistakes.

Brian O'Neil, a garden designer in Norfolk, Va., helps his clients understand the spaces and conditions in their gardens and concentrate the plantings in areas that are easy to manage and take care of: In a

low-maintenance garden, he doesn't make the flower beds too big, and he groups plants according to their requirements for sun, shade and water.

In the center of a rose garden, O'Neil placed a sculptural urn, raised on a pedestal. As he says, the urn will never outgrow its space; it doesn't need weeding, watering or fertilizing, and it will not die if it is neglected. It looks perfect year-round, and every summer the garden's owner plants it with easy annuals that spill over the edges and complement the colors in the rose garden.

"Most people who call me want low-maintenance gardens," says O'Neil, who is director of horticulture at Norfolk Botanic Gardens. When he starts a design project, he works with clients to use the best of what is already on their property -- existing trees, evergreens and shrubs -- adding flowerbeds with drifts of reliable plants.

A low-maintenance garden O'Neil designed for clients in Norfolk relies on clipped hollies and boxwoods to give the garden sharp definition at all seasons. He filled in around them with exuberant roses and perennials, choosing tried-and-true varieties that bloom through hot, humid Virginia summers and need no special care. "Knock Out" roses are planted in a prominent spot, behind great feathery clumps of Russian sage. Daylilies, daisies Japanese irises and coneflowers bloom in cheerful and colorful succession from spring through late fall. The garden's owners dead-head the roses, daisies, and Russian sage the easy way: with hedge shears. Coneflower seed heads are left to mature; they look attractive even as they age, and they bring goldfinches, chickadees and other birds to the garden.

Most people also want a lawn, says Julie Messervy, a garden designer in Ver-



*A low-maintenance garden doesn't have to be a paved paradise -- but careful use of paving will cut down on mowing chores. With a smart plan and the right plants, you can have a pretty landscape and lush flower beds without spending your weekends pruning, weeding and mowing. photo: Marty Ross*

mont. A lawn should be a refreshing swath of green, but it shouldn't demand a lot of attention. "I don't have to have a perfect lawn," she says. "I don't put chemicals on it." Messervy, the author of "Home Outside: Creating the Landscape You Love," thinks of lawns as great places to play croquet, badminton or ball games; they also help frame a garden and provide visual relief. Don't make them too large, she says, and choose a grass that thrives without special attention. She recommends drought-tolerant, low-growing native buffalo grass, which is adapted to much of the United States. A no-mow mix of fine fescue grasses works well in northern gardens where buffalo grass will not thrive.

Flowerpots of all kinds let you grow the flowers you love without committing yourself to the work of large flower beds, and they also let you bring a part of the garden onto a patio or porch, or up the stairs.

Brian Kissinger, a garden designer in Paradise Valley, Ariz., likes to plant one spiky or leafy plant in each of a group of flowerpots, and cluster the pots together for a dramatic effect. Since he moved to Arizona from the Midwest, he has discovered a simpler style, partly in response to the rigors of the climate.

"Scale back: Look at your garden on a smaller scale," he suggests. "Plant the things you really appreciate -- you don't have to plant everything. You can have a great look, a timeless look, if you plan it right, and if you limit yourself."

**LESS WORK, MORE PLEASURE**

Here are some low-maintenance gardening ideas from garden designers:

-- Jack McKinnon, a garden coach in the San Francisco Bay area ([www.jackthegardencoach.com](http://www.jackthegardencoach.com)), helps clients plan gardens they can manage. He advocates

See "Garden" Page



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## BBB: Two Community Service Items To Check

by Katie Carrol-Better Business Bureau  
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For the third year in a row, your BBB's Foundation will offer a \$2,500 scholarship to a freshman enrolling in any college in Colorado for the 2010 school year.

Students must live in one of the 25 counties served by your BBB of Southern Colorado and have a GPA of 3.0 or above. Applicants are required to write a 1,000 word essay based on a case study about ethics.

The deadline for entry is 5 p.m. Friday, April 30, 2010. Application materials may be sent by mail to 25 N. Wahsatch, Colorado Springs, CO 80903 or faxed to 719-636-5078.

Interested students may download an application at our Web site: [www.southerncolorado.bbb.org/scholarship](http://www.southerncolorado.bbb.org/scholarship).

For more information, contact Diane Stevens at 719-636-5076 ext. 114 or [dianes@bbbsc.org](mailto:dianes@bbbsc.org)

### BBB FOUNDATION HOLDS REEL TEEN VIDEO CONTEST

It's never too early to learn how to evaluate businesses and make smart purchasing decisions so your BBB Foundation is hosting a fun, educational video production contest for teens living in southern Colorado. The project has been created to help these young consumers discover, and then ultimately use, the services provided by the Better Business Bureau of Southern Colorado.

Videos must be one to three minutes in length and will be evaluated based on the following criteria:

- Originality
- Creativity
- Appeal to a teen audience
- Adherence to the BBB brand
- Understanding of how the BBB can help teens make wise buying decisions.

First prize is \$500 and second prize of \$250.

Entrants must live in one of the following counties served by the Better Business Bureau of Southern Colorado: Alamosa, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla,

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Crowley, Custer, El Paso, Fremont, Gunnison, Hinsdale, Huerfano, Kiowa, Kit Carson, Las Animas, Lincoln, Mineral, Otero, Prowers, Pueblo, Rio Grande, Saguache and Teller.

Those who wish to participate must be between the ages of 13 and 19 during the 2010 calendar year. Contest participants may begin submitting their videos and applications on Monday, March 1. The deadline is 3 p.m. Friday, April 30.

Once all videos have been re-

ceived, a panel of judges will select up to 10 finalists. These videos will be embedded at [www.southerncolorado.bbb.org/votenow](http://www.southerncolorado.bbb.org/votenow). Visitors to the local BBB Web site may cast their vote between Monday, May 17 and Friday, June 11.

The videos with the most votes will be awarded first and second prize. The winners will be announced on Monday, June 28th.

For details, go to [www.southerncolorado.bbb.org/video-contest](http://www.southerncolorado.bbb.org/video-contest).

## Investing: Lost Decade?

by Gary Neienes-Raymond-James Financial

Last month we took a look at the proposition that the U.S. financial markets had just concluded a "Lost Decade". However, what has been seems less important to investors than what will be.

Since my last article, another country (Greece) that follows Keynesian economics is in trouble. U.S. investors and some citizens have become more mindful of economic Keynesian dangers than

have their elected officials. The signals from Washington unfortunately seem to indicate there will be more taxation and regulation.

Meanwhile the stock market trades very close to where the year started as investors try to gauge events. One of the main events for evaluation involves corporate earnings. This time though the gauge must also turn towards issues like inflation, taxation, interest rates and perhaps even solvency. The solvency issue in my career has always shrouded various business enterprises but never to the country itself. Total U.S. debt increased over \$500 billion each year since 2003. The last two years have expanded the mind numbing numbers by introducing trillion dollar debts. Some have compared debt ratios following WWII to today's situation.

