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**Please Remember The
 Reason For This Season
 Merry Christmas - Ho! Ho!**

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Senior Beacon

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

DEC., 2009 Vol. 28: No. 5 Established Aug., 1982 329 Consecutive Months!

RetireSafe: Stop Proposed Rationing of High-Quality Care

by Vicki Robb

Washington, DC (November 18, 2009) Today RetireSafe, representing over 400,000 senior citizen supporters across America, called on the United States Senate to stop the proposed rationing of high-quality hospital care to Medicare patients. "The health care reform bill soon to be considered in the Senate would deny Medicare beneficiaries access to the best in hospital care 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," Phillips said. "This outrageous rationing must not be allowed to stand, and we urge the Senate to take corrective action now, before it's too late," he added.

"We need more of these outstanding facilities to serve the growing millions of older Americans on Medicare," Phillips emphasized. "Health care reform legislation now before the Senate would deny our seniors access to

new physician hospitals, and ultimately put the ones operating now out of business," he added. "Clearly the Senate should act immediately to strike the physician hospital limitation language from the proposed health care reform bill," Phillips stressed.

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, Phillips noted.

"A recent (August 2009) 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," he pointed out. "One federally mandated quality study done by the Centers for Medicare and Medicaid Services (CMS) showed that patients rated physician hospitals 37 points higher than the national average, while another federal study of physician hospitals found the length of stay was anywhere from 17 percent to 31 percent shorter at specialty hospitals than at their community counterparts," Phillips stated. (More detailed information on hospital quality studies can be found in the "health" section at consumerreports.org or in the paper "Why America Needs More Physicians Hospitals" at seniorsforcures.org.) He concluded, "It's time for the Senate to stand up for our seniors and stop the cruel health care reform bill rationing of Medicare hospital benefits at physician hospitals."

RETIRESAFE CALLS AARP'S SUPPORT OF HOUSE BILL THE GREATEST FRAUD AGAINST SENIORS IN THE 21ST CENTURY

Washington, D.C. November 5, 2009 . . . In a statement released today, RetireSafe President Thair Phillips calls AARP's endorsement of the House health care bill the greatest fraud against seniors in the 21st century. He said, "AARP, easily the most influential seniors lobby, is using their clout to get a bill passed that will slash Medicare and ration the health care of seniors."

According to Phillips, it's a sham for AARP to throw its weight behind a bill most seniors do not support. He said, "AARP gets the major amount of its rev-

enue from selling insurance and they DO have a dog in this fight. Instead of protecting their insurance coffers, AARP should be protecting the health of seniors, the very ones they are supposed to help." Phillips contends that backing the 10-year, tax-hiking, \$1.2 trillion House bill is a deceptive move for AARP, and its endorsement in today's highly politicized atmosphere will anger many of its members.

RetireSafe represents older Americans who are concerned about cuts in Medicare payments to medical providers. Visiting Congressional offices last month, the seniors' advocacy group is making a last ditch effort to impact the legislation. They met with senior advisors at the White House last month.

In a recent RetireSafe survey in their Listens campaign, over 1,500 older Americans expressed concern about the health care reform bill. Over half of the respondent, 60%, said there are not any groups who represent their interest in Washington; 93% said being able to choose the doctor they want is a top priority; while 64% felt having a public option was their lowest priority. RetireSafe launched the Listens campaign to give seniors across the country a chance to voice their strong opinions.

Phillips encourages older people looking for someone to turn to now, to visit RetireSafe's website at www.retiresafe.org, and get their voice heard and counted in the online survey.

According to Phillips, our leaders should listen to seniors as well as to common sense views of officials like Tennessee Democratic Governor Phil Bredesen, who was one of the governors who didn't sign a letter supporting the House bill. A former HMO executive, he has been perhaps the party's sharpest critic in the funding debate.

Said Phillips, "Gov. Bredesen, in an interview this September, called the potential expansion of Medicaid in health care reform 'the mother of all unfunded mandates... We can't print money. We can't borrow money. A lot of staffers in Congress really don't understand this idea of a balanced budget.' RetireSafe agrees."

With the help of AARP, House leaders may have the votes they need before the gavel falls Saturday. Said Phillips, "If so, older Americans are in for the sham of the century."

RetireSafe is a grassroots advocacy organization representing over 400,000 supporters. RetireSafe does not sell insurance.

Proposed Health Care Reform Bills Contain LTC Provisions

by Eileen Doherty

Denver, CO. A little talked about provision in the health care debate is the CLASS act which is part of both the Senate and the House health care reform bills. CLASS, Community Living Assistance Services and Supports Act, is designed to provide America's more than 10 million Americans who need long term care services and supports with financial support for activities of living.

The need for long term will only continue to grow as the baby boomers reach retirement age and experience more disabling conditions. Individuals would qualify for CLASS services similar to qualifications for long term care insurance. Individuals who are unable to perform two or more activities of daily living, e.g. eating, bathing, dressing, transferring, or who have a cognitive disability that requires supervision or assistance to perform those activities as a result of traumatic brain injury, Alzheimer's disease, multiple sclerosis, or mental retardation, would be eligible if the condition is expected to last more than 90 days.

Although not expected to supplant long term care insurance and/or Medicaid services for home care and/or nursing home care, this program would not require underwriting and everyone would be entitled to receive benefits.

According to an analysis by the Congressional Budget Office and discussed by the Kaiser Family Foundation, the plan to finance this program is through monthly premiums paid by voluntary payroll deductions. The plan is to have working adults automatically enrolled in the program, unless they choose to opt out. If employers choose not to participate, individuals can still participate by enrolling and paying premiums privately. Anyone is eligible except patients in hospitals, nursing homes, rehabilitation and Medicaid beneficiaries.

Although premiums will be placed in a "Life Independence Account" for each eligible beneficiary and managed by the Department of Health and Human Services as a new insurance program, benefits are envisioned to be paid out of a

trust fund. Monthly premiums would be determined by a formula to have the trust fund solvent for 75 years. Low income individuals and students would pay minimal amounts.

Individuals are expected to receive approximately a \$50 per day cash benefit based on disability. Given that the average cost of home care is between \$20-\$30 per hour and that nursing home care costs approximately \$200 per day, the benefit is not intended to cover the entire cost of long term care, but rather to support the costs currently covered by private pay, Medicaid, and long term care insurance.

Similar to Social Security, the individual would be eligible for benefits during their lifetime, including to offset costs of nursing home placement. Individuals would be eligible to carry over benefits from month to month, but not from year to year out of their account.

The net effect of this proposal would be to reduce the federal budget deficit by \$74 billion during the period 2010-2019, primarily with savings in Medicaid. These estimates are based on a \$123 per month premium for employees and an average daily benefit of \$75 for life, with an inflation factor. Individuals would have to pay into the program for five years before they would be able to receive benefits, thus payouts from the program would not begin until after 2016.

This is a minimal benefit that begins to address the government's responsibility in meeting the long term care needs of an aging population. Coupled with the long term care insurance partnership initiative and Medicaid reforms, this may provide another financing alternative for the community needs of an elderly population that needs more assistance to live independently.

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.

**Merry Christmas & Happy
 Holidays To You And Yours...
 Don't Forget The Reason For
 The Season!!**

I'm Still Above Ground

by James R. Grasso, Chief Cook & Bottle Washer



Please Be Aware

On page three across from this column you will see an article that distresses me deeply. Our country is becoming something that is unrecognizable and I fear for it as a nation. I guess you could say I'm a fear-monger but watching this bunch do their bad business makes me believe that hard times are coming. This is a warning to be as prepared as you possibly can be. When we have politicians telling us how great this healthcare program is or that other program is and then actually vote against their participation in these programs you know there is something weird happening. Don't be what is called a "useful idiot" because there is something "rotten in the state of the United States." Our leaders are selling us out.

From Kathilee Champlin

Greetings to all of you!!!! I hope you have had a great year and are keeping the faith in these trying times. This year's Senior Life Festival Show is going to be both exciting and educational. We have requested the Governor to attend for an open forum to give you all a chance to ask questions and have answers to important issues that will effect the coming election in 2010. If for some reason he is not available, we will have the person of his choice to take his place.

Added for this year's show will be a Arts and Crafts festival free for all exhibitors and seniors in Southern Colorado. This will be free for all and includes free tables for everyone. You do need to bring your own table covers for this. Also sales taxes will be the responsibility of each vender. This will be great to have before Mother's Day!!!!

We will have our usual wonderful line-up for this year's show and one of the favorites, Bingo!!! This year's Sponsors are, the Pueblo Area Agency on Aging, *Senior Beacon*, AARP, Wynwood Brookdale Senior Living, Pueblo County Commissioners, Argus Home Care, Kaiser Permanente Senior Advantage, Womacks Casino and Hotel and St. Anthony's Senior Passport Centura Health.

Thanks to all for your support over the last 13 year's

Kathilee Champlin

Have a wonderful holiday season!! See you all May 7th at the Events Center on the Colorado State Fair grounds.

Is He Dangerous Yet!?

Everyone has told me all my life, "If you don't have your health, you don't have anything!" HMMMMMMMMMMMMMMMMM!?? So now we are going to give our healthcare to a bureaucracy that won't care a wit about us. If you don't believe the aforementioned, then why did a new government panel just reverse decades of accepted healthcare procedures as they pertain to mammographies and PAP smears? It's so the government option won't have to cover these tests and save money. Do you see what government has in mind for us? Listen, I watched my mother die from the vagaries of breast cancer. She was 48 and it was 36 years ago and it was not pretty. This healthcare bill is who BHO is; Dangerous! Remember, you who voted for him. You will not be exempt from this healthcare or all the other hatchlings being born.

In fact, the only people who are exempt from this healthcare nonsense is BHO and our wonderful "leaders" in Congress who made a point of voting to not participate in this debacle. Next election remember that John Salazar and other Democrats in Colorado voted for this horrible bill and vote these bums out. Imagine! Our "leaders" sold us down the river. They voted for putting us in jail or fining us if we don't bow to their authority. I am livid and so should ye be. From my small pulpit that is this column I will never let you forget what they are doing so as to defeat them and show them the door especially in 2010. It would be great if we could force them to live with this evil attack against the American people and let us have their healthcare packages!! This legislation is so very horrible.

I am very sorry I couldn't muster up a nice holiday story but these people are about to ruin our country and our well being. Don't let them.

Godpseed!

*Let me get this straight.....we're going to pass a health care plan written by a committee whose chairman says he doesn't understand it, passed by a Congress that hasn't read it but exempts themselves from it, to be signed by a president that also hasn't read it, with funding administered by a treasury chief who didn't pay his taxes, all to be overseen by government bureaucrats and financed by a country that's nearly broke!? What could possibly go wrong?
Thanks! Tom K. from Pueblo*

It's time to talk about Medicare Prescription drug coverage

HERE IS YOUR CHANCE TO MEET WITH A SENIOR HEALTH INSURANCE COUNSELOR. The plans change every year, so it is best to research your options every year.

Open Enrollment Begins November 15th

ASK YOURSELF THE FOLLOWING QUESTIONS:

- Is your plan changing the premium and costs in 2010?
- Do you need more coverage in 2010?
- Will the drugs you take be covered by your plan in 2010?
- Are you satisfied with your plan's service?
- Has your financial situation changed this year?
- Are you a Medicare/Medicaid beneficiary enrolled in a plan that in 2010 will not offer a \$0 premium plan like Silverscripts RX Value, Medicare RX Rewards or Blue Medicare RX Value?

ASK US WE'LL HELP!

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

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Read At Your Own Risk: Some People Call Them Czars

by Kerry Straight

Ed. Note: This is a comprehensive list of BHO advisors that some people call Czars. It gives their names, their positions and a brief description of their beliefs. Senior Beacon makes no value judgements on these people. We are just trying to help our readers who BHO is and who he has around him. We will be happy to print responses to each one of these in the same format. Contact us through srbeacon@gmail.com

OBAMA'S CZARS

Richard Holbrooke - Afghanistan Czar. Ultra liberal anti-gun former Gov. of New Mexico. Pro Abortion and legal drug use.

Ed Montgomery - Auto recovery Czar. Radical anti-business activist. Affirmative Action and Job Preference for blacks. Univ. of Maryland Business School Dean teaches US business has caused world poverty. ACORN board member. Communist DuBois Club member.

Jeffrey Crowley - AIDS A Gay Rights activist. Believes in Gay Marriage and Special Status, including free health care for gays.

Alan Bersin - Border Czar. Former failed superintendent of San Diego. Ultra Liberal friend of Hilary Clinton. Served as Border Czar under Janet Reno - to keep borders open to illegal aliens.

David J. Hayes - California Water Czar. Sr. Fellow of radical environmentalist group, "Progress Policy." No training or experience in water management.

Ron Bloom - Car Czar. Auto Union worker. Anti-business & anti-nuclear. Has worked hard to force US auto makers out of business. Sits on the Board of Chrysler which is now Auto Union owned. How did this happen?

Dennis Ross - Central Region Czar. Believes US policy has caused Mid East wars. Obama apologist to the world. Anti-gun and pro-abortion.

Lynn Rosenthal - Domestic Violence Czar. Director of the National Network to End Domestic Violence. Vicious anti-male feminist. Supported male castration.

Gil Kerlikowske - Drug Czar. Devoted lobbyist for every restrictive gun law proposal,

Former Chief of Police in Seattle. Believes no American should own a firearm. Supports legalization of drugs.

Paul Volcker - Economic Czar. Head of Federal Reserve under Jimmy Carter when US economy nearly failed. Obama appointed head of the Economic Recovery Advisory Board which engineered the Obama economic disaster to US economy. Member of anti-business "Progressive Policy" organization.

Carol Brower - Energy and Environment Czar. Political Radical Former head of EPA - known for anti-business activism. Strong anti-gun ownership stance.

Joshua DuBois - Faith Based Czar. Political Black activist-Degree in Black Nationalism. Anti-gun ownership lobbyist.

Cameron Davis - Great Lakes Czar. Chicago radical anti-business environmentalist. Blames George Bush for "Poisoning the water that minorities have to drink." No experience or training in water management. Former ACORN Board member

Van Jones - Green Jobs Czar (since resigned under fire). Black activist Member of American communist Party and San Francisco Communist Party who said George Bush caused the 9/11 attack and wanted Bush investigated by the World Court for war crimes. Activist with strong anti-white views.

Daniel Fried - Guantanamo Closure Czar. Rights activist for Foreign Terrorists. Believes America has caused the war on terrorism.

Nancy-Ann DeParle - Health Czar. Former head of Medicare/Medicaid. Strong Health Care Rationing proponent. She is married to a reporter for *The New York Times*.

Vivek Kundra - Information Czar. Born in New Delhi, India. Controls all public information, including labels and news releases. Monitors all private Internet emails.

Todd Stern - International Climate Czar. Anti-business former White House chief of Staff - Strong supporter of the Kyoto Accord. Pushing hard for Cap and Trade. Blames US business for Global warming.

Dennis Blair - Intelligence Czar. Ret. Navy. Stopped US guided missile pro-

gram as "provocative." Chair of ultra-liberal "Council on Foreign Relations" which blames American organizations for regional wars.

George Mitchell - Mideast Peace Czar. Fmr. Sen. from Maine. Left wing radical. Has said Israel should be split up into "2 or 3" smaller more manageable plots." Anti-nuclear anti-gun.

Kenneth Feinberg - Pay Czar. Chief of Staff to the late Ted Kennedy. Lawyer who got rich off the 9/11 victims payoffs.

Cass Sunstein - Regulatory Czar. Liberal activist judge believes free speech needs to be limited for the "common good." Rules against personal freedoms many times-like private gun ownership.

John Holdren - Science Czar. Fierce ideological environmentalist, Sierra Club, Anti-business activist. Claims US business has caused world poverty. No Science training.

Earl Devaney - Stimulus Accountability Czar. Spent career trying to take guns away from American citizens. Believes in Open Borders to Mexico. Author of statement blaming US gun stores for drug war in Mexico.

J. Scott Graton - Sudan Czar. Native of Democratic Republic of Congo. Believes US does little to help Third World countries. Council of foreign relations, asking for higher US taxes to support United Na-

tions.

Herb Allison - TARP Czar. Fannie May CEO Used real estate mortgages to back up the US stock market. Caused millions of people to lose their life savings.

John Brennan - Terrorism Czar. Anti-CIA activist. No training in diplomatic or gov. affairs. Believes Open Borders to Mexico and a dialog with terrorists and has suggested Obama disband US military.

Aneesh Chopra - Technology Czar. No Technology training. Worked for the Advisory Board Company, a health care think tank for hospitals. Anti-doctor activist. Supports Obama Healthcare Rationing and salaried doctors working exclusively for the Gov. healthcare plan.

Adolfo Carrion Jr. - Urban Affairs Czar. Anti-American activist and leftist group member in Latin America. Millionaire "slum lord" of the Bronx, NY. Owns many lavish homes and condos which he got from "sweetheart" deals with labor unions. Wants higher taxes to pay for minority housing and health care.

Ashton Carter - Weapons Czar. Leftist. Wants all private weapons in US destroyed. Supports UN ban on firearms ownership in America. No other "policy."

Gary Samore - WMD Policy Czar. Former US Communist. Wants US to destroy all WMD unilaterally as a show of good faith. Has no other "policy."