The most desirable debt resolution would be a robust and phenomenal period of expansion and growth. This growth, though, would have to be into the potential headwind coming from Washington.

One option often used by countries in debt trouble is inflation. For this country the typical inflation remedy though could be more problematic than in the past because so many government debts are short term and often have investor inflation protection features. Another option is the devaluation option (basically happened in the Great Depression). This could be devastating and particularly annoying to the Chinese. The increased taxation approach is difficult because of the current condition of the American taxpayer and also the negative impact on consumption it would have. What will the government do? I don't think they know.

Gold, the barometer of economic and/or political danger has not had a particularly strong first quarter but did manage to rally to the \$1140/oz mark at the time of this writing. Silver trades at about \$17/oz. There is currently an anomaly with the historical gold/silver price ratio. The hundred-year average has been 45 to 1 (approx.).

Despite high current inventory levels, crude oil trades at over \$80/barrel, the highest level in two months while

See "Decade" Page 16.

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# Dengler: Being Proactive Leads To Graceful Aging

by Charlene Dengler

Once again, here I am trying to espouse the tremendous benefits of practicing good health and wellness, but I have to wonder if it is falling on deaf ears. I am desperately looking for feedback and questions from you, the readers. Usually inquiring minds want to know, yet either my writing puts you all to sleep or you just aren't curious about much. I welcome any comments, questions and feedback via email or phone, and there is no fee for my advice!

Now to address the importance of being proactive when it comes to aging, let me clearly explain that term. "Pro" is a prefix meaning to "go before", "moving forward" or "ahead of". So "proactive" refers to assuming an active role, as opposed to a passive one in accomplishing something. That something in this article is "aging". Let's face it; we all begin aging from the moment we are born. However, no two people age in exactly the same manner. Now there are many factors that affect how one ages

and just a few would be heredity, overall health, quality of nutrition, degree of trauma and stress sustained and more recently, how much plastic surgery one can afford all influence, at least the appearance, of how one is aging!

The anti-aging frenzy is predicted to become a 292 billion dollar industry by the year 2015. That is just around the corner! Loads of money is spent on lotions, potions, juices and supplements searching for the fountain of youth. Many cosmetic procedures are being performed on very young patients and, in some cases, multiple times over chasing after perfection. Sadly, however, much of that revenue will be spent on outward appearance efforts, instead of the health and wellness of the individual which is really what matters.

How can being proactive about anti-aging make a difference? Well, consider nutrition to analyze just one of the factors already mentioned. I have said it many times before and I will continue to say it. You are what you eat and what you don't eat! Everything you take into

the body becomes a part of you, and hopefully, the waste that is generated is properly eliminated. If the quality of the nutrition is inadequate, inferior or unbalanced the individual suffers some deficit. Now as amazing as the human body has been created to function, over time, chronic deficits take their toll and cause permanent results. Thus, aging may become accelerated, exaggerated, and unfortunately, may lead to disease and early demise. And when I said everything that you take into your body has its effect, I meant everything, including drugs, alcohol, pharmaceuticals and pollution. Ensuring proper and adequate elimination is essential.

I will submit to you that even the hereditary impact on the rate and quality of aging can, over several generations, improve and slow down the process. Certainly, it takes time, yet grandparents can influence the health and wellness of their grandchildren and thereby future generations, even if they won't be around to see the positive out-

come. It is, in fact, their responsibility to properly instruct and model good health practices to their progeny. After all, who doesn't want to stay in the human race?

Regular detoxification of the body through the eliminative systems is extremely important, particularly as age progresses, because everything slows down by nature. Keeping things flowing and moving smoothly is essential to maintaining a healthier more vital mind and body. Sure everyone would like to slow the inevitable aging process, but doing what we can to stay ahead of the game of life is the baby boomer's legacy. It is definitely worth the effort to stay healthy, active, and graceful as one contemplates aging proactively.

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

## Attitude When Traveling Is A Must

from page 10.

ry that makes for good travel.

Recently I had the opportunity to revisit the site of my first trout fishing trip with my father in southern Wisconsin. I

was about 8 years old. A small creek flowed through a jungle of stinging nettles and high grass. My father went his own way while I got lost in vegetation over my head. I don't recall so much as wetting a line, but at one

point I burst through the shrubs at the edge of a pool to find a great blue heron standing regally like some avian King Croesus regarding the treasures in his secret vault. For long minutes, neither of us moved, until I backed away with a sense that I had witnessed something wonderful, and forbidden.

Headed home, we stopped for a root beer. Eyeing my nettle welts and mosquito bites, Dad said, "I guess you're a real fisherman." He was wrong. From a fishing point of view, the trip was a total bust. But I hardly gave that a thought. I could still see that heron, mirrored in his sacred dark-flowing pool. It was the image of the heron that I took home. More than half a century later, the nettle stings mean nothing. The heron is still with me.

It didn't matter that I lacked nettle-resistant, bug-proof clothing. I had the wide eyes of a child, and a selective way of



seeing.

### BOOKS WITH "ATTITUDE"

-- Mardy (Margaret E.) Murie, who died in 2003 at 101, wrote her memoir in 1962: "Two in the Far North," 2003 edition, Alaska Northwest Books, \$16.95.

-- Richard Menzies' adventures are more recent (2005): "Passing Through: An Existential Journey Across America's Outback," Stephens Press, \$21.95.

## Garden: Let's Do It Right!

from page 11.

mulching to conserve moisture, help control weeds and improve the soil. He is an enthusiastic organic gardener who has learned that when nature is in balance in your garden, the good bugs (and birds) help control the bad bugs, and the pests usually are not a problem.

-- Smart paving materials look good and make any garden easier to keep up, says Julie Messervy, a garden designer in Vermont ([www.julieemoirmesservy.com](http://www.julieemoirmesservy.com))

and author of "Home Outside." Messervy recommends using local stone where it is available, bricks or high-quality paving material that will stand up to your climate and conditions. "When you pave a patio or courtyard, what is left over is easy to take care of," she says.

-- Native plants and plants that are naturally adapted to your climate and region are among the best choices for low-maintenance gardens. The Native Plant Information Network on the Web site of the Lady Bird Johnson Wildflower Center in Texas ([www.wildflower.org](http://www.wildflower.org)) is a good source of information. Mike Miller, a landscape architect at Ewseychik, Rice and Miller in Longwood, Fla., ([www.ermla.com](http://www.ermla.com)), says native plants can survive periods of drought -- and tight watering restrictions -- better than needy exotics.

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# President Signs Health Legislation Into Law

As you may know, the House of Representatives passed HR 3590; the Senate health reform bill, Sunday night in a vote of 219-212. The House also proceeded to approve "key changes" to the bill and passed the reconciliation language making changes to that bill in a 220-211 vote.

## What happens next?

The Senate-passed bill was signed into Law on Tuesday, March 23, 2010 by the President. The reconciliation package will then go to the Senate, where it will need to pass without any changes to avoid having to take another vote in the House. The Senate will have 20 hours to debate the bill, and it will only require 51

votes for passage.

## How does the passing of HR 3590 affect me in the next six months to one year?

We don't know exactly what the end result will be, but here are some best guesses:

Within six months of signing of the Senate (final reconciliation) Bill:

- No lifetime limits on health plan coverage
- Dependent health plan coverage increases to age 26
- Prohibits insurers from denying coverage to children for pre-existing conditions
- Prohibits cancellation of policies except for fraud

• Tax credit for employers under 25 employees for qualified contributions to purchase employee coverage (wage restrictions apply)

• \$250 Rebate to seniors for Medicare prescription coverage gap Reduction in Medicare payments to providers

• 10% sales tax for indoor tanning

## Within one year of passage of the Senate Bill:

- Creation of Voluntary Long Term Care Insurance Program (must pay in for 5 years in order to receive benefits)

• Additional Medicare Rx gap coverage

• Employers must begin to report value of health care benefits on employee W-2 statement

• \$2.3 Billion annual fee begins on drug makers

We are learning as much as we can about the legislation and will inform you as we learn more. Please feel free to contact us with questions.

We will send additional updates by the end of this week or as new information becomes available.

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## Do People Trust You? This Explains Why Or Why Not

### Do People Trust You? A New Study May Explain Why Or Why Not

(NAPSI)-Are men more trustworthy than women or vice versa? Are older people more trustworthy than younger people? Can you trust some industries more than others? These and other trust-related questions are answered in a new study conducted by Trusted Advisor Associates, a management consultancy focused on the role of trust in business.

The data are based on 10,000 responses to the company's online Trust Quotient™ quiz--[www.trustedadvisor.com/quiz](http://www.trustedadvisor.com/quiz)--a proprietary self-assessment instrument that measures trustworthiness as a composite of four components (credibility, reliability, intimacy and self-orientation). The responses were scored on a scale and combined to produce an overall trust number rated on a scale of 100. The study represents the largest ever on the subject of trustworthiness, and the implications of the findings bring some much-needed definition and texture to the broader dialogue around issues of corporate ethics, integrity and trust.

For example, men and women achieve nearly equal trust ratings but they get there quite differently, the data show. Older and retired workers rate significantly

higher on the trust scale than do younger workers. And despite popular stereotypes, trustworthiness varies more at the personal level than at the industry level--trust is largely a personal phenomenon.

"While there's been a lot said recently about trust in business, much of it understates the role of personal trustworthiness," said Charles H. Green, founder of Trusted Advisor Associates and developer of the Trust Quotient and other trust diagnostics. "Despite the attention we give issues like metrics, ethics and corporate transparency, the role of personal trustworthiness in corporate leadership remains underplayed. Trust starts and ends with people."

• Who are more trustworthy--men or women?

Overall, there is very little difference: Women rate as slightly more trustworthy, at 79.7 vs. 79.0. However, the differences are instructive: Women and men score equally on credibility, and women have a slight edge in reliability--20.6 vs. 20.4. The big difference comes in the factor of intimacy, where women are 0.5 points higher--19.8 vs. 19.3. Thus, most of the gender difference derives from higher scores at the key factor of intimacy.

• Does trustworthiness increase or decrease with age?

One of the strongest correlations in the Trust Quotient (TQ) study is the linking of TQ and age. The older we get, the more trustworthy we are (or at least think we are).

• Does trustworthiness vary by industry or job?

Overall, there are few discernible patterns at the industry level. As a broad statement, those with jobs requiring high personal interaction (general management, training, sales) tend to rate higher than those in more solitary roles (supply chain, accounting, legal). This underscores that trustworthiness is a personal attribute, distributed broadly across industries. It also suggests a large opportunity--no matter what industry you're in--to differentiate by building businesses with higher concentrations of trustworthy people.

While most management theorists advise people and organizations to focus on strengths instead of weaknesses to improve performance, these findings clearly indicate that in the arena of trust, a different approach is necessary.

"Some business leaders make the case that to improve performance, people and businesses should leverage their

strengths rather than concentrating on fixing their weaknesses," said Green.

"This makes a great deal of sense in areas of skills mastery. But when it comes to trust, the opposite is demonstrably true. By focusing on their weaknesses, individuals can make rapid improvements in their trustworthiness, and those improvements will accrue to the industries and organizations within which they work. By becoming aware of an imbalance in our trustworthiness strategies, we can improve our integrity."

To take the Trust Quotient quiz and see how trustworthy you are, go to [www.trustedadvisor.com/quiz](http://www.trustedadvisor.com/quiz).

By focusing on their weaknesses, individuals can make rapid improvements in their trustworthiness, and those improvements will accrue to the industries and organizations within which they work.



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# Coulter: Atticus Finch? Atticus Finch?

by Ann Coulter

## WHAT'S ARABIC FOR 'YOU'RE NO ATTICUS FINCH'?

A group of "leading conservative lawyers" -- a phrase never confused with "U.S. Marines" -- has produced an embarrassingly pompous letter denouncing Liz Cheney for demanding the names of attorneys at the Justice Department who formerly represented Guantanamo detainees.

The letter calls Cheney's demand "shameful," before unleashing this steaming pile of idiocy:

"The American tradition of zealous representation of unpopular clients is at least as old as John Adams' representation of the British soldiers charged in the Boston Massacre."

Yes, but even John Adams didn't take a job with the government for another 19 years after defending the British guards -- who, in 1770, were "the police." He also didn't take a position with the U.S. government that involved processing British murder suspects.

I'd be more interested in hearing about the sacred duty of lawyers to defend "unpopular clients" if we were talking about clients who are unpopular with anyone lawyers know.

Every white shoe law firm in the country has been clamoring to take the cases of Guantanamo detainees, while young associates line up to be put on the case. This is even more fun than defending Ted Bundy!

As The Wall Street Journal put it in a 2007 article, a list of the law firms representing Guantanamo detainees "reads like a who's who of America's most prestigious law firms" - - which conveniently doubles as Santa's "naughty" list.

The terrorists' lawyers have included Shearman and Sterling, Arnold & Porter; Wilmer Cutler Pickering Hale & Dorr; Covington & Burling; Hunton & Williams; Sullivan & Cromwell; Debevoise & Plimpton; King & Spalding; Cleary Gottlieb, Morrison & Foerster; Jenner & Block; O'Melveny & Myers and Sidley Austin.

At least 34 of the 50 largest firms in the United States have performed pro bono work on behalf of Guantanamo detainees.