Medicare Part D Deadline Approaches

(NAPSI)-The "doughnut hole," a term coined to describe the gap in Medicare Part D prescription coverage, continues to raise concerns for enrollees. According to the Kaiser Foundation, as many as 14 percent of enrollees fall into the gap, which occurs when a person's prescription costs reach \$2,830. Coverage resumes when out of pocket spending reaches \$4,550. This gap puts a financial strain on seniors who typically take numerous medications. However, by reviewing medications and plans each year, there may be opportunities to avoid the doughnut hole. In fact, recent analysis by CVS/pharmacy and the National Council on Aging shows that consumers could potentially save an average of \$612 on their prescriptions by switching their plans. With the annual enrollment period for Medicare Part D underway November 15 through December 31, now is the time to take inventory.

"It's critical that patients become proactive in saving money on prescriptions," says Wendy Zenker, vice president of the National Council on Aging Benefits Access Group. "We see more people lose opportunities to save because they just don't invest the time each year to review their plan selection and ask for help."

Here are some tips to get you

started:

Review Your Current Medications

CVS pharmacist Brian Berninger recommends first asking your local pharmacist for ways to save on your current medication regimen. "We see a lot of scenarios where patients can often switch to a generic--new generic drugs are approved all the time and often doctors aren't aware," he says. "Patients can also consolidate multiple pills into one, or opt for a more affordable over-the-counter alternative. If prescription costs are lowered in advance of selecting a Medicare Part D plan, it can help in choosing the most affordable plan and potentially avoiding the doughnut hole."

Consider Total Cost

When selecting a plan, it's important to evaluate how much in total you pay each month for prescriptions--the premiums for insurance plans as well as other costs, such as deductibles and co-pays.

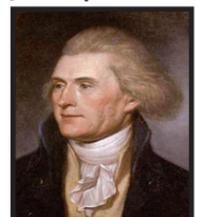
Why Review Each Year?

Each year insurance plans change, including premiums, co-pays and the list of covered drugs. Your own prescription needs change as well. Reviewing plans against one another can be confusing, but free online tools like the Medicare Part D Calculator found at www.cvs.com/medicare can help. This tool evaluates your medications against Medicare Part D plans available in your region, and it compares projected total annual costs. CVS/pharmacy found that consumers who compared plans with the tool last year could save an average of \$612 if they switched their plans.

"It's in consumers' best interests to review their prescription drug coverage each year," adds Zenker. Pharmacist Berninger encourages "all enrollees to talk with their pharmacists and use available tools like the CVS/pharmacy Prescription Code and Part D Savings Calculator during the annual enrollment period."

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."



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Holiday

Thursday, December 3, 2009

6:00 p.m.- 8:00 p.m.

Join us for two hours of shopping with special discounts, helpful health tips, dessert and prizes!

\$5 for Spirit of Women members and \$7 for non-members. RSVP to 584-7324 by Dec. 1.

Check-in for this event will be at Wireworks Coffeehouse on the riverwalk. Stop by to receive your Spirit shopping sticker.

To become a Spirit of Women member go to www.parkviewmc.org and download an application. Anyone over 65 may receive a free membership.

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news of the weird

COMPILED BY CHUCK SHEPHERD
FOR SENIOR BEACON



LEAD STORY

Their Health Care Is Just Fine Without "Reform": (1) In September, the Rocky Mountain Cancer Centers, along with four physicians and three surgical nurses, donated their services for delicate brain surgery on a 25-year-old silverback lowland gorilla at the Cheyenne Mountain Zoo in Colorado Springs. (2) Among the health-insurance upgrades demanded by Philadelphia-area transit workers and agreed to by the Southeastern Pennsylvania Transportation Authority in November was removal of the 10-tablet-per-month rationing of Viagra and similar medications, to allow as many as 30 per month (according to a Philadelphia Daily News report). (The final contract, reportedly even more beneficial to the union, was being voted on by union members at press time.)

Can't Possibly Be True

-- In April, Richard Huether, the manager of the HoneyBaked Ham outlet in Cary, N.C., was shot in the stomach during a robbery of the store and hospitalized, with medical bills paid through worker compensation and his employee health benefits. In September, when his worker compensation expired (and though still at least three months away from returning to work), HoneyBaked fired him (forcing him to begin paying 100 percent of his insurance premiums and making subsequent insurance prohibitively expensive because of his new "pre-existing condition"). However, HoneyBaked human resources executive Maggie DeCan told WRAL-TV that the firing was for Huether's own good, in that it would clear the way for him to receive Social Security disability payments. Said DeCan, "We couldn't feel any worse for Rich, and we would do anything we could for him (except keep him on the payroll)."

-- Those Overhead Costs! (1) The price of gasoline for U.S. troops in

Afghanistan is about \$400 per gallon, according to a U.S. House subcommittee in October, citing Pentagon officials (factoring in the security necessary to bring fuel through Pakistan). (2) Patient Jim Bujalski complained to St. Anthony's Central Hospital in Littleton, Colo., in September about the cost of his prescription Plavix and Crestor tablets, which he was forced to "buy" from the hospital because it administers only drugs under its control. The Plavix was \$248 each (he pays \$8 at home), and his Crestor (\$3 at home) was \$65. The medications were part of his \$58,000, one-day hospital stay.

Unclear on the Concept

-- Nurses might best treat patients who have self-cutting disorders by helping them in their endeavor, according to an October advisory from Britain's Royal College of Nursing. "Assisted self-harming" should be considered as part of nursing care plans, according to the advisory, benefiting patients by having skilled professionals at their side, for example supplying sterile blades and providing the quick stanching of blood and dressing of wounds.

-- On July 13, William Thomson, 55, feeling bad recently about having violently resisted arrest by the Salisbury, Mass., police in a drunk-driving incident in 1997, brought hot coffee to a Salisbury station house and sought symbolic forgiveness from the officers on duty. The very next day, however, Thomson was arrested again in a drunk-driving incident, and again he forcefully resisted, punching a Breathalyzer machine, threatening an officer, and attempting to flood a lock-up cell in the station house.

Chutzpah!

-- In Ogden, Utah, in October, Adam Manning, 30, accompanied his pregnant girlfriend to the McKay-Dee Hospital emergency room as she was going into labor. According to witnesses, as a nurse attended to the woman, Manning

began flirting with her, complimenting the nurse's looks and giving her neck rubs. When Manning then allegedly groped the nurse's breast, she called for security, and Manning was eventually arrested and taken to jail, thus missing the birth of his child.

-- After James Cedar admitted to police that he was the one spotted peeping into his Toronto neighbor's window at night, the victim, Patricia Marshall, installed a video camera at that window to discourage him from re-offending. In September, when all parties reported to court for a final resolution of the peeping case, Cedar's lawyer served legal papers on Marshall, threatening to sue her over the camera. Since Cedar's house sits within the view outside Marshall's window, he complained that the camera could capture images through his windows and thus invades his privacy.

Least Competent Criminals

Oops! (1) Three men and a woman from Atlantic City, N.J., were arrested in August and charged with robbing the Artisans Bank in Bear, Del. Their escape after the robbery had been delayed when they accidentally left the keys to the getaway car in the bank. (2) Andrew Burwitz, 20, was arrested in Appleton, Wis., in November and charged with drive-by shootings into two residences. No one was hit, and the major damage was done to Burwitz's car, in that Burwitz fired the first shot before he remembered to roll down the window.

Recurring Themes

Thousands of airline passengers continue to attempt to bring prohibited carry-on items on board. The New York Post reported in September that the Transportation Security Administration had confiscated 123,000 items so far this year from just the three main airports serving New York City. Included were 43 explosives, 1,600 knives, a 10-point deer antler, several fire extinguishers, a tree branch, nunchucks, a grill, a baby alligator, "unwashed adult toys," a gassed-up chain saw and a kitchen sink.

A News of the Weird Classic (April 1997)

In Milwaukee, the family of Robert Senz demanded shortly after his burial last July (1996) that Borgwardt Funeral Home dig up the body because Senz's wallet was missing. Sure enough, the wallet containing \$64 and credit cards was still in Senz's pocket. In February (1997), Borgwardt sent the now-\$64-richer family a re-burial bill for \$2,149, but after the family protested, decided the whole thing was the county medical ex-

aminer's fault and sent the bill there.

DEFENSE

The first line of "defense" at the 400 Iraqi police checkpoints in Baghdad are small wands with antennas that supposedly detect explosives, but which U.S. officials say are about as useful as Ouija boards. The Iraqi official in charge, Maj. Gen. Jihad al-Jabiri, is so enamored of the devices, according to a November New York Times dispatch, that when American experts repeatedly showed the rods' failures in test after test, he blamed the results on testers' lack of "training." The Iraqi government has purchased 1,500 of the ADE 651s from its manufacturer, ATSC Ltd. of the UK, at prices ranging from \$16,000 to \$60,000 each. The suicide bombers who killed 155 in downtown Baghdad on Oct. 25 passed two tons of explosives through at least one ADE-651-equipped checkpoint.

Cultural Diversity

-- What a Difference a Day Makes: (1) Charles Wesley Mumbere, 56, was a longtime nurse's aide at a nursing home in Harrisburg, Pa., until July, when the Ugandan government recognized the separatist Rwenzuru territory founded in 1962 by Mumbere's late father. In October, Mumbere returned to his native country as king of the region's 300,000 subjects. (2) Jigme Wangchuk, 11, was a student at St. Peter's School in Boston when he was enthroned in November by a Buddhist sect in India's Darjeeling district as its high priest, covering territory extending to neighboring Nepal and Bhutan. He will live in seclusion in his monastery, except for contact with Facebook friends he made while in Boston.

-- An unprecedented toilet-building spree has taken hold in India over the last two years, spurred by a government campaign embraced by young women: "No Toilet, No Bride" (i.e., no marriage unless the male's dowry includes indoor plumbing). About 665 million people in India lack access to toilets, according to an October Washington Post dispatch.

-- Tradition: (1) The town of Waiau, New Zealand, had once again planned an annual rabbit-carcass-tossing contest, to a chorus of complaints from animal rights activists concerned that children not associate dead animals with fun. (In New Zealand, rabbits are crop-destroying pests, doing an estimated NZ\$22 million (US\$16 million) damage annually, but nonetheless, the town canceled the contest.) (2) As the Irish Parliament debated whether to lower the blood-alcohol reading that would earn drivers a DUI

SEE "WEIRD" PAGE 21.

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For A Healthier You



Jingle On Your Way For Arthritis

by Laura Rosseisen

**TEAM UP TO FIGHT ARTHRITIS
SIGN-UP NOW!!!**

The Arthritis Foundation invites people to take action against arthritis by participating in the 2009 Jingle Bell Run/Walk for Arthritis. The annual nationwide event kicks off during the holiday season, raising awareness of America's most common cause of disability, while raising desperately needed funds for research, health education and government advocacy to improve the lives of people with arthritis. To celebrate the holiday season, participants tie jingle bells to their shoelaces, don festive holiday costumes and join friends and neighbors in support of the Arthritis Foundation's mission to prevent, control and cure arthritis and related diseases.

The area's Jingle Bell Run/Walk for Arthritis has two events this year: Saturday, December 5, 2009 on the Oval Drive on the CSU Campus in Fort Collins AND Sunday December 13, 2009 in Washington Park in Denver. To get involved and to form a team for the Northern Colorado Jingle Bell Run visit <http://www.JingleBellRunNorthernCo.kintera.org>. To get involved and to form a team for the Denver Jingle Bell Run visit <http://JingleBellRunDenver.kintera.org>. You can also call 303-756-8622 for more information.

Arthritis or chronic joint symptoms are more widespread than imagined, affecting 46 million Americans, or one out of five adults and approximately 300,000 children. In Colorado arthritis affects more than 800,000 adults and 6,000 children.

"The prevalence of arthritis in our nation is surging, and we cannot ig-

nore it. Events like the Jingle Bell Run/Walk for Arthritis help bring the community together to raise awareness and funds that are critical to the advancement of research, health education and government advocacy," said John H. Klippel, M.D., president and CEO of the Arthritis Foundation.

As the nation's largest holiday run/walk event, the Arthritis Foundation's Jingle Bell Run/Walk for Arthritis offers a three-mile fun run and a three-mile fun walk with activities for the entire family.

New Guide, Access To Care For Arthritis, Provides Insurance Guidelines For Patients & Caregivers

November - Recent census bureau data show that 17.2 percent of Colorado's residents are either uninsured or underinsured. And, with more than 819,000 people living with arthritis in Colorado, the lack of proper insurance and care could lead to more severe health issues and greater healthcare costs in the long run.

The Access to Care for Arthritis Guide, developed by the Arthritis Foundation, explains often hard-to-navigate insurance policies, and provides guidelines and resources for people who are turned down for coverage, or who may need additional help to obtain care. The guide, available for free, also outlines how to be an effective advocate for one's own care.

The Arthritis Foundation is an advocate for improvement of access to medical care and comprehensive insurance coverage for people with arthritis. Key elements of the guide include:

This year's event will also provide a run for dogs and 1K children's race. There are nearly 120 Jingle Bell Run/Walks for Arthritis nationwide with more than 80,000 participants. In 2007 alone, the Jingle Bell Run/Walk for Arthritis raised nearly \$3.4 million.

About the Arthritis Foundation

The Arthritis Foundation is the only nationwide, not-for-profit health organization helping people take greater control of arthritis by leading efforts to prevent, control and cure arthritis and re-



lated diseases -- the nation's number one cause of disability. For more information on arthritis, visit www.rockymountainarthritis.org or call 303-756-8622.

- Understanding insurance coverage options: Insurance policy terms can be unfamiliar and confusing. The simple glossary of terms will help navigate insurance companies' policies, from HMOs and PPOs to Medicare and supplemental insurance.

- Accessing care: There are a number of barriers to arthritis care access and financial issues often present the largest hurdle. Whether an arthritis patient is uninsured, has benefits that change or end, or has insurance but care is hard to access, the guide provides resources to help with obtaining insurance coverage and access to rheumatologists. Additionally, patients will learn how to conquer health disparity, financial, and workplace issues.

- Moving into Medicare: At age 65, all Americans are eligible for Medicare coverage. Understanding one's benefits under Medicare can be confusing, but the Access to Care for Arthritis Guide leads patients through qualifications for the various elements of Medi-

care, including hospital insurance, medical insurance, Medicare advantage plans and prescription drug coverage.

To order the complimentary Access to Care for Arthritis Guide, please visit www.rockymountainarthritis.org or call 800-475-6447.

About the Arthritis Foundation

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. Forty-six million people have been doctor-diagnosed, including 300,000 children.

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 disease. For more information, contact the Rocky Mountain Chapter, serving Colorado, Montana and Wyoming, at (800) 475-6447 or online at www.rockymountainarthritis.org.

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- While university studies and Consumer Reports say store brands are just as good as name-brand formulas, they can cost up to 50 percent less. An online baby formula savings calculator is at www.parentschoiceformula.com/baby-formula-savings-calculator.aspx or call (800) 485-9918.
- Living Beyond Breast Cancer, a national nonprofit organization, has resources for coping with the medical, emotional and practical concerns of breast cancer at every stage of your journey. For more information, visit www.lbbc.org or call (888) 753-LBCC (5222).
- You can learn how to help fight childhood cancer at www.stjude.org, which is the Web site of the nation's only cancer center focused specifically on childhood cancer, St. Jude Children's Research Hospital.

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Fashion: Looooking Gooood!

YOUR TIME TO SHINE

(NAPSI)-Looking your best for the parties, family dinners and heartfelt moments that make the holidays memorable may be as simple as stocking up on a few key fashions. So mark your calendars and send back those RSVPs. It's time to shop so you can celebrate in style.

Deck The Halls

After-work parties are really all about looking fabulous while showing your personal style. If you're heading to the party straight from work, why not wear a pair of classic black pants and a colorful beaded tunic or an embellished jacket? If your company tends to go all

out, choose a more formal look such as a chiffon skirt and shimmering top.

Gather With Friends

Getting together with the girls over the holidays? You want a casual look that's comfortable but also a little more glamorous than your everyday look. Go for a colorful tunic with beads, sequins or pretty prints. Throw on your favorite pair of jeans and maybe a statement ring and you're ready to go.

Trim The Tree

Get out the tinsel and untangle those lights. It's time to decorate! During the holidays, it's fun to show your festive

spirit, even if you're just hanging out at home or running to the mall. New fashion activewear mixes everyday casual comfort with embellishments like rhinestones and metallic stud detail.

Ring In The New

During the holidays (especially New Year's Eve), many women get all dolled up and head into town for a holiday show, a special dinner or to meet up with friends at a swanky hot spot. Wear a glamorous top with plenty of shimmer paired with your best trousers or a long, slimming skirt. You're sure to make an entrance that no one will forget.



If you wear plus sizes (16-34), as over 30 percent of American women do, holiday fashions in the latest styles can be harder to find. Luckily, Catherines Plus Sizes has a gorgeous holiday collection featuring styles that will help you look your best. From after-work parties to quiet moments with the ones you love, Catherines is here to help you create memories that last a lifetime. Check out their holiday favorites and so much more at the stores and catherines.com, which cater exclusively to plus-size women.

It's your time to shine, and the right clothes can help you look and feel your very best this holiday season and beyond.

Here's How To Look Great In Glasses

(NAPSI)-Finding the perfect eyeglasses doesn't have to be difficult or break the bank. One important tip to remember is that facial features are the best guide for selecting the most complementary pair of frames.