Years ago, when I nearly died of boredom working for a law firm, I heard whispered rumors about a part-

ner, Michael Tierney, whom none of the female associates wanted to work with because his pro bono work included defending -- gasp! -- pro-life groups. (There was at least one female associate who wanted to work with him!)

I didn't hear a peep about the august "American tradition of zealous representation of unpopular clients" back then.

Like Hollywood actresses, lawyers need to believe they're noble and courageous to help them forget that they are corporate drones doing soul-destroying work, which mostly consists of making photocopies.

Defending terrorists gives status-conscious attorneys a chance to get standing ovations at the annual ABA convention -- much like promoting "global warming" makes climatologists feel like they're saving the world, rather than studying water vapor.

It took me exactly one Nexis search for "ABA," "award" and "Guantanamo" to find that the 2006 "Outstanding Scholar Award" at the ABA annual banquet was given to New York University law professor Anthony G. Amsterdam for his "extensive pro bono practice, litigating cases that range from civil rights claims, to death penalty defense, to claims of access to the courts for the detainees at Guantanamo Bay."

A rule I have is: You're not defending an unpopular client if you're getting awards from the ABA, particularly if the award mentions "courage."

You'll never see a pompous letter like the one attacking Liz Cheney on behalf of any lawyer defending clients who are unpopular with lawyers, which terrorists are not.

Ken Starr, a signatory to the "Please God, Let This Get Me a Good Obituary in The New York Times" letter, once, totally by mistake, had a case unpopular with the establishment: Bill Clinton's impeachment.

He's shown his mettle by saying that if he met Clinton today, he'd say "I'm sorry." Because isn't that what Jesus said? (*Be very concerned with the opinion of the world!*)

Speaking of which, I also never heard any testimonials to the sacred duty of lawyers to defend unpopular causes when every lawyer working on the Clinton impeachment was being smeared as a "tobacco lawyer."

Tobacco companies, being wildly unpopular, are in need of a lot of legal services. Scratch any litigator from a big law firm and you'll find someone who, if necessary, could be slimed as a "tobacco lawyer."

You will notice a pattern developing: We only hear paeans to the "American tradition of zealous representation of unpopular clients" when it's being used to defend causes popular with liberals -- serial killers, terrorists and a horny hick who promised to save partial-birth abortion.

Lawyers want to be congratulated for their courage in defending "unpopular" clients, while taking cases that are utterly noncontroversial in their social circles.

They'd be scared to death to take the case of an anti-abortion activist. Defending the guy who killed George Tiller the Baby Killer won't make them a superstar at the next ABA convention.

Not only do Americans have a right to know the legal backgrounds of lawyers setting detainee policy at the Department of Justice, but I personally demand the right not to have to listen to Eddie Haskell lawyers constantly claiming to be Atticus Finch.





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## Health Care Quotes!!!

**Vice President Biden:** ".....we will control the Insurance Companies."

**Rep. A. Hastings:** ".....we make the rules up as we go along."

**Rep. Tom Pirillo:** "... if you don't tie our hands we will keep stealing"

**Rev. Al Sharpton:** "... (the people of the United States) overwhelmingly voted for Socialism when they elected President Obama."

**BHO:** We will save you \$2,500 a year on your health care plan with our health care bill."

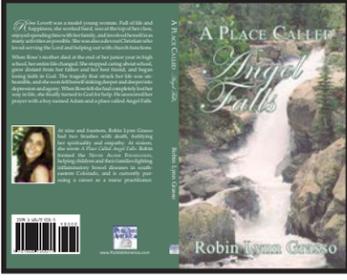
*These quotes were heard on radio station KVOR on 3/23/10. Just thought you's like to know!!! Chilling Isn't It?*

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

- APRIL 1:** Beef Tomato Mac, Carrots, Ambrosia, Wheat Bread/Marg., Plums.
- APRIL 2:** Salmon Squares, Scalloped Potatoes, Broccoli, Wheat Bread/Marg., Spiced Fruit, Jello.
- APRIL 5:** BBQ Beef/Bun, Baked Beans, Pickled Beets, Tropical Fruit Salad, Chocolate Chip Cookie.
- APRIL 6:** Enchilada Casserole, Green Beans, Mexican Cole Slaw, Wheat Bread/Marg., Applesauce.
- APRIL 7:** Roast Turkey/Gravy, Mashed Potatoes, Broccoli, Cranberry Orange Jello, Wheat Bread/Marg.
- APRIL 8:** Penne/Meat Sauce, Zucchini, Carrots, Tossed Salad/Italian drsg., Strawberries & Pineapple.
- APRIL 9:** Herb Baked Chicken, Potatoes Au Gratin, California Bled Veggies, Wheat Bread/Marg., Plums
- APRIL 12:** Green Pepper Steak, Rice Pilaf, Green Beans, Wheat Bread/Marg., Apricots.
- APRIL 13:** Sloppy Joe/Bun, Sugar Snap Peas, Tomato Cucumber Salad, Blush Pear Dessert.
- APRIL 14:** Pot Roast/Gravy, Mashed

### "A Place Called Angel Falls"

*A Wonderfully Uplifting Spiritual Gift For You, Your Granddaughters or Great Granddaughters*



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NOW \$15.95

Get your signed copy by author **Robin Lynn Grasso** also available at:  
*barnesandnoble.com, amazon.com and publishamerica.com.*  
*but not at this reduced price.*

Potatoes, Stewed Tomatoes, Tossed Salad/Italian drsg., Wheat Bread/Marg. Ambrosia.

**APRIL 15:** Stuffed Bell Peppers, Harvard Beets, Mixed Veggies, Wheat Bread/Marg., Lime Fruit Jello.

**APRIL 16:** Turkey Rice Casserole, Cornbread, Yellow Squash, Pineapple Upside Down Cake.

**APRIL 19:** Burrito/Green Chili,

- Oriental Vegetables, Pickled Beets, Wheat Bread/Marg., Apricots.
- APRIL 23:** Beef Tip/Gravy, Mashed Potatoes, Carrots, Wheat Bread/Marg., Spiced Fruit Jello.
- APRIL 26:** Baked Glazed Ham, Rice Pilaf, Capri Mixed Veggies, Wheat Bread/Marg. Strawberries & Pineapple.
- APRIL 27:** Salisbury Steak, Parslied Noodles, Basil Green Beans, Cukes/Onions, Wheat Bread/Marg., Peaches.
- APRIL 28:** Hot Turkey Sandwich, Mashed Potatoes, Broccoli, Cranberry sauce, Vanilla Pudding.
- APRIL 29:** Polish Sausage, Garlic Mashed Potatoes, Cabbage/Carrots, Wheat Bread/Marg., Lime Fruit Jello.
- APRIL 30:** Breaded Fish/Lemon, Tator Tots, Peas, Wheat Bread/Marg., Cherry Crisp, Apple Juice.

**2% MILK With ALL Meals!**

# Finances: Create And Keep Wealth



## Market Recap For The Decade: What A Ride!

by Ron Phillips

### WHAT A RIDE WE HAVE ALL EXPERIENCED IN THE PAST TEN YEARS!

Of course, the biggest news of the decade is the performance of the S&P 500 index. In a rare event the index actually experienced a decade-long decline.

If you had invested \$10,000 on the last day of 1999 you would have \$9,090 at the beginning of this year (source: Bloomberg.com). The Wall Street Journal went so far as to say that is the worst 10-year performance in two centuries.

#### How did the other asset classes do?

Gold had a stellar 15% average annual return. Bonds gave a respectable 6.33% average and home prices returned 4.74% (source: Standard & Poor's).

#### Is this really the death of US equities?

Short answer: no. Long answer: all of the fundamentals are in place for stock market gains. The US economy at the end of 1999 was about \$9.1 trillion and at the end of 2009 is estimated to be \$14.2 trillion, showing significant growth.

## Cruisers

from page 9.

have no idea where you are and no obligation to help you get aboard at the next port or reimburse you for the missed connection.

#### • Expecting fresh fish at dinner.

Unless you see sailors trolling off the stern for today's catch, you can assume that most ships were provisioned at the home port. After a couple of days, you

can expect that most perishable food came aboard frozen or ripening. This is where the more luxurious lines stand out, flying in fresh fish at port stops. On Cunard's Queen Victoria, I watched a truck load of wriggling fish dumped into the hold in Costa Rica, and I ate one the next night at dinner.

Interest rates are near 95-year lows. Experts have said that is good for the stock market. The federal debt and trade deficit are actually within historic ranges as a percentage of our overall economy.

This can all add up to market growth...at least it should. We have had decades and longer periods of flat stock markets.

**What is an investor to do or not do?** A key thing to avoid is chasing after the previous market leaders. No one knows which asset class will continue to do well or will sink to the bottom of the pile this year. Also, focus on income from assets. For stocks make sure there is a healthy dividend. You can include bonds and other income types for diversification and steady interest.

This approach is called asset allocation. Own a little "chunk" of many unique asset types like bonds, foreign bonds, commodities, US stocks, international stocks, small and large companies and other distinct investments.

Asset allocation throughout the last decade has done better than the stock

market index. A basic allocation with 40% bonds, 50% assorted stocks, 5% real estate and 5% commodities had an average return of 5.4 percent per year. This was achieved with less risk than the stock market and significantly less risk than individual assets like gold and emerging markets. So in an emergency you have a greater chance of having your principal than in riskier assets. Also, this approach lets you capture a lot of the upside of the stock market when it does outperform.

So while we had a very event-

ful decade the next ten years could provide solid returns for stocks. It can even provide solid returns without the market melodrama if we stick to a smart allocation approach.

*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.*

## Decade

from page 12

gasoline tagged a 17-month high. The Saudis have indicated the crude floor should be \$75. Barring any geopolitical event we feel \$80 oil should be part of your investment calculations for this year.

The award winning research department at Raymond James Financial Services has identified an investment strategy over the last few years of investing in "stuff stocks". These are stocks of companies that sell commodities. "Stuff" like metals, oil, timber, etc...

This in my view remains an important investment theme. These natural resource companies seem to be in line to benefit from any growth in the world economy. They also may endure various currency crises better than other asset classes. Some companies in these areas currently pay good cash dividends.

What about precious metals? It seems to me that this investment strategy has an application to today's peculiar environment. The old axiom says, "buy gold and hope you lose"—because that means other investments have done all right. However the last five years, gold has not done a lot of losing (\$430/oz., Jan. 1, 2005).

Sometime this year, it is possible that China will become the world's biggest energy consumer. China also seems to have a big position in our U.S. dollar that they seem increasingly uncomfortable with.

While investing on Wall Street—the street of dreams—these are things to be aware of and invest accordingly.

Good luck and good investing.

Gary Neiens  
Financial Advisor / Investment Broker  
Raymond James Financial Services, Inc.,  
Member FINRA/SIPC  
310 S. Victoria Ave, Ste. G  
Pueblo, CO 81003  
Phone: 719-545-2900

E-mail: Gary.Neiens@RaymondJames.com

Operations Manager: Julie.Cline@RaymondJames.com

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## Pueblo's Medical Center of Choice

<p><b>Department of Family Medicine</b> Mark Potzler, MD, Spencer Walker, MD Rochelle Elijah, MD, Lisa Clough, FNP, Deborah Chase, FNP-C 719-553-2201</p> <p><b>Department of Family Medicine/Ivywood</b> Jamie Pollock, MD 719-566-0222</p> <p><b>Department of Occupational Medicine</b> Nicholas Kurz, D. O. 719-553-2207</p> <p><b>Department of Orthopedics</b> Charles Hanson, MD 719-553-2206</p>	<p><b>Department of Pediatrics</b> Rita Ellsworth, MD; Carla Proctor, MD; Fred Cox, D.O. 719-553-2204</p> <p><b>Department of Rheumatology</b> Patrick Timms, MD - 719-553-2203</p> <p><b>Department of Physical Therapy</b> Joseph Ruzich, PT Director; Gwen West, PT 719-553-2209</p> <p><b>Urgent Care</b> Scott DeRuiter, MD; Susan Zickefoose, MD 719-553-2208</p> <p>Christopher Wilson, DO; Robert Lutes, MD 719-553-0111</p>
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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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Ph: 719-647-1300 Fax: 719-647-1305 E-mail: [news@seniorbeacon.info](mailto:news@seniorbeacon.info)  
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**SUBMISSIONS:** Senior Beacon welcomes reader contributions in the form of senior groups' news, stories, poetry, recipes and happenings. Letter to the Editor must be typed and double spaced, signed with address and phone number submitted. Deadline is the 10th of the month prior to publication.

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For additional information/directions please call:

719-561-1300 and ask for Niki Garcia, Admissions Manager

# Senior Community Update



## SOUTHERN COLORADO TEA PARTY ANNIVERSARY RALLY

Thursday, April 15th, 2010  
4:00p.m.

Pueblo Courthouse Steps  
Pueblo, Colorado

Please visit [socoteaparty.com](http://socoteaparty.com) for details

### CSU EXTENSION

CSU Extension/Pueblo County is conducting a Small Acreage Management Workshop on Saturday, April 17, 2010 from 9 a.m. - 4 p.m. at the Pueblo County Conference Room. Topics covered: Management plans for your property, introduction to ecology, noxious weeds, restoration and animal husbandry.

Registration (by April 9) \$10/person or \$15/couple and lunch is provided. Contact CSU Extension/Pueblo County at 583-6566 for more information.

### 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

The Pueblo West Seniors get together for a luncheon on the second Tuesday of each month at 11:30am. They meet at the Memorial Recreation Center at 230 E. George Drive.