"If people try to follow trends too closely when shopping for glasses, they may end up choosing a pair that doesn't fit properly or complement their face," said supermodel and fashion designer Daisy Fuentes. "It's important to find frames that accentuate your best features before focusing on the look you are trying to achieve, whether it's stylish, intelligent or geek chic."

Fuentes, whose line of affordable eyewear is sold at Walmart Vision Centers, recommends the following tips for matching the perfect pair of glasses with various face shapes:

Oval: Keep balance and proportion in mind when trying on different options and look for frames that are as wide as the broadest part of the face. Make sure the eyewear features aren't overwhelming.

Round: A round face is full with curvy lines and no angles. Use eyewear to provide a slimming effect and minimize the fullness of the face. Avoid square styles. Look for oversized eye shapes in oval or rectangle to make the face appear longer and thinner.

Square: Square faces often have a strong jawline, broad forehead and wide chin and cheekbones. Choose a frame with soft lines or curves to enhance and make the face appear longer. Try highlighting the cheekbones with a cat-eye-inspired look.

Another factor in choosing frames is the prescription in the lenses; this affects which frame style to pick. Plastic frames are usually the first choice for thick lenses, although they may have a tendency to slide down the nose frequently without adjustable nose supports. Metal frames are more durable and are a great choice for people who prefer a lower-profile design. Whichever the choice of frames, be sure to pick a color that complements hair, eye color and skin tone.

"If you have red hair and freckles, avoid bright red frames. Dark skin tones

look great with a lighter pair of glasses and vice versa," said Fuentes. "Pick hues that accentuate your eye color. You can amplify your brown or blue eyes by wearing glasses with a similar shade."

After selecting the frames, it's important for people to wear glasses that are recommended by an optometrist and to get regular eye exams to ensure the prescription stays up to date. The latest eyewear styles by Daisy Fuentes and other celebrities, as well as affordable eye exams by licensed optometrists, are available at nearly 3,000 Walmart Vision Centers across the country.

Look Out for this Season's Hottest Eyewear Trends:

Animal Attraction: Leopard and snake in all shapes, sizes and colors. Mix with any trendy color to make a glam statement.

Retro Revival: Vintage is new again with a sprinkle of geek chic. A great vintage accessory will spice up any wardrobe and keep a signature look from looking stale.

Star Studded: Bold, brave, confident...perfect to satisfy the inner diva and make heads turn when entering a room.



Defeat Dryness This Winter

(NAPSI)-It may be simpler than you realize to kiss dry, chapped lips goodbye.

The problem is dry air, cold temperatures and wind can all have a drying effect on skin by drawing moisture away from the body. In fact, lips are composed

of the body's thinnest and most fragile skin and are particularly vulnerable, often being the first area to present signs of dryness, sunburn and other wear and tear.

According to a recent survey, 53 percent of the population and 67 percent of women experience dry lips. Symptoms include:

- Dehydration--Lips feel dry and tight.
- Rough Texture--Lips are rough and scale easily.
- Diminished Tone--The natural hue appears faded.

Fortunately, there are easy and inexpensive ways to protect your lips. Here are hints that can help:

- Refrain from licking your lips, which can actually enhance dryness.
- Drink plenty of fluids to remain hydrated.
- Use a humidifier at home to moisten the air.
- For extra protection from wind and cold air, cover your lips with a scarf when you're outdoors.

• Consider a lip product designed to repair damage and improve lip health. To help with long-lasting relief that goes beyond a simple barrier, Neosporin, a brand known for its legacy of healing and leadership in the topical antibiotic category, has introduced a new line of lip health products. It features a patented technology that contains a combination of essential lipids, fatty acids and antioxidants designed to provide cells with the building blocks they need to repair themselves. The daytime Neosporin Lip Health contains SPF 20 to protect skin from the sun's damaging rays. The Overnight Renewal Therapy works during the body's natural recovery process while you sleep for softer lips the next day. Together, they're clinically proven to give you visibly healthier lips in three days.

To learn more about the simple steps you can take to keep your lips healthy, visit www.neolips.com.



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Social Security & You

by Melinda Minor, District Manager - Pueblo



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For those who don't have a bank account, there's Direct Express. With Direct Express, we automatically deposit benefit payments to a person's Direct Express card account. The card can be used to make purchases, pay bills or get cash at thousands of locations, and most services are free. To learn more or to sign up for Direct Express, visit www.fms.treas.gov/directexpresscard.

To learn more about Direct Deposit of your benefit payments, and to

sign up, visit our website at www.socialsecurity.gov/deposit. You also can call us at 1-800-772-1213 (TTY 1-800-325-0778).

To learn more information about Direct Express, visit www.fms.treas.gov/directexpresscard.

In the unfortunate event that you are displaced by a natural disaster, your benefits do not have to be. Your payments will be safe and secure, and arrive on time to your account with Direct Deposit or Direct Express.

LESSON PLANS AND RETIREMENT PLANS

If you're a teacher, chances are you know the lessons you're going to teach like the back of your hand, inside and out. That's because you took some time and prepared ahead with lesson plans.

But how much time have you devoted to your retirement plan?

Whether you're 30 years in, or in your freshman year as a teacher, it's important to spend time learning your retirement plan.

You may be a teacher or other government employee covered by state or local government retirement plans instead of Social Security. And, even if you do work at a second job and pay into Social Security, your benefits would most likely be affected by your other retirement plan. So take a lesson from us and learn about two important provisions that may affect you: the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).

Who is affected by GPO and WEP?

Government employees who

didn't pay Social Security taxes on their government earnings are affected. The Government Pension Offset (GPO) reduces the potential Social Security spouse's/widow's/widower's benefit amount someone could receive if he or she also receives a pension from a federal, state or local government for work on which no Social Security taxes were paid. The Windfall Elimination Provision (WEP) can reduce a worker's monthly Social Security benefit amount, if he or she also receives a pension from work not covered by Social Security.

What is the purpose of these provisions?

GPO and WEP are designed to ensure that all American workers are treated equally under the Social Security program. GPO generally requires that Social Security spouses' or surviving spouses' benefits be reduced by two-thirds of the entitled person's government pension. Why? Because GPO removes an advantage that some government workers once had. Before GPO, a person who worked in a government job that was not covered under Social Security could receive, in addition to a government pension (based on his or her own earnings), a full Social Security spouse's or surviving spouse's benefit. No other workers had this option because Social Security benefits payable to a person as a spouse or surviving spouse must be offset, dollar for dollar, by the amount of that person's own Social Security benefit.

Similarly, WEP takes away an advantage that the regular Social Security benefit 'formula' would give people who have substantial pensions from non-Social Security covered jobs. Without WEP, a worker who spent most of his or her career in employment not covered by Social Security and who worked for a short time to get Social Security coverage would end up with much higher benefits than if all of his or her work were done under Social Security. This is because we calculate Social Security benefits using a formula

that gives proportionately higher benefits to workers with low lifetime earnings.

Want to learn more? You can dig deeper, and see some examples of just how the two provisions work in real-life situations, at www.socialsecurity.gov/gpo-wep. Or you can call toll-free, 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778) and ask for Social Security publications on the Government Pension Offset or the Windfall Elimination Provision.

There's no pop quiz now, but the real test will come when you're ready to retire. A little time preparing for your retirement now can help you ace your final exam: retirement. To learn more about Social Security, visit www.socialsecurity.gov.

RETIREMENT

Question: How much can I earn and still get Social Security retirement benefits?

Answer: Starting with the month you reach your full retirement age, you will get your full benefits with no limit on your earnings. Social Security uses the formulas below, based on your age, to determine how much your benefit may be reduced:

- If you are under your full retirement age: when you start getting your Social Security payments, \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2009, that limit is \$14,160. The earliest age you can receive Social Security retirement benefits remains 62, even though the full retirement age is rising.

- In the year you reach your full retirement age: \$1 in benefits will be deducted for each \$3 you earn above a different limit, but only counting earnings before the month you reach full retirement age. For 2009, this limit is \$37,680.

Keep in mind that although your benefits may be reduced due to earnings, you may receive a higher benefit later. After you reach full retirement age, we will recalculate your benefit amount to give you credit for any months in which you did not receive a benefit because of your earnings. In addition, as long as you continue to work and receive benefits, we will check your record every year to see whether the additional earnings will increase your monthly benefit. Find out your full retirement age at www.socialsecurity.gov/pubs/ageincrease.htm. Learn more by reading our publication, How Work Affects Your Benefits, at www.socialsecurity.gov/pubs/10069.html.



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Traction Is Crucial For Wintry Driving Weather

(NAPSI)-Keeping your car safely on the road when the weather gets chilly could depend on four things: your tires.

It's a good idea to replace the all-season tires you may have with winter-season tires before the mercury drops below 45 degrees. All-season tires are not really designed for severe cold weather. Snow and ice can collect in treads, and tires lose their flexibility in temperatures below 45° F. All this affects traction.

Fortunately, today's winter-season tires are much more technologically advanced and safer than "snow" tires of the past. They are engineered with chemical compounds made to maintain their flexibility, which keeps more rubber

connected to the road. Winter tires also have special tread designs that "bite" into the road to deliver 25 to 50 percent more traction than all-season tires.

The more traction and control you have, the better you're able to brake without skidding. The braking distance of a winter tire can be as much as 10 percent shorter--about two car lengths--than that of all-season tires.

The experts at the largest independent tire and wheel retailer in the U.S., Discount Tire Company, say it's best not to mix winter and all-season tires, especially on wet or icy roads. Different tires can create a traction mismatch and difficult handling. Rather, they recommend you install four winter-season tires for

optimum safety and handling.

As with all tires, winter tires perform best when properly inflated. The level should be listed in your owner's manual. A 10-degree drop in temperature causes tires to lose a pound of air pressure, so in addition to once-monthly checks, test your air pressure after frosts. Check the tires prior to driving for accurate readings.

Tire Tips

More steps you can take to drive down your risk of tire trouble include:

- Make sure your tires are properly balanced and rotated. This should be done every 5,000 to 8,000 miles or as recommended by the tire manufacturer.
- Make sure the wheels are prop-

erly aligned.

• Tires should have a minimum tread depth of 1/16 of an inch. Put a penny in the tread upside down. If you can see Lincoln's head, it's time for new tires.

• Drive at the speed limit. High speeds cause higher tire temperature and extra tire wear.

• When possible, start and stop your vehicle slowly and decelerate around corners.

Learn More

More tips and facts are at www.tires.com.

Ann Coulter: Diversity Could Spell Disaster Here

AT THE END OF THE DAY, DIVERSITY HAS JUMPED THE SHARK, HORRIFICALLY

It cannot be said often enough that the chief of staff of the United States Army, Gen. George Casey, responded to a massacre of 13 Americans in which the suspect is a Muslim by saying: "Our diversity ... is a strength."

As long as the general has brought

it up: Never in recorded history has diversity been anything but a problem. Look at Ireland with its Protestant and Catholic populations, Canada with its French and English populations, Israel with its Jewish and Palestinian populations.

Or consider the warring factions in India, Sri Lanka, China, Iraq, Czechoslovakia (until it happily split up), the Balkans and Chechnya. Also look at the festering hotbeds of tribal warfare -- I mean the beautiful mosaics -- in Third World hellholes like Afghanistan, Rwanda and South Central, L.A.

"Diversity" is a difficulty to be overcome, not an advantage to be sought. True, America does a better job than most at accommodating a diverse population. We also do a better job at curing cancer and containing pollution. But no one goes around mindlessly exclaiming: "Cancer is a strength!" "Pollution is our greatest asset!"

By contrast, the canard "diversity is a strength" has now replaced "at the end of the day," "skin in the game," "blood and treasure," "jumped the shark," "boots on the ground," "horrific" (whatever happened to

the perfectly good word "horrible?"), "not so much," "I am shocked, shocked to find that gambling is going on here," and "that went well," as America's most irritating cliché.

We should start making up other nonsense mantras along the lines of "diversity is a strength" and mindlessly repeating them until they catch on, too.

Next time you're at a cocktail party, just start saying, "Chocolate pudding is dramatic irony" from time to time. Eventually other people will start saying it, without anyone bothering to consider whether it makes sense. Then we'll do another one: "Nicolas Cage is a two-cycle engine."

Before you know it, liberals will react to news of a mass murder by muttering, "Well, you know what they say: Nicolas Cage is a two-cycle engine," while everyone nods in agreement.

Except mere nonsense makes more sense than "diversity is a strength."

If Gen. Casey's wildly inappropriate use of this lunatic cliché in the aftermath of the Fort Hood massacre doesn't kill it, nothing will.

Among the worst aspects of America's "diversity" is that liberals' reaction to a heterogeneous population is to create a pecking order based on alleged victimhood -- as described in electrifying detail in my book, "Guilty: Liberal 'Victims' and Their Assault on America."

In modern America, the guilty are sanctified, while the innocent never stop paying -- including with their lives, as they did at Fort Hood last week. Points are awarded to aspiring victims for angry self-righteousness, acts of violence and general unpleasantness.

But liberals celebrate diversity only in the case of superficial characteristics like race, gender, sexual preference and

country of origin. They reject diversity when we need it, such as in "diversity" of legal forums.

After conferring with everyone at Zabar's, Obama decided that if a standard civilian trial is good enough for Martha Stewart, then it's good enough for the mastermind of the 9/11 attacks. So Khalid Sheikh Mohammed is coming to New York!

Mohammed's military tribunal was already under way when Obama came into office, stopped the proceedings and, eight months later, announced that Mohammed would be tried in a federal court in New York.

In a liberal's reckoning, diversity is good when we have both Muslim jihadists and patriotic Americans serving in the U.S. military. But diversity is bad when Martha Stewart and Khalid Sheikh Mohammed are subjected to different legal tribunals to adjudicate their transgressions.

Terrorists tried in civilian courts will be entitled to the whole panoply of legal protections accorded Stewart or any American charged with a crime, such as the presumption of innocence, the right to a fair trial, the right to exclude evidence obtained in violation of Miranda rights, the right to a speedy trial, the right to confront one's accusers, the right to a change of venue, the right to examine the evidence against you, and the right to subpoena witnesses and evidence in one's defense.

Members of Congress have it in their power to put an end to this lunacy right now. If they don't, they are as complicit in Mohammed's civilian trial as the president. Article I, Section 8, and Article III, Section 1 of the Constitution give Congress the power to establish the jurisdiction of the lower federal courts and to create exceptions to that jurisdiction.

Congress could pass a statute limiting federal court jurisdiction to individuals not subject to trial before a military tribunal. Any legislator who votes "nay" on such a bill will be voting to give foreign terrorists the same legal rights as U.S. citizens -- and more legal rights than members of the U.S. military are entitled to.

In the case of legal proceedings, diversity actually is a strength.



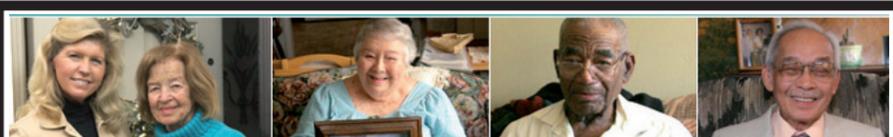
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Five Factors To Consider During Retirement Planning

(NAPSI)-While there may be signs of economic recovery in some sectors, such as the stock market, Federal Reserve officials say unemployment is expected to remain higher than normal for the next several years, which may affect Americans

in several ways.

A recent SunTrust Solid Index indicated that more than half (51 percent) of Americans are worried they are not on track to retire in the way they want to, with middle-aged Americans the most concerned

(66 percent of adults ages 35-44).

To help get retirement savings back on track in the coming year, people planning for retirement may want to take a step back to see if their plans take into account major obstacles that may be on the horizon.

Here are five things they should consider:

1. Plan for longevity: People are living longer than ever. Be sure you plan to save enough money.

2. Factor in inflation: Inflation can affect retirement in two ways: It increases the future cost of goods and services, and it potentially erodes the value of assets set aside to meet those costs--if those assets earn less than the rate of inflation.

3. Don't forget health care: While health care reform could reshape Medicare and the way America's health system operates, for now, those planning for retirement need to consider health care costs as part of their retirement expenses.

4. Don't count on just Social Security: Social Security may not be available. There is uncertainty about how Social Security can be financed in future years and whether benefit levels and eligibility requirements may have to be changed as the population continues to age.

5. Avoid excessive withdrawals: Don't take out too much money from your retirement nest egg when it could be mak-



ing money for you.

"Many people spend more time planning their next vacation than for the 30 or more years they will be living in retirement," said John Rhett, chairman of Sun Trust Investment Services. "Having a consultation with a retirement specialist to find out where you stand and what steps to take to improve your future takes less than an hour."

A sensible long-term solution to retirement planning is the best defense against the threat of another recession and other obstacles that may curtail retirement. To learn more about planning for retirement, visit www.suntrust.com retirement or call (866) 589-8220.

Where Are They Now?

by Marshall Jay Kaplan

GERALDINE CHAPLIN

The daughter of Charlie Chaplin, who became a film star in her own right, continues to act and is very much involved in the judging of international films.

Geraldine Chaplin was born on July 31, 1944 in Santa Monica, California. She was the daughter of the legendary silent film comedian, Charlie Chaplin and Oona O'Neill (daughter of playwright Eugene O'Neill). Geraldine was educated at a boarding school in Switzerland where her parents had a home. Through schooling she became fluent in both French and Spanish.

When Geraldine was eight years old, she appeared (uncredited) in her father's film, *Limelight* (1952). She trained to become a ballet dancer with the Royal Academy of Ballet in London, but eventually decided to follow her father into the acting profession – especially after director, David Lean discovered the 20-year-old dancer in Paris – leading to her most famous film role.