In March a Pictorial Tour with Prof. Ward McCann, following our regular monthly potluck luncheon.

To get to the center, two signs on Joe Martinez Blvd will alert you to Byrd Street, turn south on Byrd and east to 230 E George. Please bring your own table service. Coffee and tea will be provided.

For more information call Membership committee 647-8969 or 404-4413. For all the info on this Senior Citizen organization call Katherine at 647-8969 or Nan at 547-3944.

### SCSC SPRING FLING

With a taste of Hawaii. On Saturday, April 17, 2010 there will be a dance featuring the music of Sierra

Gold at the D.A.V. on 2850 O'Neal Ave. in Pueblo. The dance will last from 7:00pm - 11:00pm and great snacks will be available from 6:30pm until 7:00pm. For tickets call Dorothy at 948-3986 or Leona at 543-0224 or 553-5165. Tickets are \$10.00. Admittance by tickets only - No Refunds.

### LOU GEHRIG'S DISEASE SUPPORT GROUP

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

### OWLS MEETING

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

### RIDE TO CHURCH?

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

### GENEALOGICAL SOCIETY

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

### SRDA CALENDAR

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

### LIVING WITH OSTEOARTHRITIS?

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

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

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

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

### TOASTMASTERS

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

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

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

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

### STEP-UP PROGRAM

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

### FREE TAX PREPARATION

Free Tax preparation: Joseph Edward Senior Center (SRDA) 230 N. Union Avenue, Pueblo.

Begin Feb. 1, 2010, end Apr. 14, 2010

Monday to Thursday 9:30 AM to 2:00 PM

Friday 9:30 AM to 12 Noon

Closed February 15, 2010

First come - First served. Sign up begins at 8:00 AM each day on second floor.

Papers required are: Social Security cards for each person to be listed on return, picture ID, Copy of 2008 tax return, copies of all income statements (W-2, interest, retirement, Social Security) statement of sale of stocks, if itemizing; total of all medical expenses, real estate taxes, mortgage statement.

## BELMONT SQUARE APARTMENTS

### SPRING "MOVE-IN" SPECIAL

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Call Ray for specials! 545-2236  
[belmontsquareapt@comcast.net](mailto:belmontsquareapt@comcast.net)

### 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.

### TEA PARTY NEWS

We m

### 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)

### PUEBLO/PUEBLO WEST RETIREES

You and a friend, if you like, are cordially invited to attend the Seniors/Retirees of Pueblo and Pueblo West's interesting talk on "Historic Telegraph lines and threadless insulators from those lines" by Marvin Collins, nationally known collector/historian, following our regular monthly potluck luncheon, April 8th, 11:30am to 1:45pm, at the Pueblo West Memorial Recreational Center.

To get to the center, two signs on Joe Martinez Blvd will alert you to Byrd Street, turn south on Byrd and east to 230 E George. Consider our winter weather when you plan your hot or cold 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

### LOCAL ARTIST SHOWN

The Coyote's on the River Coffee den is hosting artist Maureen Keenan-Mason with her paintings of cows and roosters. The display will continue through April. All artwork is available for sale, with a portion of the sale donated to the Nature and Raptor Center.

Her work has also been displayed at antique stores, banks, libraries, galleries, restaurants and other businesses. She welcomes comments and questions and can be reached at [maureenart@gmail.com](mailto:maureenart@gmail.com).

Coyote's Coffee Den is located at 5200 Nature Center Road, Pueblo. For more information on the Coffee Den, please call 719-549-2230 or visit our web site at [www.coyotescaffeden.com](http://www.coyotescaffeden.com).

### PUEBLO YOUTH NATURALLY

Pueblo Youth Naturally is still accepting registration for the last school year activity, Prairie Exploration at Chico Basin Ranch. Travel to a working ranch to learn about grassland eco-systems, bird and/or wildlife watching, banding, care of cattle and horses. This program is open to all middle school youth for a fee of \$10. They can choose to attend either April 10 or April 17. Sessions are scheduled from 7:30 a.m. to 4:30 p.m. and transportation is provided.

CSU Extension in Pueblo is offering a two-part Hyper-Tufa Trough Making class on April 13 and April 20, 2010. Fun and easy to make, these light weight replicas of carved stone troughs are often used by rock garden enthusiasts to display small plants. Cost for both classes is \$20. Times are staggered and space is limited.

Contact the CSU Extension/Pueblo County office at 719-583-6566 for more information.

### "Blog With Us"

[www.seniorbeacon.info](http://www.seniorbeacon.info)

or e-mail us at:

[srbeacon@gmail.com](mailto:srbeacon@gmail.com)

## ANTIQUESHOW & SALE

PUEBLO, CO

STATE FAIRGROUND

CREATIVE ARTS BLDG

MARCH 13-14, 2010

SATURDAY 9:00-5:00 SUNDAY 10:00-4:00

**\*\*Glass Grinder on Duty, Bring in Chips for Repair\*\***

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ANYTHING WORTH REMEMBERING CAN BE FOUND

Food On Site Free Parking

**\$3 ADMISSION**

exit 97A off I-25, right on Central Ave., left on Northern, up approximately 10 blocks to Beulah, right on Beulah to the Fairgrounds - approximately 4 blocks up (on left side)

Jo Peterson 719-596-8839



# SENIOR CLASSIFIEDS

**"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

**FSBO DOUBLE WIDE HOME** in Adult Park, 3 bed, 2 bath, Double Carport, Huge Shed. All appliances, upgraded Central Air Furnace. Call 566-0489 or 568-4547. #0510

**\$75 HOLDS A CLASSIC** colored long and short haired chihuahua for that special occasion. The dogs are hand raised, house and crate trained have first shots. (307) 634-1177 or [www.Wyomingchihuahuakennel.com](http://www.Wyomingchihuahuakennel.com) #0510

**FAMILY TREE?** My time and experience is available to help you start, build or research your family tree within the USA. pre-1930. Call Tom at 719-566-7975. #0510

**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

**"LOOK" - Caucasian man,** 73, seeks female live-in friend, companion. Woman should be past middle age. Man is in good health, good physically. Expects similar. Rural home, nice, not fancy. Has separate bedroom. Also has horses. Must be a U.S. citizen. Driver's license essential. This is a sincere effort. Being alone is no fun. If interested, call Bill - 719-406-5754. #0510

**GOLDEN GIRL: SENIOR FEMALE ROOMMATE WANTED!** Are You A Senior Lady having difficulty making ends meet??? Would you like to have 2010 be a better year for you? Are you in Colorado or would you like to move to Colorado?

I, too, am a senior lady looking for a long-term SENIOR roommate to share expenses and household duties as well as to be a friend and companion. Please be "upbeat" and a "non-complainer"

I have a very lovely 3 bedroom, 2 bath mobile home located in Northpoint Estates on edge of Pueblo, West, Colorado. My home is spa-

## 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.

cious and ideal for sharing with the right older lady. Have a lovely front, covered, carpeted deck with a ramp and the community is quiet, safe, and well kept up. Mountain view front and back. Bedrooms and baths are on opposite sides of home so you have complete privacy. Your bedroom is very large, approximately 16 ft by 10ft. It was two bedrooms that I tore down the wall and made into one big

bedroom. MUST be neat and clean. Would love it if you would like to buy into the home so we both have title to it.

If interested, call me at 832-274-1995 or email [casino7807@yahoo.com](mailto:casino7807@yahoo.com) and we can meet and visit and determine if we can be "roomy's" and assist each other in living out what they call the "Golden Years" Will supply pictures after contact. #0310

**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

**WATKINS SINCE 1868:** Quality vanilla, black pepper, extracts and, More! Free Catalog. Call Today! Dale Van Holland. 719-369-9023. #0310

**HEMOCARE 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

**ONE BEDROOM SPACIOUS,** Southside complex. Rent - \$420 deposit - \$250 includes water, trash, parking, laundry room, close to bus stop and shopping. Rustic Villa (719) 564-8899. #0810

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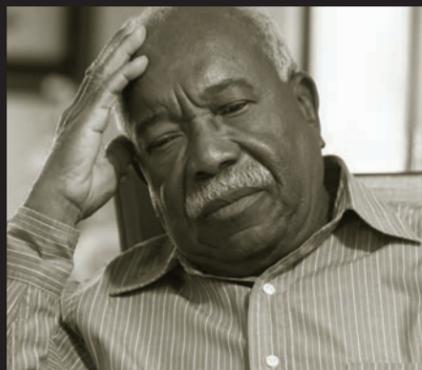
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# “Light For The Journey”

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



## DIVINE APPOINTMENTS PART III – “SWIMMING WITH DOLPHINS – WORSHIPPING WITH PRISONERS”

Articles and ads in travel brochures picture people swimming with dolphins and some resorts in tropical locations boast of private dolphin pools where guests are invited to swim. I kept secret one of my heart desires to swim with dolphins or to see them in close proximity in the ocean. Once in Florida, Rick and I saw from a great distance, dolphins playing in the water off the Gulf coast. My daughter-in-law, like me, dreamed of swimming with dolphins and was granted that opportunity several years ago on a trip to Florida. Okay! Okay! I admit it. I was envious.

Before Rick and I left for Hawaii last fall I contacted the Director of Hawaii prison volunteers and chaplains. After several conversations with Bruce he sent an e-mail inviting us to join him on his sail boat to see dolphins and possibly swim with them. Could I be dreaming? Did I read it wrong? No! This was clearly an invitation.

We first met Bruce when he picked us up at our hotel. He was delightful. As we traveled to the village where his boat was docked we learned of his passion to help anyone in bondage to the enemy. Besides his occupation as director over volunteers and chaplains in Hawaii prisons, Bruce leads a Celebrate Recovery group at his church. He boasted with pride and admiration about the accomplishments the women prisoners in the Women’s Community Correctional Center (W.C.C.C.) had made in their recovery. He arranged for Rick and I to hold a service there before we left Oahu.

Soon, we headed toward open water off the Oahu coast. Golden sunrays bounced off the waves. It was an honor and privilege to be with Bruce and we were eager to learn more about this amazing man who shared a kindred spirit of compassion for prisoners. I was amazed when we first sighted the dolphins and soon the sailboat was scooting along in their midst. Dolphins surrounded us. I recalled reading about how they swim together in large schools or herds or smaller groups called pods. They know that by swimming as a team and hunting together they can wide swaths and are more successful than if hunting alone. It was amaz-

ing to watch groups working together like well-rehearsed teams moving in unison.

Fascinated, Rick and I sat on the bow of the boat, looking over the edge, watching the dolphins swim alongside the boat as if racing us. It was thrilling. Teenagers and babies, some only a foot or two long, spun all sorts of antics. They were everywhere leaping, spinning and gliding, rising and dipping in sync like poetry in motion. It was beautiful, a dream come true. My heart soared in praise to my Father for the unexpected gift that beautiful Hawaiian day.

The following Tuesday Bruce picked us up and took us to the women’s prison on Oahu and introduced us to 18 ladies who were, like us, eager to share a time of worship. They shared about their studies and therapy. A few told some of their background and how God is at work in their lives. At W.C.C.C they become accountability partners assisting each other in recovery from the broken ash heaps of their past. God is restoring their lives and opening their hearts to glimpse the beautiful women of God they can be.

After lunch with the ladies and relocating to a larger room for the program, the women sang praise choruses that delighted us. Rick taught them the shortest rap song in the world. “This rap song is dedicated to the National Parks,” he began, “Are you ready for this?” Clapping, the ladies responded enthusiastically in unison, “YES!” Then he began the rap song... very loudly, “YOooooooooooooo .....Semite!” The girls doubled over with laughter! He played a song on the guitar then he shared some of his testimony. The ladies listened intently. He has undivided attention when he shares with prisoners.

When it was my turn to speak I looked around the room at precious women from all walks of life. They had been broken and were working diligently to put their lives back together. My heart ached with compassion. How can I explain such incredible love God gives me for prisoners? I can’t. It’s just there. “Ladies,” I began, “On Saturday, Bruce blessed Rick and me with a trip on his sail boat. We sailed along with hundreds of dolphins. It was incredible; a lifelong dream come true. But you know what? The joy of being with those dolphins doesn’t compare with being here with you ladies today. This is my heart, my passion and my joy.” The women looked at me in disbelief, tears filling their eyes. Wiping my own, I thought of the school of dolphins and their camaraderie, striving together for success. In a similar manner, these women were

swimming alongside each other to give support and encouragement as they moved toward their goal. It was beautiful.

Together, the women wrote a resolution for recovery entitled, “Total Life Recovery Philosophy, based on Attitudes, Balance and Commitment.” Let me share it with you.

“We were once on the outside looking in. We no longer want to stay hidden beneath the shadows. Although our SPIRITS have been wounded, WE WILL NOT BE DEFEATED.

Our HEARTS have a burning desire to CHANGE. A FLAME of HOPE has been ignited from within. We can lean on our SISTERS for support, TOGETHER overcoming obstacles.

We will be able to CLARIFY and RESOLVE our issues, when WE walk away from WORRIES and move toward JOY. Leaving behind CONFLICTS and moving toward RESOLUTION, parting with emptiness, we move toward FULFILLMENT.

SOCIETY says to CHANGE the Woman you must first CHANGE the behavior. GOD says to first CHANGE the Heart of a Woman, then the behavior will CHANGE. God IS CHANGING OUR HEARTS AND RENEWING OUR MINDS.