Geraldine was cast in *Doctor Zhivago* (1965). This epic film starring Omar Sharif and Julie Christie was a cinematic masterpiece, earning awards and critical acclaim worldwide. Due to the film's success, Geraldine became a star. She recalls that time, "The first time I watched the film, was at its premiere at Cannes. When I appeared on-screen, I fainted! I woke up in the ladies room!"

Geraldine Chaplin's career is quite unusual, as to date, her career consists of an incredible 114 films, yet none are as memorable as her first. She was a favorite of Robert Altman, appearing in nine of his films, including *Nashville* (1975) and *A Wedding* (1978). Many of her films are in foreign languages, due to her fluency in numerous languages and her relationship with her former husband, Spanish director Carlos Saura. In 1992, she played her grandmother, Hannah Chaplin, in the Sir Richard Attenborough's award-winning film, *Chaplin* (starring Robert Downey Jr. as her father).

What was it like being the daugh-



ter of such a famous icon? "I'd thought it would be easy to get into movies as Charlie Chaplin's daughter. And I suppose it was. However, I soon realized that I wasn't such a good actress, and it took years of hard work to prove to myself that I was."

Geraldine's long-time relationship with Saura brought her a son and her second long-term relationship with Chilean cinematographer, Patricio Castila (whom she married in 2006) gave her a daughter, Oona.

Geraldine currently resides in a beach home in Miami, Florida. She continues to act and volunteers much of her time with international film festivals, such as being on the jury for the Cannes Film Festival, or recently as President of the jury for the Chilean International Film Festival.

Surprisingly, Geraldine admits, "Daddy never saw anything that I did. But he was my best critic and coach, teaching me the philosophy of 'slugging your guts out' as an actor." Geraldine continues slugging her guts out appearing in five foreign films released in 2009 and two Spanish films to be released in 2010.

Figuring Out Your Finances

(NAPSI)-When it comes to major lifestyle changes, planning ahead can ease financial stress. And no event requires more early preparation than retirement.

According to experts, retirees should give plenty of thought to matters such as health coverage and seek a combination of income and asset protection to ensure their savings will last throughout retirement.

John Haver, senior vice president at Mutual of Omaha, offers the following information to help retirees plan well for their financial future (additional information can be found at mutualofomaha.com):

Health Coverage

Many people age 65 and older choose Medicare as their health coverage.

However, even with Medicare, out-of-pocket costs such as deductibles, coinsurance and co-payments can add up. That's why some 10 million Medicare participants also choose a Medicare supplement insurance policy to fill many of the gaps in coverage. Medicare supplement insurance even works with Medicare to automatically process claims, which means participants don't have to worry about submitting claims themselves.

Guaranteed Source of Income

When a steady paycheck is gone,

retirees often find they miss the dependability of an income to cover monthly expenses. A single premium immediate annuity (SPIA) can help. This is an insurance product that can guarantee a source of income in exchange for a lump sum premium payment. You can select an SPIA to provide income for a certain number of years or even for the rest of your life.



Asset Protection

According to Haver, retirees need to plan for long-term care needs. With longer life expectancies, the likelihood of needing some sort of long-term care services increases. And, with the cost of such services on the rise, self-funding long-term care is unrealistic for most people.

"Long-term care insurance protects your assets so you don't have to watch your life savings whittle away. It provides coverage for all types of services whether at home, in an assisted living facility or a nursing home," Haver said.

Learn More

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Age-Related Macular Degeneration Defined

by Kathy-Lyn Allen - Rocky Mountain Eye Center

What is age-related macular degeneration?

Age-related macular degeneration (AMD) is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving. AMD affects the macula, the part of the eye that allows you to see fine detail. AMD causes no pain.

In some cases, AMD advances so slowly that people notice little change in their vision. In others, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older.

AMD occurs in two forms: wet and dry.

Where is the macula?

The macula is located in the center of the retina, the light-sensitive tissue at the back of the eye. The retina instantly converts light, or an image, into electrical impulses. The retina then sends these impulses, or nerve signals, to the brain.

What is wet AMD?

Wet AMD occurs when abnormal blood vessels behind the retina start to grow under the macula. These new blood vessels tend to be very fragile and often leak blood and fluid. The blood and fluid raise the macula from its normal

place at the back of the eye. Damage to the macula occurs rapidly.

With wet AMD, loss of central vision can occur quickly. Wet AMD is also known as advanced AMD. It does not have stages like dry AMD.

An early symptom of wet AMD is that straight lines appear wavy. If you notice this condition or other changes to your vision, contact your eye care professional at once. You need a comprehensive dilated eye exam.

What is dry AMD?

Dry AMD occurs when the light-sensitive cells in the macula slowly break down, gradually blurring central vision in the affected eye. As dry AMD gets worse, you may see a blurred spot in the center of your vision. Over time, as less of the

macula functions, central vision is gradually lost in the affected eye.

The most common symptom of dry AMD is slightly blurred vision. You may have difficulty recognizing faces. You may need more light for reading and other tasks. Dry AMD generally affects both eyes, but vision can be lost in one eye while the other eye

seems unaffected.

FREQUENTLY ASKED QUESTIONS ABOUT WET AND DRY AMD

Which is more common—the dry form or the wet form?

The dry form is much more common. More than 85 percent of all people with intermediate and advanced AMD

combined have the dry form.

However, if only advanced AMD is considered, about two-thirds of patients have the wet form. Because almost all vision loss comes from advanced AMD, the wet form leads to significantly more vision loss than the dry form.

Can the dry form turn into the wet form?

Yes. All people who have the wet form had the dry form first.

The dry form can advance and cause vision loss without turning into the wet form. The dry form also can suddenly turn into the wet form, even during early stage AMD. There is no way to tell if or when the dry form will turn into the wet form.

The dry form has early and intermediate stages. Does the wet form have similar stages?

No. The wet form is considered advanced AMD.

Can advanced AMD be either the dry form or the wet form?

Yes. Both the wet form and the advanced dry form are considered advanced AMD. Vision loss occurs with either form. In most cases, only advanced AMD can cause vision loss.

People who have advanced AMD in one eye are at especially high risk of developing advanced AMD in the other eye.

CAUSES AND RISK FACTORS

Who is at risk for AMD?

The greatest risk factor is age. Although AMD may occur during middle age, studies show that people over age 60 are clearly at greater risk than other age groups. For instance, a large study found that people in middle-age have about a 2 percent risk of getting AMD, but this risk increased to nearly 30 percent in those over age 75.

Other risk factors include:

- Smoking. Smoking may increase the risk of AMD.
- Obesity. Research studies suggest a link between obesity and the progression of early and intermediate stage AMD to advanced AMD.
- Race. Whites are much more likely to lose vision from AMD than African Americans.
- Family history. Those with im-

mediate family members who have AMD are at a higher risk of developing the disease.

• Gender. Women appear to be at greater risk than men.

Can my lifestyle make a difference?

Your lifestyle can play a role in reducing your risk of developing AMD.

- Eat a healthy diet high in green leafy vegetables and fish.
- Don't smoke.
- Maintain normal blood pressure.
- Watch your weight.

Exercise.

CURRENT RESEARCH

What research is being done?

The National Eye Institute is conducting and supporting a number of studies to learn more about AMD. For example, scientists are:

• Studying the possibility of transplanting healthy cells into a diseased retina.

• Evaluating families with a history of AMD to understand genetic and hereditary factors that may cause the disease.

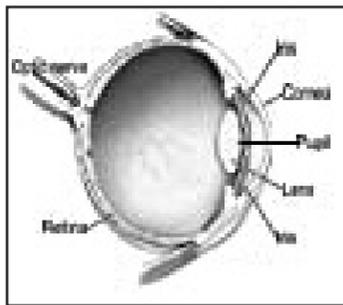
• Looking at certain anti-inflammatory treatments for the wet form of AMD.

This research should provide better ways to detect, treat, and prevent vision loss in people with AMD. This online resource guide provides information about macular degeneration. It answers questions about its causes and symptoms, and discusses diagnosis and types of treatment. It was adapted from Don't Lose Sight of Age-Related Macular Degeneration (NIH Publication No. 02-3462) and Age-Related Macular Degeneration: What You Should Know (NIH Publication No. 03-2294).

The National Eye Institute (NEI) is part of the National Institutes of Health (NIH) and is the Federal government's lead agency for vision research that leads to sight-saving treatments and plays a key role in reducing visual impairment and blindness.

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Traveling: There's Nothing Like A Holiday!

Drive To Sea: Finding A Cruise Ship Closer To Home

by David G. Molyneux

DRIVE TO SEA: FINDING A CRUISE SHIP CLOSER TO HOME

As airline prices, delays and travel hassles increase, cruise lines are adding new home ports so passengers can

drive to their voyage instead of flying.

Home ports for large cruise ships now dot the shores along the coasts of the United States, from Alaska to Massachusetts.

Depending on the season, you may cruise from Seward (Alaska), Seattle, San Francisco, Los Angeles/Long Beach and San Diego on the West Coast; from Galveston/Houston, New Orleans, Mobile (Ala.), and Tampa on the Gulf Coast; from Boston, New York/Bayonne (N.J.), Philadelphia, Baltimore, Norfolk (Va.), Charleston (S.C.), Jacksonville, Port Canaveral (Fla.),

Fort Lauderdale and Miami on the East Coast.

East Coast home port choices for winter keep inching north. Even though this means the first day at sea usually is sweater weather -- at best -- the popularity of driving to the port, and letting the ship take you south, still is rising swiftly.

This winter, ships will be operating regularly, snow storms and all. Here's a sampling of cruises available in two northeastern markets:

New York area: The Norwegian Gem cruises on seven-night trips to the Bahamas and Florida in December, February and March, with 10-night trips to the Caribbean in January and early February.

Royal Caribbean's Explorer of the Seas cruises out of Bayonne, N.J. -- near the Statue of Liberty -- on nine-night and 10-night trips into the Caribbean. The first two days are at sea.

Starting in April, Norwegian will have two ships cruising out of New York, summer and winter.

Baltimore: The Carnival Pride, now based fulltime in Baltimore, will cruise each Sunday this winter, on seven-night trips to Florida and the Bahamas. Itineraries repeat every two weeks, so passengers could do a back-to-back trip, though that would require returning to Baltimore's winter on the seventh day.

In December and January, Celebrity Mercury will cruise out of Baltimore on nine-night trips to Florida and the Bahamas. (In February, March and April, the ship will sail into the Caribbean for 10 nights and 11 nights out of Charleston, S.C.)

Carnival offers the most cruises from home ports scattered around the country. In 1993, the cruise line used four home ports. Now there are 15 in the continental United States.

Norwegian says that 80 percent of its passengers cruising out of New York, Philadelphia, Boston and Baltimore drive to the port.

PLANNING A CRUISE

For travelers, the home port issues are weather, price and convenience.

Weather: One disadvantage in



Guests dine at La Cucina Italian Restaurant on the Norwegian Gem, which sails out of New York this winter. photo: David G. Molyneux

winter is that the first day of your cruise will be cool, so don't leave your jacket in the car. Weather always is a potential issue on winter cruises, even if you leave from Florida, where the first and last afternoons can be chilly on deck. Northerners wanting guaranteed heat in January should consider starting their cruise in San Juan, Puerto Rico.

On its New York cruises, Norwegian guarantees \$100 in shipboard credits if weather causes the ship to be delayed leaving New York by 12 hours or more. So far, the cruise line says it has not had to pay up.

A winter cruise out of New York harbor "is a cool thing," says Kevin Sheehan, chief executive officer, Norwegian Cruise Line. His image is sitting on the deck with plenty of blankets and brandy. Sheehan's first cruise was on a Norwegian ship out of New York. "I took a taxi to the dock from my apartment for \$7." Which brings us to ...

Price: Flying to the port can cost as much as the price of a cruise. For a family of four, driving is substantially cheaper than flying. Parking usually is \$150-200 a week at the port, so if you have a friend who lives nearby, park in his driveway for a week and take a taxi to the port.

A survey in September for cruises in December through March indicated prices as low as \$100 a night, per person for two people, in an ocean view cabin -- or even a balcony cabin on some cruises.

Convenience: Cruise experts always advise passengers to arrive a day early at the port, before their cruise, to get into the vacation mood and to ease any anxiety about being late or rushed to the ship.

Yet when vacationers fly to the ship's port, they add days on both ends that can be long (up early to get there, late coming home) and stressful -- and out of their control (Will the flight be delayed? Will the luggage arrive? How do we get around in the port city?).

These issues can be lessened by driving, and arriving a day or more early with a car offers an opportunity to explore a city, adding another piece to a vacation.

(David Molyneux writes monthly about cruising. He is editor of TheTravelMavens.com.)

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Designing A Smart Garden Takes Work

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 Vermont. 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



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

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

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

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A Family Holiday Tradition Celebrates 10 Years

A Family Holiday Tradition Celebrates 10 Seasons! Sangre de Cristo Ballet Theatre presents Nutcracker, The Ballet

(PUEBLO) Celebrating with fresh choreography, new costumes, and a host of return performers, the Sangre de Cristo Ballet Theatre marks its 10th anniversary production of Nutcracker, The Ballet. Enjoy this holiday tradition on Dec. 3-6 in the Arts Center Theater under Artistic Director, Karen P. Schaffenburg.

Megan Duling reprises the role of Clara, which she danced at the age of eight in the company's very first performance of the holiday classic. Now a seasoned 17-year-old dancer, this is her third appearance in the title role. Four other dancers from the first production also return to this year's performance. Graduating from supporting roles as stars, angels and flowers in the 2000 premiere to lead roles as the Sugar Plum Fairy, Snow Queen and Dew Drop Fairy this year are Grace Lobato, Mimi Diawara, Sydney Gettel, and Rebecca Higgs.

A decade of performances has only served to enhance the experience of enjoying this holiday classic. The Ballet Theatre tenders fresh appeal to its Nutcracker every year through choreography, staging and costume cultivations, while maintaining the integrity of the original story. "In 2000, we did only Act II, plus an original ballet, Glazanov's The Seasons," says Artistic Director Karen P.

Schaffenburg. "Since then, the ballet has been on a journey evolving throughout the years."

Schaffenburg won't reveal all of this year's subtle transformations, but she does hint at the delightful addition of sheep to Act II, portrayed by 5-year-old performers.

Based on the original 1816 E. T. A. Hoffmann story, The Nutcracker and the Mouse King, the Ballet Theatre version reflects the ballet as it was first performed in 1892. It is set to the famous score by P. I. Tchaikovsky. The ballet begins with a Christmas party at the Stahlbaum household, where Herr Drosselmeyer is a favorite visitor. The Stahlbaum's daughter, Clara, falls asleep, and the audience is soon swept up in her dreams of an enchanted world. Scenes include an epic battle between the Nutcracker and the Mouse King, the magical transformation of Clara into a grown-up ballerina and the Nutcracker into a handsome prince, and a journey through a snowy wonderland to the Land of Sweets, where a series of whimsical dances unfolds.

A highlight of every year's production is the guest appearance of community members in the role of Mother Ginger in Act II. Mother Ginger represents a gingerbread house, from underneath whose voluminous skirts appear dancing gingerbread children. This year's Mother Gingers are Kathie Bassett (appearing in the Thursday, Dec. 3 performance at 7:30 p.m.), Ju-

lie Anaya (Friday, Dec. 4, 7:30 p.m.), Joyce Baca Anderson (Saturday, Dec. 5, 2 p.m.), Kay Stone (Saturday, Dec. 5, 7:30 p.m.), and Dacia Shaw (Sunday, Dec. 6, 2 p.m.).

The role of the Sugar Plum Fairy will be danced by both Sydney Gettel and Chrisilla Beaschochea, and the Sugar Plum Fairy Cavalier is danced by returning guest dancer, Jonathon Guise. Anneliese Carlson, Rebecca Higgs and Rebecca Van Dover share the role of the Snow Queen, while the Snow King is danced by Clay Evans.

The role of the Dew Drop Fairy is shared by Mimi Diawara, Paige Ciperly and Grace Lobato. Herr Drosselmeyer is portrayed by Robert J. Doyle. Completing the ensemble are the talented Ballet Theatre residents and stu-



dents from the School of Dance.

This year's performances are sponsored by The Chamberlain Foundation. Tickets are \$8 for children and \$10 for adults. To purchase, call 719-295-7222, or come by the Sangre de Cristo Arts Center Box Office, located at 210 N. Santa Fe Ave., Monday-Friday, 9 a.m. - 5 p.m., and Saturday, 9 a.m. - 4 p.m. For more information, visit online at www.sangredecristoarts.org.

Cashing In On Clutter To Pay For Holiday Shopping

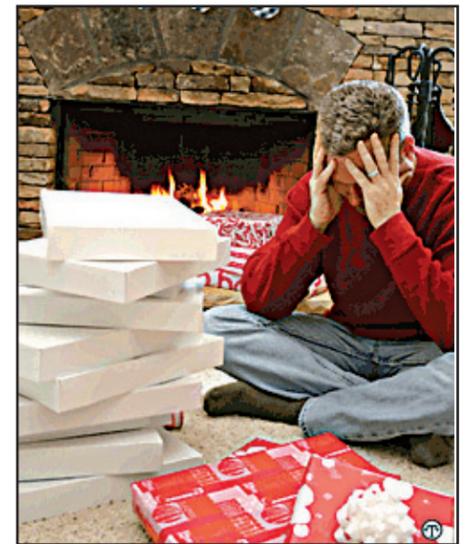
(NAPSI)-If you're like the average American, you've got 35 unused items sitting around your home with a potential resale value of \$670. That figure--along with the economic downturn--helps explain the heightened interest this holiday season in local online classifieds sites as consumers seek ways to fund their gift shopping.