We know through GOD’S CARE, we are BEGINNING a NEW COURSE IN LIFE and we’ll be taking STEPS TOWARD a beautiful FUTURE, AS “Na Wahine O’Kupono” WOMEN OF EXCELLENCE!

We are the S.O.U.L.S. Sisters Of Unity Living Spiritually.”

There is nothing like the joy of knowing you are exactly where God wants you. It was such a privilege to fellowship with the ladies at W.C.C.C No wonder Bruce beamed with pride in these ladies accomplishments. They were taking amazing strides toward the goal of becoming Christ-like women of God. Their hearts had been broken and God heard their cries for help. Ps. 51:17: It is a broken spirit you want-remorse and penitence. A broken and a contrite heart, O God, you will not ignore. TLB

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

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Saturday, March 27 Mass at 4:30 p.m.  
Confessions 3:00 - 4:00 p.m.  
Sunday, March 28 mass at 10:00 a.m. (Procession)  
& Mass at 5:00 p.m.

**Lenten Confessions**  
Tuesday, March 30 at 7:00 p.m. (Visiting Priest)

**Holy Triduum**  
Mass of the Lord’s Supper: Thursday, April 1 at 7:00 p.m.  
Solemn Liturgy: Friday, April 2 at Noon  
Stations of the Cross: Friday, April 2 at 7:00 p.m.  
Easter Vigil Mass: Saturday, April 3 at 7:30 p.m.  
(no 4:30 p.m. Mass)

**Easter Sunday**  
Easter Sunday, April 4: Mass at 8:00 a.m. and 10:00 a.m.  
(no 5:00 p.m. Mass this week)

**Daily Mass**  
Tuesday Night - 6:00 pm  
Wed. - Thurs. - Fri. 8:00am

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# Reeling

## “Royally Romantic”

by Film Critic Betty Jo Tucker, Pueblo

### Royally Romantic

England’s Queen Victoria, whose reign lasted for 63 years, took the throne at the tender age of 18. “The Young Victoria,” deftly directed by Jean-Marc Vallée from an intelligent screenplay by Julian Fellowes, offers a version of her early years as a monarch. Available on DVD beginning April 20th, this outstanding film emphasizes Victoria’s romance with Albert, the love of her life. Emily Blunt and Rupert Friend give marvelous performances as the royal lovers; they are completely believable as two people who care deeply about each other. Fortunately, the film’s production values match their fine work. Lavish costumes, sumptuous settings, beautiful background music and splendid cinematography enhance this involving period drama. While watching what’s happening on screen, we feel transported back to England in the 1800s.

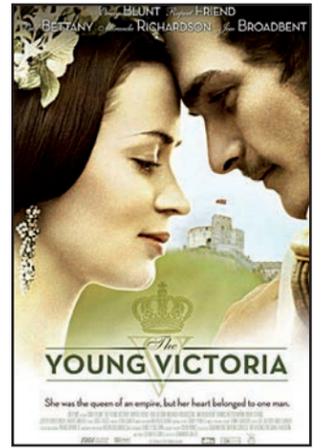
I’ve admired Blunt’s work ever since seeing her in “Irresistible.”

No matter how different the roles she takes on – for example, compare her snide assistant in “The Devil Wears Prada” with the irresponsible sister she plays in “Sunshine Cleaning” – her unique charisma shines through. This remarkable versatility continues in “The Young Victoria,” for she plays a woman who goes from an inexperienced, manipulated teenager to a powerful monarch passionately in love with her first cousin, Prince Albert of Saxe-Coburg-Gotha. Actor Friend also impresses me with his ability to become very different types of characters on screen. In “Chéri,” he stole the show as the young, devil-may-care lover of a fading French courtesan. In “The Young Victoria,” he captures the look and emotions of a responsible and intelligent man who falls for a Queen but, because of protocol, must wait for her to propose.

Even for royals, the course of true love never runs smooth. Victoria and Albert face many obstacles before and after their marriage. Victoria’s mother (Miranda Richardson) and her controlling advisor (Mark Strong) have kept the girl under close supervision. They hope to influence Victoria after she assumes the crown – and they don’t care for Albert. In Albert’s case, he must return to Belgium after meeting Victoria and becoming infatuated with her, so their relationship is relegated to the let-

ters they exchange. When Victoria and Albert do wed, difficulties concerning Albert’s role and Victoria’s reliance on Lord Melbourne (Paul Bettany) arise. However, through it all, we never doubt the love Victoria and Albert share. We see it in the way they look at each other when doing such simple things as playing chess or discussing the music of Johann Strauss and Franz Schubert. Their arguments may get loud and intense, but we know they will work things out.

While “The Young Victoria” takes dramatic license with some political events which took place during Victoria’s early reign, this movie is at heart a love story – and, for me, it hits all the right notes on that score. (Released by Apparition and rated “PG” for mild sensuality, a scene of violence and brief incidental language and smoking.)



(“Atonement”), Mark Wahlberg (“The Shooter”), Rachel Weisz (“The Fountain”), Stanley Tucci (“Julie & Julia”) and Susan Sarandon (“Enchanted”). Ronan plays Susie, the teenager who meets such a violent end. Wahlberg and Weisz portray her grieving parents; Sarandon is the boozy grandmother called in to lend a hand and Tucci has the villain’s role -- a neighbor skilled at luring young girls into to his murderous web.

While the actors deliver quality performances in “The Lovely Bones,” they can’t save this overblown film, primarily because it seems more interested in painting the afterlife as a cinematic wonderland for teens than in telling the brutal story of a horrible rape and murder. Yes, the killer makes us shudder with disgust, and our hearts go out to Susie’s family and friends -- but, over and over again, we are jolted into disbelief as the screen fills with glorious colors and images in the afterlife sequences.

Like “The Time Traveler’s Wife,” “The Lovely Bones” probably lends itself more to page than screen. I found Seybold’s novel both riveting and creative. The film version, however, left me feeling both disappointed and, quite frankly, annoyed. (Released by DreamWorks and rated “PG-13” for mature thematic material involving disturbing violent content and images, and some language.) 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.

### Murder Most Foul

Also available on DVD April 20th, “The Lovely Bones” disappointed me. After a 14-year-old girl is killed in this film, her spirit tries to communicate with the living from a fantastic new afterlife world. “I hope more teenagers won’t consider suicide because of the way life after death is depicted in this movie,” my husband complained as we left the multiplex. He has a point, but I’m also bothered about how incongruous the mixing of colorful fantasy and serial killing comes across in this Peter Jackson film. I usually applaud Jackson’s wonderful fantasy movies. “The Lord of the Rings” and its two sequels are masterpieces in my book. So, of course, my expectations for “The Lovely Bones” may have been too high.

Based on Alice Seybold’s touching novel, “The Lovely Bones” features a fine cast including Saoirse Ronan

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