More than 179 million adults have bought, sold or browsed for items on such sites in recent years. Kijiji.com, for example, which strives to be safe and family-friendly, allows users to post ads for free.

"Online classifieds sites are great for helping you generate cash and restore some order to an otherwise chaotic home during the holidays," says Lisa Zaslow, founder of Gotham Organizers, which provides customized clutter-cutting solutions for homes and offices.

According to a recent survey by the research firm Chadwick Martin Bailey, nearly 85 percent of consumers polled say their personal financial situations have stayed the same or gotten worse in the past year, and 60 percent plan to keep to a holiday budget. Here are some tips from the experts on how to maximize your profits.

Step No. 1: Make an Honest Assessment. Admit it: You're never going to use that exercise bike you bought on a whim for anything other than a giant clothes hanger. Nor will you be using that surround-sound stereo you never figured out how to install correctly. If you're expecting guests for the holidays, that's all the more reason for you to re-evaluate



what you should keep. Should you decide those bulky dining room chairs simply can't fit enough people around the table, say, consider listing them on Kijiji in exchange for sleeker ones.

Step No. 2: Know Your Competition. Understand that you're not the only consumer looking for some extra holiday cash this year. Therefore, reconsider placing a \$500 price tag on your antique rocking chair if a similar item is being offered for \$200 elsewhere on the site.

Step No. 3: Know Your Buyers. Try perusing a site's "wanted" ads to help get a better idea of what's in demand. If you see numerous ads seeking a pull-out sofa to accommodate guests, it might be a good idea to list the one that's been gathering dust in your basement the last year.

Step No. 4: Be as Descriptive as Possible. When writing your ad, be sure to include important details like measurements, colors, model numbers and other distinctive features. Adding clear photos of the item, taken from different angles, can also help improve your chances of selling it.

Nearly three-quarters of Americans say they're more likely to use a classifieds site if it has a customer service team that focuses on monitoring and removing fraudulent and offensive ads. In light of that, Zaslow advises would-be sellers to gravitate toward services with such a reputation.

"If you're going to be selling online," she says, "you should consider using a site that keeps things clean and friendly. That's where you'll find the most responsible buyers."

For more information and tips, visit www.kijiji.com

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'Tis The Season... ' Not To Get Scammed

Play it safe while shopping, traveling and using the ATM this holiday by following these simple tips in protecting your financial information while you're out and about:

ATM/Credit Cards:

- Never use an ATM unless you feel completely comfortable. Whether it's a dark street or suspicious people lurking nearby that have you feeling nervous, following your gut is better than risking your safety.

- Make sure no one is observing you when you enter your PIN number at the ATM. Choose locations that are visible and well-trafficked. If you can, combine your trip to the ATM with other errands.

- When using a drive-through ATM, lock car doors and roll up other windows. If you walk up to the ATM, don't leave your car running or unlocked. And never leave your ATM card or other credit cards in your car's glove compartment.

- If your credit cards, checks, ATM or debit cards are stolen, contact

the financial institution immediately and close the affected accounts.

- If a credit card or debit account has been taken over by another person (charges you didn't make appear on your monthly statements), close the account and open a new one. In most cases you need to notify the company (credit union, bank or credit card issuer) within 30 days, so act quickly.

Travel:

- To help ensure uninterrupted service during your time away from home, provide your financial institution with your travel plans before you leave. This enhances the ability to contact you in the event suspicious activity is detected on your account.

- Avoid leaving cards unattended in a hotel room, recreation areas, or in a locked or unlocked vehicle. Take advantage of the safe or security box provided by the hotel for your valuables.

- Instead of carrying a wallet or a purse, use a money belt or a pouch you can hang around your neck, inside your shirt — especially in major tourist cent-

This Senior Safety Page is Proudly Sponsored By Three of the finest Assisted Living facilities in the region; North Pointe Gardens, Trinity Life Gardens and Oakshire Garden Assisted Living. Matt Coffman and all the employees of these fine facilities welcome you to call them for a tour. See their ad below for details.

ers.

Shopping:

- Avoid counting cash or rummaging through personal items while standing at the ATM or in your car

- Find out the store's return and exchange policy before you hand over your credit or debit card. If you have questions that the sales staff can't answer, consider holding off until you have all the information you need to make an informed purchase.

- Review receipts before you sign them, save customer copies, and check these against your account statements. Notify your card-issuer of any errors or suspicious charges.

- When purchasing gift cards, check for hidden fees or time restrictions

for use.

- When shopping online, stick to merchants that have a trustworthy reputation. Read their privacy policy (if you can't find it - that may be a red flag) and find out what security features are in place.

- Make sure your computer has a firewall installed and keep your browser software and anti-virus program updated before entering credit card information.

Listen to Ent's "Using Credit Cards Wisely" podcast for great tips this holiday season. Log on to Ent.com

Submitted by Marilynn Davis, Director, ATM and Card Services, Ent Federal Credit Union. Contact her at 719-550-6030 or mdavis@ent.com.

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Retirees Redefine 'Golden Years'

(NAPSI)-Skydiving may not be the first thing you think of when you consider life in a retirement community, but for a growing number of seniors, it's an example of the type of activity that helps keep them feeling young, purposeful, and living an Optimum Life.

"This was one of the most amazing experiences of my life so far," said 84-year-old Jean Pettit after jumping out of a plane and being greeted by a host of applauding friends and family on the ground. "The only thing to top the skydive would be to take a trip to the moon."

Pettit is part of a growing number of seniors who live in retirement communities focused on "whole-person wellness" obtained through what geriatrician Dr. Kevin O'Neil describes as fulfillment in physical, emotional, purposeful, social, spiritual and intellectual dimensions.

"We know that fulfillment in these aspects of life is a more potent predictor of longevity than one's age or medical condition," he explains.



In Pettit's case, that focus on wellness meant fulfilling a long-time dream to leap from an airplane. For other seniors, such as Alfred Bouey, it meant experiencing American history as it unfolded.

"I felt born again," says Bouey, the grandson of slaves, upon attending the inauguration of President Obama in Washington, D.C. "I never dreamt I would be having one of the most exciting experiences of my life at 84 years old."

Both Bouey and Pettit participated in the "Experiences of a Lifetime" program, offered to residents at selected Brookdale Senior Living communities nationwide. Dr. O'Neil says the program is a key part of the community's Optimum Life philosophy, and a driving force behind many seniors leaving the home environment for community living.

"Today's senior communities offer opportunities for physical activity, social engagement and emotional support that may be more easily accessible than in a home environment," he explains. "They are much more active and fulfilling than what many initially expect."

Other participants in the program have journeyed to the World War II Memorial in Washington, D.C., taken a hot-air balloon ride, and cruised the roadways in a yellow Corvette. Dr. O'Neil explains that while the specific activities may differ, they share a common theme: fulfillment.

"This is further proof that an older person can still dream and do many things," says the skydiving Pettit.

For more information, visit www.brookdaleliving.com.

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Here's Free Grief Support For The Holiday

by Jan Jones

As the holiday season approaches, many get caught up in nonstop, even fran-

tic activities. It means getting together with family and friends and exchanging gifts and memories.

Free Grief Support for the Holidays

Knowing that the holidays can be overwhelming, Montgomery & Steward provides a free grief support series that is available to anyone who has lost someone they love. "Surviving the Holidays," is a three-day series that begins Saturday, Dec. 5 and continues the following two Saturdays, Dec. 12 and 19 from 9 a.m. to 10 a.m. in the banquet room of the funeral home.

The series will be facilitated by Ami Romero, who holds a master's degree in social work and has more than 14 years experience in grief counseling. Romero formerly was the Director of Social Services at Sangre de Cristo Hospice & Palliative Care.

Topics during the sessions will include helpful suggestions including healthy coping skills, formulating and including a plan for the holidays, the importance of holiday rituals and paying tribute to a loved one.

"There is no such thing as closure, but grief support groups can help because you have a safe place to talk where it is okay to be yourself and feel sad," said Romero. "There is no right way or wrong way to handle the day. Anticipation of the holiday is actually worse than the actual holiday, but at the sessions I offer suggestions on how to survive it."

Romero said that the grieving process takes time. Healing happens gradually; it can't be forced or hurried – and there is no "normal" timetable for grieving. Following a death, people sometimes need help to learn how to handle the difference in their lives constructively both during and after the holidays.

"Grief groups not only offer a chance to meet with others sharing a sense of loss, but offer tools to help with the healing process," she said. "Losing someone isn't easy and how people grieve depends on many things including personality and coping style, life experiences, faith and the nature of the loss."

The grief sessions are open to the public and will be held at Montgomery & Steward Funeral Directions, 14th and Main Streets. Pre-registration is suggested by calling 542-1552.

However, when someone is grieving the loss of a loved one it can be an overwhelming and painful time. The loss may have occurred in the last few weeks, the last few months or even years ago. For those who have suffered a loved one's death, holidays can be a time of anger, pain and sadness

The holiday season can be a painful reminder of those who are no longer around and what should be a festive and happy time does not feel like it for those who are grief-stricken. Many grief counselors will tell you that expressions such as "keep a stiff upper lip" and "getting back to normal" and "closure" are not helpful to those suffering a loss. Trying to be cheerful can seem like an insurmountable task and can be exhausting.

Gerry and Dian Montgomery and Marvin Steward, owners of Montgomery & Steward Funeral Directors, understand these feelings and see grieving family

members almost daily.

Since 1922, Montgomery & Steward has been the only locally owned and managed funeral home, have become a leader in providing numerous innovative services to families that have suffered a loss.

The funeral home was the first in the community to offer an obituary Internet web page and online condolences, state-of-the-art audio and visual equipment for personalized memorials, a Kids' Kove for children, a funeral museum and a grief library.

"You never become used to people suffering the loss of someone they love," said Gerry Montgomery. "No one gets past the pain; they must go through it, hopefully, with the ultimate goal being to live life to the best of their ability. For many people, this time of year is especially hard to get through and that's why we decided to offer grief support.

Tips To Get More From Medicare

(NAPSI)-Whether you're newly eligible for Medicare or a long-time beneficiary, there may be ways to ensure you're getting the most out of your plan. Experts offer these five simple steps:

Step One: Review your medical spending--Review your records and receipts to see how much you spent on health care. Include charges from physicians, hospitals and pharmacies. Many insurance companies provide annual summaries that track your spending for you. You can also ask your doctor's office or pharmacy for information.

Step Two: Identify future health care needs--Think about whether you have a condition that requires ongoing care, whether you need to stay on your current medications or if you need annual screenings.

Step Three: Think about what you need from your Medicare plan--Here are some things to consider:

- Cost--How much will you pay for premiums, deductibles and copayments?
- Benefits--Does the plan include prescription drug coverage? Does it include additional benefits, such as a gym membership?
- Doctor and hospital choice--Do the doctors, hospitals, pharmacies and other providers you use accept the plan?

Step Four: Explore your options--There are many resources that can help you

understand all the plan options available:

- State Health Insurance Assistance Program--All states have a State Health Insurance Assistance Program (SHIP) that gives free local health insurance counseling. For contact information, visit www.medicare.gov/contacts/.
- The Medicare Web site (www.medicare.gov)-- This helps you find and compare Medicare prescription drug plans and health plans in the area. You can also call 1-800-MEDICARE (1-800-633-4227).
- AHIP--The Web site www.healthdecisions.org/guide links to an interactive online publication from the health insurance industry trade group, America's Health Insurance Plans.

Once you understand the options available to you, you can visit the Web sites of the specific health plans and compare. Use tools such as those available at www.humana-medicare.com/humana-medicare-drug-plan/medicare-rx.asp to compare plans, calculate prescription costs and learn about value-added wellness programs.

Step Five: Find out if you qualify for extra help--If you have limited resources, you may qualify for help paying for your Medicare health coverage. To find out if you qualify, contact the local Medicaid office or call the Social Security Administration at (800) 772-1213. If you use a TTY, call (800) 325-0778.

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DEC. 3: BBQ Beef/Bun, Baked Beans, Cole Slaw, Ambrosia.

DEC. 4: Tomato Swiss Steak, Mashed Potatoes, Zucchini, Wheat Bread, Lime Pear Jello, Orange.

DEC. 7: Chicken Cordon Bleu, Scandinavian Vegetables, Cherry Fruit Jello, Wheat Bread, Chocolate Pudding.

DEC. 8: Sloppy Joe/Bun, Baked Beans, Mixed Green Salad/Ranch, Apricots.

DEC. 9: Roast Pork Loin, Glazed Sweet Potatoes, Zucchini/Tomatoes, Wheat Bread, Applesauce.

DEC. 10: Porcupine Meatballs, Broccoli, Harvard Beets, Wheat Bread, Fruit Cocktail, Oatmeal Cookie.

DEC. 11: Pinto Beans/Ham, Peas/Carrots, Cornbread, Ambrosia.

DEC. 14: Cabbage/Beef Bake, Corn,

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DEC. 18: Chicken a la King/Biscuit, Stewed Tomatoes, Mixed Green Salad/Italian Drsg., Choco Pudding.

DEC. 21: Green Pepper Steak, Scalloped Potatoes, Zucchini, Wheat Bread, Chocolate Ice Cream.

DEC. 22: Spaghetti/Meatballs, Green Beans, Wheat Bread, Orange Carrot Jello, Fruit Juice.

DEC. 23: Beef Pot Roast/Potatoes, Carrots/Onions, Cole Slaw, Wheat Bread, Cherry Fruit Jello.

DEC. 24: Egg Salad Sandwich, Two Bean Salad, Strawberry Applesauce

DEC. 25: Closed-Merry Christmas!

DEC. 28: Burrito/Green Chili, Refried Beans, Mexican Corn, Wheat Bread, Blush Pear Dessert.

DEC. 29: Chicken Cacciatore, Linguini, Italian Blend Vegetables, Wheat Bread, Spiced Fruit Jello.

DEC. 30: Tator Tot Casserole, Capri Mixed Veggies, Tomato/Cucumber Salad, Wheat Bread, Strawberries/Pineapple.

DEC. 31: Beef Stew, Confetti Rice, Three Bean Salad, Wheat Bread/Margarine, Apricots.

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Finances: Create And Keep Wealth

Asset Allocation Is Dead..... (Or Is It?)

by Ron Phillips

That is what I have heard lately. I read a lot of investing industry magazines and I have run across quite a few headlines declaring asset allocation dead. You may have seen some yourself. It makes for a sensational headline but I have to disagree on this short-sightedness. Fortunately, some things really do last the test of time. And this strategy is one of them. It was even promoted by Warren Buffett's mentor Ben Graham.

As a reminder, asset allocation is the process of determining your risk tolerance and crafting a portfolio of unique asset classes that work together to provide upside return and minimize down-

side risk. The goal is to capture most of the stock and bond market return while holding onto more of your principal during major market meltdowns.

The key benefit of asset allocation is MINIMIZING RISK. And in practice it does actually work. For example, a growth-oriented client of mine was down in value by about 24 percent during the big drop earlier this year (he was fully asset allocated into more than a dozen unique categories and investment styles). Well, that's nothing to be proud of. I don't want any clients' accounts down even a fraction of a percent. But we have to look at the performance relative to a benchmark. The S&P 500 was down

about 48% during this same time. So if your neighbor was fully invested in the S&P and you had this asset allocation you "outperformed" her by over 20 percent.

In dollar terms \$100,000 would have turned into about \$76,000. Your neighbor's hundred thousand would have been \$52,000. Right away we can see the benefit of losing less...minimizing risk. Also, your higher account value has less of a struggle back up. If your more-conservative portfolio went up only 30 percent you would have \$98,800. If the S&P 500 investor went up 45 percent they would still be below your value during the decline: \$75,400.

So how do you create an asset allocation?

The first step is to figure out your risk tolerance. In my book there is an entire chapter on this strategy along with five questions that can guide you toward a specific allocation (along with percentages and pie charts). You can also find dozens of these questionnaires on the internet. Do a Google search for "asset al-

location questionnaire" and you will find many good ones from money-zine.com, smartmoney.com, yahoo.com and others.

The next step is to see what percentages are recommended for the various asset classes. It may range from a few percent to over 15 percent into certain assets. Some of the investments may be different-sized stocks, different styles of stocks, US corporate bonds, government bonds, international stocks and bonds, commodities, cash, foreign currencies, "short" investments and more. These allocations assume a certain amount of investing knowledge.

Next you simply invest as recommended or tweak it to your liking. Here's to a prosperous new year and to minimized risk.

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 RonPhillips@RPAdvisor.com.

Using A Pro In Elder Care

(NAPSI)-A growing number of families are finding help in caring for an older loved one. They're turning to the services of a geriatric care manager, or GCM.

It's the role of the GCM to assess the older person's needs and then make recommendations about the kind of care they believe is best for the older adult and how to pay for it.

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- They may recommend live-in care when appropriate in place of more expensive alternatives or identify free or low-cost products and services that may be available.
- They could help a family realize all possible benefits from private insurance and public programs including those from the Veterans Administration, Medicare and Medicare Part D.
- They could show how to avoid expensive duplication of services.

To learn more or to find a GCM, visit www.caremanager.org or call (520) 881-8008.



Vaporizing The Gas-Tax Myth

by Jack Finn

(NAPSI)-Americans hate the gasoline tax about as much as they love their cars.

Unfortunately, President Dwight Eisenhower's grand interstate highway system is reaching the end of its useful lifespan, and the gas tax that paid to construct it is running on empty.

This is unwelcome news to the American driver, suffering through the current economic downturn and painful \$4-per-gallon gas that preceded it.

Many comforted themselves with the notion that filling up at the pump pays for their roads in full. That is a myth:

- There is no such thing as a free road. If you have paid off a mortgage, you know there are always costs to home ownership. Renovations, expansions and simple upkeep are necessary and expensive. Simply paying off the original financing on a transportation project doesn't mean it's paid for either.

• Roads don't pay for themselves. Research from the Texas Department of Transportation has compared how much gasoline is consumed on a roadway with

how much gas tax that generates, revealing that no road completely pays for itself over a 40-year lifespan.

• We've run up a huge transportation tab. Crumbling roads, rusting bridges and congestion are all signs we've deferred too much maintenance. A national commission that studied our surface transportation needs said we need to invest at least \$225 billion annually for the next 50 years to upgrade the system.

• The gas tax isn't what it used to be. The federal gas tax, set at 18.4 cents per gallon, was last increased in 1993. A combination of inflation, changing driving habits--due in part to higher gas prices--and better fuel economy in our cars has robbed its purchasing power. The fund is broke and needed an additional \$15 billion in the last year alone.

While almost every other U.S. policy demands we move away from a dependence on oil, our transportation system is almost entirely funded by using more of it.

Let's consider an increase in the gas tax. It's a bitter pill to swallow, but it's the only way in the short term we can safely maintain our roads and ease congestion, which costs every U.S. traveler \$750 a year. A gas tax increase between 5 cents and 8 cents each year during the next five years will cost only \$10 to \$20 each month per car.

In the long term, we should move toward solutions that actually charge people for the roads they use, including a vehicle miles traveled user fee, congestion pricing for peak hours and more toll roads.

Such efforts will encourage Americans to be less dependent on oil, use more public transit and properly invest in infrastructure. To learn more, visit www.hntb.com, www.ibtta.org and www.artba.org.

Jack Finn is the national director of toll services for HNTB Corporation.



Senior Beacon

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

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

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

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Time Pieces of all Sorts and Sizes

Senior Community Update



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 11:45am. They meet at the Memorial Recreation Center at 230 E. George Drive.

For all the info on this Senior Citizen organization call Katherine at 647-8969 or Nan at 547-3944.

LOU GEHRIG'S DISEASE SUPPORT GROUP

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

OWLS MEETING

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

RIDE TO CHURCH?

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

GENEALOGICAL SOCIETY

"The Southeastern Colorado Genealogy Society holds regular meetings on the second Saturday of the month

beginning at 2:00pm in the Meeting Room "B," Robert Hoag Rawlings Library, 100 Abriendo Ave., Pueblo. There is a continuing Refresher/Beginners class starting at 1:00PM. Call 250-5782 for details." Guests welcome and there is no charge.

SRDA DECEMBER 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.

AARP SCHEDULE OF ACTIVITIES FOR DECEMBER 2009

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

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

PEOPLE ON MEDICARE

People on medicare! It's nail-biting time again for Medicare consumers wanting to enroll or make changes in their prescription drug plans. the Annual enrollment period begins November 15 and ends December 31.

Starting October 1, - but not before! (emphasis added) - sales agents can and will target seniors to favor their plans. dick jackson from the state division of insurance will be speaking to medicare people on where the sales agents' marketing "boundaries" are. He will be making three presentations including: the golden age center in Cañon city on monday, september 28, 2009 at 12:30 pm; Salida community center on September 29, 2009 at 12:45 pm and; leadville senior center on September 30 at 12:45 pm. the presentation will last approximately one hour and It's free. Call 1-877-610-3341 with your questions.

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.

YOUNG PHILANTHROPISTS

The Young Philanthropists Foundation is a 501(c)(3) organization whose mission is to give kids the power to change our world through philanthropy and volunteerism. The organization has a goal to bring the Penny Harvest program statewide within 10 years.

For more information about the Young Philanthropists Foundation, please visit www.yppfoundation.org.

For more information about the Penny Harvest, please visit www.penny-harvest.org/colorado.

BELLS OF CHRISTMAS CRAFT SHOW

Thanksgiving is almost here and Christmas is sneaking up on us. If you are interested in purchasing a variety of holiday gifts, the 4-H Leaders Group Bells of Christmas Craft Show might be for you!

The sale will be held December 5 and 6, 2009 at the Creative Arts Building at the Colorado State Fairgrounds from 9:00 A.M. to 4:00 P.M. on Saturday and 10:00 A.M. to 3:00 P.M. on Sunday. There is no admission. GREAT FOOD will be served both days by the 4-H youth who are raising money for the 2010 4-H Exchange Group. Come support the 4-H leaders and youth. For more information on the sale, contact the Extension Office at 583-6566.

HOLIDAY FASHION PREVIEW & GOURMET LUNCHEON

Proceeds benefit the Assistance

League's Operation School Bell. Join the festivity December 5, 2009; doors open 11am at the Pueblo Convention Center. Decorated in a winter wonderland filled with holiday delight, experience a delectable gourmet meal prepared by top chefs of the Pueblo Convention Center.

Enjoy a professional fashion show presented by Dillard's. Entertainment, prizes, gifts and fun! Purchase tickets beginning October 2009 for \$45.00. Please call Pat Klomp for more information (719) 543-2043.

ENT SERVICE CENTERS TO COLLECT FOR COLORADO FOOD BANKS

The season of giving is approaching and Ent Federal Credit Union is making it easy to give. Now through December 31, Ent's Colorado Springs and Pueblo locations will again participate in the annual Care and Share Holiday Care Drive - which makes it possible for Care and Share to partner with over 400 human services agencies and provide food to nearly 25,000 people every week in Southern Colorado.

Donations in the Denver area can be dropped off at Ent's Denver service centers to benefit Denver's Food Bank of the Rockies - an agency that provides food supplies to more than 1,000 hunger-relief programs. Last year, the Food Bank of the Rockies distributed over 26 million pounds of food to those in need.

Most needed non-perishable food items include canned meat and tuna, canned fruits and vegetables, canned meals, canned and bagged beans, canned soup, pasta, peanut butter and powdered milk.

For more than 11 years, Ent service centers have served as drop-off locations for non-perishable food and monetary donations to benefit local families in need. To learn more about the agencies Ent has partnered with, visit www.CareAndShare.org and www.FoodBankRockies.org.

To easily locate an Ent Service Center, visit Ent.com/locations.

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Proceeds benefit the Assistance League's Operation School Bell. Join the festivity December 5, 2009; doors open 11am at the Pueblo Convention Center. Decorated in a winter wonderland filled with holiday delight, experience a delectable gourmet meal prepared by top chefs of the Pueblo Convention Center.

Enjoy a professional fashion show presented by Dillard's. Entertainment, prizes, gifts and fun! Purchase tickets beginning October 2009 for \$45.00.

Call Pat Klomp for more information (719) 543-2043.

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ANCIENT WWII VET needs used portable oxygen concentrator or repair service. Phone 542-3032. #1109

NO TIME.... USE MINE! Can't get out? I will run your errand's in the cold. Call Virginia at 561-1384 or 214-6007. #1209

CATNAPPER POWER CHAIR/RECLINER. For those who need assistance to stand from a sitting position. Excellent condition. Battery back-up. \$250.00. Call 595-9938. #1209

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EXPERT CARPET INSTALLATION Carpet repairs/restretch. Over 30 years experience. Ruben Griego. Call Daytime 320-9584 or evening,

542-1207. #1209

TWO SPACES: in Veterans Court of Honor. Lot #221. \$750.00 plus transfer fee. Call at 719-647-0755. #1109

TOWNHOUSE FOR SALE: One level floorplan. Two bedrooms, 2 baths, walk-in closets, vaulted ceilings, fans in each room, AC, fenced in rear, \$170K. 350 Field Ave. Cañon City. 276-0243. #1109

SENIOR MALE seeks roommate to share large, furnished Pueblo West home. Lake view! Large deck, quiet, includes all utilities, direct t.v.. \$500 per month. (719)242-6465. #1109

SALE: Upright freezer. 20 cubic feet - slot machine - sing-a-long system - stereo & speakers - treadmill. 1714 Lynwood. Other items for sale. Call 569-2554. #1109

24/7 SENIOR HOME CARE: Your home or mine! Experienced, reliable, compassionate. Med. certified, CPR, First Aid. 671-4316. #1109

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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.

and style. Will come to your home. Seniors & shut-ins only. For appointment call Sally at 719-565-7134. #1009

FOR SALE: Timeshare at Stormy Point Village, Branson, MO. List price is \$17,900, sell for \$11,400. Two bedroom (can sleep 6). Call 719-583-2042. braveday@socolo.net #0809

IF YOU NEED A PART-TIME CNA in your home. Call Diane, 544-2710. Experienced, reliable, references. #0909

EXPERIENCED PCP (PERSONAL CARE PROVIDER). References, Days. Local calls at 289-1120. Ask for Carol. #0809

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shopping. Southside. Feel free to call, 564-2157. #0709

HANDYMAN SERVICES: Painting, home repairs, tile, etc. FREE ESTIMATES! (719) 214-0563. #0709

FOR SALE: Mobility Power Chair! It Can Be Pushed. Like new! At cost it was \$3,000. Asking much less. Call 543-0217. #0709

NO TIME....? USE MINE!! Can't drive? Can't get out? I run errands. Call Virginia, 719-561-1384 or 719-214-6007. #0609

HOSPITAL BED, electric with mattress. \$400.00. 719-406-5400. #0609

FOR SALE: 1971 Mobile Home. 3 bedrooms, 1 bath, 4 sheds. Nice yard. 543-5607. #0609

ALTERATIONS BY ABE & ROBYN CAMHL. Wedding gowns and formal wear. All types of clothing. Men and women. Forty years experience. Se Habla Espanol. 719-595-1231 or 719-250-9354. #1109

LOOKING FOR AN AVON REP? Call me today! Hailey Hollins, 719-547-3808 or www.youravon.com/hollins. Join AVON today for just \$10! #0110

WANTED: CERTAIN 45rpm records and LP albums from the 1950s and 1960s. 566-7975. #1009

December Events Western Museum Mining/Industry

Polar Express Train Display:

Can you hear the bells? Come to the Western Museum of Mining & Industry to see a Lionel model train-featuring scenes from the movie "The Polar Express". Display courtesy of Palmer Lake Fire Trustee Gary Coleman. Customary admissions apply with \$1 from each admission going to support the Palmer Lake Fire Dept. Open Monday - Saturday 9:00 a.m. - 4:00 p.m. through December. Located at 225 North Gate Blvd. (I-25 at exit 156A). Visit www.wmmi.org for more information.

Special Exhibit - Full Steam Ahead!

Through December 31 - Last Weeks! Join the Western Museum of Mining & Industry in celebrating the work of photographic pioneer, William Henry Jackson. This visually engaging exhibit explores the multiple roles of photography as art; promotion; and documentation in the late 1800's. Museum located at I-25 Exit 156A. Visit www.wmmi.org for more information.



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Sangre De Cristo Arts Center Holiday Exhibitions

OWN YOUR OWN HOLIDAY ART EXHIBITION & SALE

White Gallery— November 18 through January 9, 2010

Own Your Own Holiday Art Exhibition & Sale will fill, wall-to-wall, our largest gallery with the best selection of original affordable fine art and fine craft artworks. This exhibit features over 60 artists working in oil, pastel and watercolor, ceramics, metal and fiber. Artistic styles range from traditional and functional to contemporary and decorative. This is an opportunity to buy during the holiday season, at affordable prices, and take the work home with you at the time of purchase. Extended hours allow for more shopping time! Open Mondays, November 23 through December 21 from 11 a.m. to 4 p.m. and 11 a.m. to 7 p.m. Thursday, December 3, Friday, December 4 and Saturday, December 5. Come early, the best goes quickly.

AFRICAN ETHNO ART

King Gallery— October 24 through February 6, 2010

West Africa has a long and complicated history that is reflected in its art forms. A product of geography and the trans-Atlantic slave trade, one can find an interesting blend of Muslim, Christian and Indigenous cultures mingling together

in West African art. African Ethno Art features art from seven countries including: Ghana, Cote d'Ivoire, Mali, Niger, Burkina Faso, Nigeria and Cameroon. Each piece in this exhibition was collected by Larry Fancher of Pueblo. Fancher personally travels to these countries to meet the artists, collect art and experience the culture.

With a long record of metal work, this region produces beautiful brass sculpture; the highlight of this exhibit. Most of the pieces are examples of lost wax casting. Lost-wax casting is the process by which a bronze or brass is cast from an artist's sculpture. The sculpture is created in hollow wax covered by a thick clay mold. When the mold is fired, the wax melts leaving a hollow impression in the mold. The artist then pours the bronze or brass into this hollow area to create the sculpture. Lost-wax casting was widespread in Europe until the 18th century, when a piece-mold process became predominate. The process, however, is still widely used in West Africa.

Cloth and beaded jewelry are also featured in this exhibit. The wrapper, often called a kaftan or boubou, is the traditional female attire in many West African countries. The formality of the wrapper is often based on the fabric used to create

the garment. This exhibit provides a lively selection of fabric collected mainly from Ghana and Niger. Types include: batik, tie-dye and fancy print.

The pieces in this exhibit were carefully selected to present a broad view of the art and culture of West

Africa. It includes many different art forms such as brass statues, cloth, weaving, batik, beads, shell and wood masks and statues. Most of the pieces are available for purchase. Cloth and jewelry are available for purchase in the Own Your Own Holiday Art Exhibition and Sale and Gift Shop.

JOHN & DOROTHY MENDOZA

Regional Gallery— October 31 through January 30, 2010

This exhibit combines the work of one of Pueblo's dynamic husband and wife artistic teams, John and Dorothy Mendoza. They have been living and working together for decades to reach new artistic heights.



The work of John Mendoza is a diary of the man and his view of life. His watercolors include themes of romance, nostalgia and natural beauty with burst of color. They are gentle yet passionate, simple yet detailed, bold yet subtle and concrete yet abstract. Vertical and horizontal thrusts that dominate his work sweep downward from the basic motif in a wash that is essential to the painting as a whole. This is the signature in his work.

Dorothy Mendoza, a native of Colorado, prefers painting with watercolor and gouache, an opaque watercolor medium. She also loves working in oils, acrylics and mixed media. Recently, Mendoza has used the collage process of layering different papers to increase the textural element of her paintings. Constantly experimenting with new techniques, she says, "There seem to be many artists within me. On any given day, I may begin work with a large brush in loose transparent washes, and about an

See "Arts" Page 22.

ORAL HEALTH TIP FOR SENIORS

by Ned High

Welcome to the return of Oral Health Care for Seniors, a monthly series of columns designed to help readers of this newspaper achieve better oral health. It is sponsored by Oral Health Awareness Colorado!

How can I take care of my teeth?

- Brushing twice a day with fluoride toothpaste and a soft-bristle brush are as important as ever.
- Flossing removes plaque between the teeth and below the gum line that your toothbrush cannot reach.

What are some of the problems I should watch for?

- Most people don't realize the importance of taking care of their gums.
- Gingivitis is caused by the bacteria found in plaque that attack the gums.
- Symptoms of gingivitis include red, swollen gums and bleeding sometimes when you brush.
- If you have any of these symptoms, contact your dentist at once.
- Gingivitis can lead to more severe gum disease if problems persist.
- Three out of four adults over age 35 are affected by some sort of gum disease.
- In gum disease, the gums begin to recede, pulling back from the teeth.
- In the worst cases, bacteria form pockets between the teeth and gums, weakening the bone.
- All this can lead to tooth loss if untreated, especially in patients with osteoporosis.

What are the signs of oral cancer?

- Oral cancer most often occurs in people over 40 years of age.
- See a dentist immediately if you notice any red or white patches on your gums or tongue.
- Watch for oral sores that fail to heal within two weeks.

Should I be concerned about dry mouth?

- Dry mouth happens when salivary glands fail to work due to disease, certain medications or cancer treatment making it hard to eat, swallow, taste and speak.
- In certain cases, such as radiation therapy, dry mouth can lead to severe complications, which is why it is important for you to see a dentist immediately before beginning any form of cancer treatment.
- Drinking lots of water and avoiding sweets, tobacco, alcohol and caffeine are some ways to fight dry mouth.
- Your dentist can prescribe medications to fight severe dry mouth.

Maintaining your overall health.

- Studies have shown that maintaining a healthy mouth may keep your body healthier and help you avoid diabetes, heart disease and stroke.
- The best way to achieve good oral health is to visit your dentist for an examination and cleaning at least twice a year.

*Source: Academy of General Dentistry
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

Turning 65?
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Dian & Gerry J. Montgomery

Marvin F. Steward



In an effort to provide the finest service and resources, Montgomery & Steward Funeral Directors' top priority was to expand our facility to continue to meet the needs of the families we serve. We believe we have achieved that goal.

We now offer a larger chapel and reception area, additional visitation rooms, handicap accessible restrooms and elevator, Kids' Kove (our children's play area) and a grief resource center.

Since 1922, our pledge has always been to provide quality care and personalized service to families of all faiths and ethnic origins. We promise to continue that tradition as long as our funeral home bears the names Montgomery & Steward.

If you haven't visited us yet, stop by today and we will be glad to give you a tour.



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Understanding Osteoarthritis For You!

(NAPSI)-Osteoarthritis (OA), the breakdown of cartilage in the joint, is the most common form of arthritis among Americans today. The disease primarily affects weight-bearing joints such as the knee. Although a variety of conditions can result in knee pain, it is important to pay careful attention to your symptoms to determine if your pain is a result of OA. Dr. Robin West of the University of Pittsburgh Medical Center answers a few questions to help you better understand knee OA and the available treatment options.

What are some of the symptoms of knee osteoarthritis?

The most common symptoms of knee OA are pain, swelling and stiffness of the knee. As the disease progresses, other symptoms may include limitations in range of motion and clicking or catching of the joint. If you are experiencing any of these symptoms, contact your doctor to determine which treatment is best

for you.

What kind of doctor should I see about my knee pain?

For the most part, your primary care doctor can diagnose osteoarthritis of the knee, but for more in-depth treatment, your doctor will most likely refer you to an orthopedic surgeon or a rheumatologist. The specialist will help you begin the course of action that is best for you based on the current state of your osteoarthritis.

With so many treatments out there, how do I know which one is right for me?

Only your doctor can tell you which type of treatment is right for you. Doctors often recommend over-the-counter pain relievers for mild OA. But as the disease progresses, it is important to visit your doctor regularly to make sure that you are using the most appropriate treatment.

Viscosupplementation is a commonly prescribed treatment that lubricates

the joint to reduce pain and stiffness. One such treatment, Euflexxa® (1% sodium hyaluronate), is used in cases of mild to moderate knee OA after unsuccessful treatment with exercise and simple analgesics.

I have food and medication allergies. Is there anything I should be aware of when deciding on a treatment option?

It is always important to pay close attention to the medications that you put in your body. Make your doctor aware of all of your allergies. When it comes to viscosupplementation treatments, people with allergies to avian products, including eggs, or manufacturing chemicals such as formaldehyde should ask for a therapy that is not manufactured using those elements, such as Euflexxa, to eliminate the risk of related reactions.

What activities will contribute to the progression of OA and which ones will not?

Low-impact activities, such as

biking and swimming, are ideal for knee OA sufferers because they allow the knee to move while reducing stress on the joint. Whereas low-impact activities are beneficial to the arthritic knee, activities with a great deal of pounding on the joint, such as basketball and tennis, can increase the knee's wear and tear, furthering the progression of the disease.

For more information about osteoarthritis, talk to your doctor, and visit www.euflexxa.com to learn more about this treatment.

It is recommended to avoid strenuous activity or prolonged weight-bearing activities such as jogging or tennis within 48 hours following intra-articular injection.

Ed. Note: You simply MUST speak with your doctors before taking this or any medication.



Charlene Dengler: Navigate The Holidays With No Dietary Hangover

Here it is once again; the most wonderful time of the year! At least in many ways it is the best time of year with family reunions, friendly celebrations and lavish parties that herald the arrival of a newborn King and a new year. In addition, for some, the holidays bring some difficult memories and emotional eating concerns. However, after all the massive merrymaking and memory minding is over, often one is left with the aftermath of dietary indiscretions and a not so happy full year of resolutions to undo what took only six weeks to acquire.

This year let's examine ways to avoid the pitfalls of holiday food mad-

ness while still savoring the delicacies which delight so much. It has been said about business many times, but the saying applies as well to this situation: Those who fail to plan, plan to fail! Thinking through the week ahead, being aware of all the opportunities for "falling off the health wagon" and planning in advance can allow you to be in control of what to avoid and where you can feel free to let yourself go a bit.

Since everyone has a different schedule, these are general guidelines to assist in being victorious over the holiday hullabaloo. Way back last January I touted the benefits of keeping a food journal and for those who implemented that technique it is a habit by now, and hopefully one that is serving you well. Research continues to indicate that keeping a food diary is a proven method to holding one accountable for their intake, revealing patterns that lead to emotional eating, and keeping a food journal helps one to lose on average 15% more weight (15% of 10 pounds is 1½ pounds) than those who don't. This is a difficult time of year to try developing such a discipline, but it may work to provide some restraint for those who find it particularly difficult to focus on their health during this time of year.

Another effective method which also encourages natural detoxification is to only eat fresh fruit and fruit juice until noon every day. There aren't many office parties or open houses before noon during the week and it is one way to avoid the typical donuts or special holiday coffeecakes that only serve to clog up the digestive track and contribute bloat, constipation and pounds. While mentioning coffee, one might consider a healthy alternative to drinking regular coffee which only dehydrates the body, wreaks havoc on the pH of the system and, for some, can cause the jitters or a caffeine crash. Recently available on the market, is a much better coffee that is actually helpful for many health imbalances in the body.

While munching on a whole variety of delicious fresh fruit, you can plan the rest of your day's intake and gauge which delectable delights you will partake of. Remember, avoiding the dietary hangover is not about total deprivation, but about reasonable indulgence. If you have an evening party where you know you want to let your guard down more, keep lunch choices to a minimum while still getting all three food components of protein, carbohydrate and small amount of fat. Although you should never skip meals, calories do count and the grand total could end up on your hips unless you keep a gate on your lips.

Before leaving for the evening event, try to have a healthy snack that is low in sugar, salt and calories but high in fiber. A salad or crudites, better known as raw veggies, would be a great choice. Arriving at the party famished could be embarrassing and also cause your best efforts at restraint to come completely un-

done. The unhappy fact is that the more sugar and fat you consume, the more the body craves those selections; thus, the ongoing challenge of adding unwanted pounds. Ensuring that about 75% of your intake is fresh fruit and veggies will not only reduce the intake of the unwanted calories, but keep your digestive system regular, keep the scale in a holding pattern, and boost your immune system to boot!

One last recommendation that is vital to beating the battle of the bulge during the happy holidays is to get some form of exercise every day. At least 20-30 minutes is the minimum that should be routine for every living, breathing human being. The body was designed to have some form of aerobic, strength and stretching movement on a regular basis. Even 10 minutes broken into 2 or 3 segments is better than nothing. Studies have shown that no matter what age, everybody benefits from some form of physical activity. Give yourself a gift this season, a gift of good health by following a new wellness tip. With some careful forethought, the bloat, water retention, weight gain and guilt can be held at bay so that it will truly be a happy new year. Cheers!

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

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Weird News

from page 4.

charge, legislator Mattie McGrath begged colleagues to keep the current, more generous standards: "(Modest drinking) can make people who are jumpy on the road, or nervous, be more relaxed."

Latest Religious Messages

-- "Bonnet books" are a "booming new subcategory of the romance genre," reported The Wall Street Journal in September, describing "G-rated" Amish love stories that sell well among outside readers but have found an even more avid audience among Amish women themselves. The typical best-seller is by a non-Amish writer, perhaps involving a woman inside the community who falls in love with an outsider. In one book described by the Journal, the lovers "actually kiss a couple of times in 326 pages."

-- More Sharia Weirdness: (1) The radical Islamist group Al Shabaab in Somalia recently began accosting and beating robbed women whose bras made their breasts (even though covered) look too provocative. One mother told Reuters in October that police told her that any "firm(ness)" must be natural and not branched. (2) In September, prominent Egyptian scholar Abdul Mouti Bayoumi of al-Azhar University urged the death penalty for people selling virginity-faking devices that make women appear to bleed on their wedding nights. One such gadget, made in China, was openly for sale in Syria for the equivalent of about \$15, according to a September BBC News report.

Questionable Judgments

-- "Ultrarunning" (whose signature event is the 100-mile marathon) takes such a degree of commitment that 5 to 10 percent of participants are said even to have permanently removed their toe-

nails in order to eliminate one of the potential sources of runners' discomfort. A sports podiatrist told the New York Times in October that many "ultras" consider their toenails "useless appendages, remnants of claws from evolutionary times," but on the other hand, said one ultrarunner, "You know any sport has gone off the rails when you have to remove body parts to do it."

-- After her two kids, ages 5 and 3, died in a house fire in Rialto, Calif., in May, Viviana Delgado, 27, worked her way through the stages of grief until deciding in October on one final tribute. She turned the vacant, charred dwelling into a showcase haunted house for Halloween. To the average visitor, it's just a spookily decorated house, but neighbors know that kids died inside, and they know what the two tombstones in the front yard represent.

Least Competent People

(1) Walking: Daredevil Scottish stunt bicyclist Danny MacAskill, whose electrifying feats are featured on popular YouTube videos, suffered a broken collarbone in October when he tripped on a curb while out for a walk in downtown Edinburgh. (2) Truck-Driving: Phillip Mathews, 73, whose logging truck is equipped with a tall boom arm to facilitate loading, forgot to lower the arm after finishing a job in Bellevue, Iowa, in October, and when he returned to the highway, the boom proceeded to snap lines on utility poles he passed for the next 12 miles until motorists finally got his attention.

Recurring Themes

The British Health Care Bureaucracy: (1) When social workers praised the progress 10-year-old Devon Taverner was making with her prosthetic leg (necessary because of a birth defect), bureaucrats terminated her disability payments, which instantly made her life harder. For example, the lack of a car allowance means she cannot travel without, each trip, removing and re-attaching the prosthesis. (2) On the other hand, Britain's High Court ruled in September that inmate Denis Roberts, 59, a murderer, was entitled to free surgery to remove a birthmark, and the National Health Service in August granted a free prescription for Viagra to recidivist sex offender Roger Martin, 71, whose latest conviction, last year, involved an 11-year-

old boy.

Good News!

(1) The epic drought that hit central Texas this year, causing a 30-foot drop in the water level of Lake Travis near Austin, also helped police solve three stolen-vehicle cases. Of the three exposed at the bottom of the lake in July was one, with key still in the ignition, missing since 1988. (2) Emergency-room doctors writing in the Archives of Surgery in September reported that light alcohol-drinkers survived brain injuries better than either non-drinkers or heavy drinkers.

Animal Weird News

-- CNN, reporting from the London Zoo in August, described the excitement surrounding news that the zoo would soon acquire a 12-year-old male gorilla from a preserve in France. Zoo officials were pleased, but its three older female gorillas were almost ecstatic. Shown posters of "Yeboah," the male, female "Zaire" "shrieked in delight"; "Effie" wedged the poster into a tree and stared at it; and "Mjukuu" held the photo close to her chest, "then ate it."

-- Gay Vulture Tricks: The births of two chicks on the same day at the Jerusalem Biblical Zoo in April was unusual enough but especially noteworthy because of the birds' lineage. Their fathers were a gay vulture couple about 10 years ago, according to a report in the Israeli daily Haaretz, and zoo caretakers provided them an artificial egg to "incubate" until they could replace the egg with a just-hatched vulture, as if the male-male couple had birthed it. In "an insane coincidence," said a zoo official, the two males eventually separated and paired with females, and those females hatched eggs on the same day last April. Two weeks ago, according to Haaretz, the two chicks achieved independence on the same day and were moved to the zoo's aviary.

-- Among the species discovered recently in Papua New Guinea were tiny bear-like creatures, frogs with fangs, fish that grunt, kangaroos that live in trees, and what is probably the world's largest rat (with no fear of humans). Scientists from Britain, the United States and Papua New Guinea announced the findings in September, among more than 40 new species from a jungle habitat a half-mile deep inside the centuries-dormant Mount Bosavi volcano crater.

Leading Economic Indicators

-- People With Too Much Mon-

ey: A young, media-shy Chinese woman, identified only as "Mrs. Wang" and photographed in jeans, a T-shirt and baseball cap, purchased an 18-month-old Tibetan mastiff in September for a reported 4 million yuan (about \$585,000). She ordered a motorcade of 30 luxury cars to meet her and the dog on their arrival in Xi'an, in Shaanxi province. The price is almost four times the previous reported high for the purchase of a dog (a cloned Labrador, by a Florida family).

Hyperactive Seniors

-- Not Too Old to Do Her Own Hit: Elsa Seman, 71, was shot and killed in North Versailles, Pa., in September, when she was mistaken for a prowler. According to police, Seman had gone to the home of her ex-boyfriend at night and, dressed in black, commando-style, was lying in wait in his yard with a pistol, intending to kill him. A neighbor called in the report of a prowler, and a police officer arriving at the scene fatally shot Seman.

-- Not Too Sickly for a Career in Bank Robbery: Police in Southern California know what the man looks like (from surveillance video) but have not yet apprehended the well-dressed, 70ish man who has robbed four banks since August, with the latest being a Bank of America in Rancho Santa Fe in October. The man has shown special dexterity to pull off the robberies, since he is on oxygen and has to carry around his own tank.

Fine Points of British Law

(1) A September inquest into the 2007 suicide of a 26-year-old woman found that doctors at Norfolk and Norwich Hospital could have saved her, but that because she had executed a living will ordering no treatment, they rebuffed the pleas of family members to treat her because, they said, they feared the woman would sue them if she recovered. (2) An employment judge ruled in September that Tim Nicholson could use the "religion" claim for employment discrimination to sue the firm Grainger PLC, in Newcastle, even though the disputes he had with management were ostensibly just political -- about his fear of global climate change. Judge David Sneath said he found Nicholson's ecology convictions so sincere and all-encompassing that they amounted to religious beliefs.

Read News of the Weird daily at www.weirduniverse.net. Send items to weirdnews@earthlink.net.

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Arts Center Holidays

from page 19.

hour later, I will be using a smaller brush creating very linear details in my landscapes."

MARIA LOPEZ

Level 2 Foyer Gallery— October 24 through January 30, 2010



Pueblo native, Maria Lopez, features a wide range of representational abstract paintings, still-lives, landscapes on location, figure work to include saints and drawing. She earned a Master's degree in painting from Boston University. In 2001, Lopez worked for the Museum of Modern art in New York City in

the office of the Chief-Curator-at-Large John Elderfield. Her works are currently in the art collections of celebrities such as: Barack Obama, Dane Cook, Cheech Marin, George Lopez, Carlos Mencia, Chris Rock, David Letterman, Martha Stewart, Conan O'Brein, Wanda Sykes, Tracy Morgan, John Leguizamo and others. Lopez currently paints full-time.

TINA BUTTERFIELD

Level 3 Foyer Gallery— October 31 through January 30, 2010

Tina Butterfield, a professor at Western Stage College of Colorado, uses watercolor to create unique three-dimensional experiences. Butterfield searches for the small individual moments found within all of us. She finds these moments of connection through personal memoirs and creates a large nonlinear journal that documents them. "These shared moments

are the conceptual inspiration that leads to the design of each work," Butterfield said.

FACES & PLACES: SELECTIONS FROM THE KING COLLECTION OF WESTERN ART

Hoag Gallery— Continues through January 2, 2010

The King Collection of Western Art contains many great examples of portraits and landscapes. Faces and Places highlights some of the prize landscape and portrait pieces from our fabulous collection. Collection highlights include portraits by Bettina Steinke, landscapes by Joseph Hitchins, Charles Partridge Adams, E. Martin Hennings, and bronzes by Larry Heller and Rusty Phelps. The King Collection of Western Art contains over 425 pieces spanning over 150 years of Western history and represents a rich diversity of styles and subject matter.

Southern Colorado Watercolor Society: Signature Members

Boardroom— October 31-January 30, 2010

High School Artists' Corner

Level 3 Foyer Gallery—Rotates monthly The Sangre de Cristo Arts Center recently implemented a new program

entitled, High School Artists' Corner that features the work of high school students from Pueblo City Schools (District 60) and District 70 on the 3rd floor. This unique program allows high school students the opportunity to experience first hand the process of exhibiting art in a professional venue. Each month new pieces will be submitted for the jury process and each selection will be on exhibit for one month.

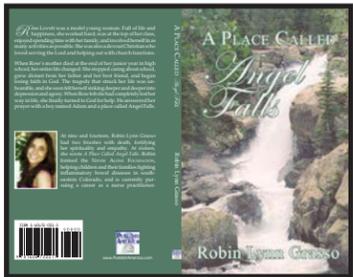


A free public reception with the artists, in conjunction with the opening of the Own Your Own Holiday Art Exhibition & Sale, will be held on Wednesday, Nov. 18, from 5-7 p.m. in the Helen T. White Galleries. The reception and the Arts Center's exhibitions are sponsored by Kitty and Mark Kennedy.

Admission to the Arts Center is \$4 for adults and \$3 for children and military. Members of the Arts Center receive free admission. For more information, please call 719-295-7200; stop by the Arts Center located at 210 N. Santa Fe Ave., just off of I-25, exit 98b or visit online at www.sangredecristoarts.org

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

FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

- DEC. 1:** CHILI CON CARNE, Wheat Crackers, Sliced Yellow Squash, Fresh Apple, Cornbread with Margarine.
- DEC. 3:** Beef Stroganoff, Orange Spiced Carrots, Ruby Beet Salad, Mixed Fruit.
- DEC. 8:** OVEN FRIED CHICKEN, Spinach Mandarin Orange Salad, Potato Salad Peaches, Cornbread with Margarine.
- DEC. 10:** MEATLOAF/Brown Gravy, Cheesy Potatoes, Green Beans, PA Tidbits.
- DEC. 15:** ROAST BEEF, Mashed Potatoes/Gravy, Green Bean Amandine, Apricot Peach Compote, French Bread.
- DEC. 17:** SWEET/SOUR CHICKEN, Brown Rice, Chinese Vegetables, Strawberry Applesauce.
- DEC. 22:** HONEY BBQ CHICKEN, Oven Browned Potatoes, Chopped Spinach, Diced Pears.
- DEC. 24:** SPAGHETTI/MEATSAUCE, Tossed Salad, Mixed Fruit, Orange Juice.
- DEC. 29:** BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.
- DEC. 31:** Chicken/Noodles, Green Beans, Baked Acorn Squash, Apricot/PA Compote.

SALIDA MENU

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

- DEC. 1:** SPLIT PEA SOUP, Hamburger/Bun, Catsup/Mustard/Onion, Creamy Coleslaw, Banana.
- DEC. 3:** BRATWURST/BUN, Sauerkraut/Mustard/Onion, Pickled Beets, Peaches.
- DEC. 4:** AMERICAN LASAGNA, Herbed Green Beans, Seasoned Cabbage, Banana, Italian Bread with Margarine.
- DEC. 8:** BEEF BARLEY SOUP, Wheat Crackers, Sesame Broccoli, Apricot Pineapple Compote, Apple.
- DEC. 10:** SPAGHETTI/MEATSAUCE, Tossed Salad/Italian Drsg., Seasoned Green Beans, Orange.
- DEC. 11:** ROAST BEEF, Whipped Potatoes/Gravy, Seasoned Greens, Orange, Dinner Roll/Margarine.
- DEC. 15:** CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef/Bun, Creamy Coleslaw, Almond Peaches.
- DEC. 17:** HAM/BEANS, Broccoli/Carrots, Orange Juice, Cornbread.
- DEC. 18:** ROAST CHICKEN/MUSHROOM SAUCE, Brown Rice, Cauliflower Broccoli Mix, Apple Pear Salad.
- DEC. 22:** CHILI CON CARNE, Whole

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- Wheat Crackers, Sliced Yellow Squash, PA Mandarin Orange Compote, Cornbread.
- DEC. 22:** & **DEC. 25:** Closed
- DEC. 29:** WHITE CHILI/CHICKEN, Wheat Crackers, Carrot/Celery Sticks, Cooked Cabbage/Red Pepper, Apple.
- DEC. 31:** Beef Stroganoff, Orange Spiced Carrots, Ruby Beet Salad, Mixed Fruit.

GOLDEN AGE CENTER

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

- DEC. 2:** Bratwurst/Bun/Sauerkraut, scalloped potatoes, peas/carrots, peaches.
- DEC. 4:** Tahitian Chicken, steamed brown rice, green bean amandine, fruit salad.
- DEC. 7:** Spaghetti/Meatsauce, tossed salad, green beans, orange.
- DEC. 9:** Turkey Pot Pie, cut broccoli, tossed salad, apricot pineapple compote.
- DEC. 11:** Lemon Baked Fish, scalloped potatoes, chopped spinach, Jell-O/bananas
- DEC. 14:** Spinach Salad, tossed veggie salad, seasoned green beans, tangerine.
- DEC. 16:** Chicken A La King, whipped potatoes, tossed salad, orange, apricot.
- DEC. 18:** Birthday Lunch, meatloaf/gravy, cheesy potatoes, green beans, pineapple.
- DEC. 21:** Chili Con Carne, sliced yellow squash, apple, cornbread/margarine.

- DEC. 23:** Baked Ham/Raisin Sauce, sweet potatoes, green bean amandine, cranberry mold.
- DEC. 25:** CLOSED FOR CHRISTMAS
- DEC. 28:** Baked Pork Chop, whipped potatoes/gravy, hot bean casserole, cinnamon applesauce.
- DEC. 30:** Chicken Fried Steak, garlic potatoes/gravy, california veggie medley, pineapple.

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- DEC. 1:** CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef/Bun, Creamy Coleslaw, Almond Peaches.
- DEC. 3:** COMBINATION BURRITO, Let/Tom garnish/Salsa, Green Beans Cilantro Lime Rice, Sliced Peaches.
- DEC. 7:** MEAT LOAF, Wheat Crackers, Broccoli, Apple, Raisin Nut Cup.
- DEC. 8:** CHICKEN A LA KING, Whipped Potatoes, Tossed Salad/Lite Drsg., Orange, Apricot Halves.
- DEC. 10:** HUNGARIAN GOULASH, California Veggie Medley, Chopped Spinach/Malt Vinegar, Banana.
- DEC. 14:** TURKEY TETRAZINI, Ital-

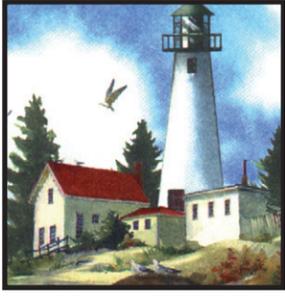
- ian Green Beans, Cottage Cheese, Peach Salad, Strawberry Applesauce.
- DEC. 15:** PUEBLO BEEF STEW, Wheat Crackers, Sliced Yellow Squash, Cooked Cabbage/Red Pepper, Fig Cookie.
- DEC. 17:** ROAST CHICKEN/BROTH, Scalloped Potatoes, Harvard Beets, Cinnamon Apples.
- DEC. 21:** ROAST BEEF, Whipped Potatoes/Gravy, Seasoned Greens, Orange, Dinner Roll.
- DEC. 22:** BAKED HAM/RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.
- DEC. 24:** MERRY CHRISTMAS
- DEC. 28:** SALMON PATTIES/CREAM SAUCE, Steamed Brown Rice/Parsley, Mixed Veggies, Tangerine, Raisin Nut Cup
- DEC. 29:** BEEF/BROCCOLI STIR FRY, Brown Rice, Carrots, PA Tidbits.
- DEC. 31:** VEGETABLE SOUP, Cold Roast Beef Sandwich/Wheat Bread, Mustard/Mayo/Sliced Tomato/Lettuce, Waldorf Salad, Banana.

PENROSE CENTER

1405 Broadway-Penrose (Tues/Thur)

- DEC. 1:** CHILI CON CARNE, Sliced Yellow Squash, Broccoli, Apple, Raisin Nut Cup, Wheat Crackers/Margarine.
- DEC. 3:** ROAST BEEF SANDWICH, Wheat Bread, Roasted Garlic Mashed Potatoes, California Veggie Medley, Confetti Slaw, PA Tidbits.
- DEC. 8:** MACARONI/CHEESE, Shredded Green Salad/Lemon, Whipped Hubbard Squash, Strawberry Applesauce.
- DEC. 10:** ROAST PORK/GRAVY, Oven Browned Potatoes, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll.
- DEC. 15:** OVEN FRIED CHICKEN, Spinach Mandarin Orange Salad, Potato Salad, Peaches, Cornbread/Margarine.
- DEC. 17:** SLOPPY JOE/BUN, Scalloped Potatoes, Broccoli/Carrots, Apple.
- DEC. 22:** SPAGHETTI/MEATSAUCE, Tossed Salad/Italian Drsg., Green Beans, Orange.
- DEC. 24:** MERRY CHRISTMAS
- DEC. 29:** SCALLOPED POTATOES/HAM, Chopped Spinach, Mixed Veggies, Apple.
- DEC. 31:** BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.

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



“Light For The Journey”

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



“NO OTHER NAME”

DECEMBER 2009

“I hate this name!” I whined to my mother. “I don’t know why you couldn’t have given me a pretty name like my sisters have! Especially Anita! I like Sonja’s name, too, but no one knows how to spell it and since she changed her name to Toni when SHE was in high school, she must not like her name either.”

Mother listened to my spouting complaints and then said emphatically, “Janet is a beautiful name and so is Claire. I named you after my favorite Aunt Claire and I always loved the name Janet.”

UGH! I thought. I will go through my entire life with this terrible name and people won’t even want to talk to me. No one will even like me. To Mother I retorted sarcastically, “And besides! The preacher didn’t even spell my name right on the Bible I got when I was baptized! Jannette! YUCK!” I stomped off in a huff certain my parents had ruined my entire life by giving me this horrible name, Janet Claire.

That was years ago. I still prefer to be called Jan and since having mar-

ried Rick Forman five years ago, I have so many names sometimes I don’t who I am. He has a wonderful way of making me laugh at myself and over these years has changed my way of thinking about many things, including my name. Claire is actually a beautiful name but I am still dealing with Janet. My friends call me Jan. Sometimes Rick teases with: “Janet E-Claire Alexander McLaughlin Forman Cream Puff... whoever you are...! And we both laugh. Since I had been a McLaughlin for over 42 years with 4 children and 14 grandchildren, most of them McLaughlins when we married, I kept that name.

Rick is generously gracious. Especially when we go to the drive up window at the bank and he hands the teller a deposit for my personal bank account. “Thank you, Mr. McLaughlin,” she says, and he smiles and answers, “You’re welcome!”

I had fun looking up the meaning of names and realizing how most of them fit the person so perfectly. Like Rick’s name: powerful rich ruler. Those adjectives fit Rick because he has been powerful in Christ to overcome adversity and he is rich in faith and passion for Jesus. I smiled to discover my granddaughter’s name, Megan, means soft and gentle. She is all that and more. The meaning of the name Margaret (my daughter-in-law) fits her perfectly. It means pearl.

I looked up the meanings of all of the children’s names and some fit perfectly while others are questionable. Like mine - Janet means God’s gracious gift and Claire means clear or bright. It is doubtful that Mother knew the meaning of these names or she would have probably had my name changed. But these are wonderful adjectives and I would love to live up to them. There may be times when Rick feels I am a gift from the Lord and other times when he wishes he hadn’t

unwrapped the package!

The study of Biblical times is fascinating. Children were given names that were sometimes prophetic or had special meaning for the family or even to describe the child’s appearance or personality.

Esau, for instance, means hairy. He must have had thick hair on his skin or Jacob couldn’t have deceived their nearly blind father, Isaac, by covering his own arm with goat skin for Isaac to feel.

Jacob’s name is both prophetic and descriptive. He was born the second twin of Isaac and Rebecca and came out of the womb holding tightly to the heel of his brother, Esau. His name literally means “holder of the heel” or “supplanter.” Now who would name a child “holder of the heel?” You have to admit it is creative and different. Supplanter is derived from the word supplant and describes Jacob’s actions perfectly. Supplant means to take by force, to trip up, cause to stumble and to supersede especially by force or treachery. Jacob not only grabbed Esau’s heel but later grabbed his birthright and their father’s blessing meant for the firstborn and he did it by treachery and deception. These are only two examples of hundreds. But the most important name is Jesus which comes from a Greek translation of the Aramaic short form Yeshu’a which was the real name of Jesus. Yeshua ben Yoseph, better known as Jesus Christ, was the central figure of the New Testament and the source of our Christian religion. The four Gospels state Jesus is the son of God and the Virgin Mary and that He fulfilled the Old Testament prophecies of the Messiah.

The Name of Jesus is above every other name. Scripture tells us that every man, woman and child will bow their knees to Jesus, God in the flesh. “The Word became flesh and made his dwelling among us” (John 1:14). “Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father” (Phil 2:9-11).

Peter declares, “Salvation is found in no one else, for there is no other name under heaven given to men by which we must be saved” (Acts 4:12). And Jesus said, “I am the way, the truth and the

life and no man comes to the Father but by me” (Jn. 14:6). James says just believing is not enough.

“Are there still some among you who hold that “only believing” is enough? Believing in one God? Well, remember that the demons believe this too-so strongly that they tremble in terror! Fool! When will you ever learn that “believing” is useless without doing what God wants you to? Faith that does not result in good deeds is not real faith” (James 2:19-20 TLB).

Today, we celebrate the birth of this precious Savior. There has never been anyone like Jesus. What a Name. There is such power in His name. It stands alone as a prayer. Demons tremble at the mention of the name of Jesus. When you breathe the name of Jesus peace replaces anxiety, courage replaces fear, joy replaces sorrow and faith pushes away doubt. There is hope in the name of Jesus.

As stated in Rev. 2:17 and 3:12 Jesus has promised to give each of His children who overcome in the last days a new name I look forward to that day and my new name. Something happened recently that sent dove bumps from the top of my head to the tips of my toes. At a worship service at Territorial Prison, a young man who had just been moved to that facility said, “Jan, I have prayed for you every day since I first met you in 1998.” I was astounded. He knew my name and was praying for me by name every day. More importantly he knows the name of Jesus and prays in His name.

The Lord assured me other prisoners pray daily for me. I am convinced that because of their prayers I remain in good health and the ministry continues to grow as it does. There is such power in prayer and in the name of Jesus. Only one name has the power to move mountains and hearts. That is the name of Jesus. May you be blessed by His presence in your heart and life as you celebrate His birth this Christmas.

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

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Reeling

“GANGSTER LAMENT”

by Film Critic Betty Jo Tucker, Pueblo

GANGSTER LAMENT

“Public Enemies” (available December 8th on DVD), Johnny Depp proves why he still rules filmdom for me. His brilliant performance here contains the same impressive attention to detail he’s brought to so many other movie characters. As we watch Depp’s expressive face, we know Dillinger gets a kick out of movies, enjoys singing while driving away from a crime, loves the public’s attention, and -- though calm most of the time -- is prone to vio-

lence when provoked. Too bad the rest of this eagerly awaited crime drama comes across as a mixed bag, making it difficult to invest emotionally in what’s happening on screen during much of the film’s two-hour-plus running time. Depp and Marion Cotillard, as Dillinger’s spunky love interest, cause a few sparks to fly in their scenes together, but that’s not enough to evoke a strong emotional attachment to “Public Enemies” throughout.

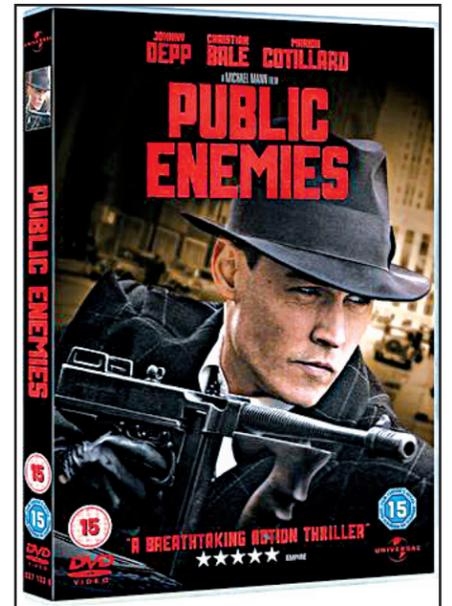
Back in the 1930s, the FBI

named bank robber John Dillinger as Public Enemy No. 1, and Michael Mann’s (“Collateral”) movie focuses on the FBI’s relentless campaign to bring him down. Key figures in this zealous crusade are G-Man Melvin Purvis (Christian Bale) and his boss, J. Edgar Hoover (Billy Crudup). Both of these ambitious men realize funding for their crime-fighting activities depends on the outcome of their work on this case. But they’re up against America’s obsession with gangsters -- which reached a peak during the Great Depression -- and Dillinger’s favor with the public. During that decade, distrust of authority even helped boost attendance at gangster films featuring stars like James Cagney (“The Public Enemy”), Humphrey Bogart (“Petrified Forest”) and Edward G. Robinson (“Little Caesar”).

Claiming he “robbed the bank’s money, not the people’s money,” Dillinger took many risks during his crime career, which garnered him a lot of press. However, he probably underestimated the tenacity of Purvis and the agents in his crew, especially a new member played with stunning clarity by Stephen Lang (“The Treatment”). “Public Enemies” deals -- perhaps too briskly -- with those facts.

Of course, we know how the story ends, so the movie includes very little suspense for viewers. But we are treated to intriguing details about Dillinger’s romance with Billie Frechette (Cotillard). It’s interesting to see how quickly Dillinger zooms in on Frechette, and how willing she is to go along with him, despite his criminal activities. Depp and Cotillard project a steamy chemistry as lovers, and their passion for each other reminds us of the sexy rapport between Depp and Juliette Binoche in “Chocolat.”

Unfortunately, the “crime story” part of “Public Enemies” frequently appears disjointed. Although Dillinger claims he “sticks with his pals” and they stick with him, I had trouble seeing sufficient evidence of that, perhaps because of the fast-moving pace emphasized in most of these sequences. A few continuity issues also bothered me. For example, what was going on with Dillinger’s moustache? Now you see it, now you don’t. My husband says that’s being nitpicky because it takes only about two weeks to grow a mous-



tache and, after all, matinee idol Clark Gable sported one then, but anytime I start thinking about something like this while watching a film, it takes me away from the total immersion experience I expect from a movie.

On the plus side, period costumes, sets and background music succeed in transporting us back to the 1930s. Like Johnny Depp’s acting, these elements of “Public Enemies” get all the details just right. How do I know? No time-machine magic needed -- I was there. (Released by Universal Pictures and rated “R” for gangster violence and some language.)

And On the Big Screen

Among the many theatrical releases this month, three stand out as the movies I’m most eager to see. On December 18, James Cameron’s eagerly-awaited “Avatar” will be showing in multiplexes nationwide. Then on Christmas Day, “Sherlock Holmes” starring Robert Downey Jr. and “Nine” -- a musical with an amazing cast including Daniel Day-Lewis, Sophia Loren, Penelope Cruz, Nicole Kidman, Kate Hudson, Marion Cotillard and Judi Dench -- will arrive as special holiday treats.

Merry Christmas, movie fans!

Read Betty Jo’s movie reviews at ReelTalkReviews.com. Autographed copies of her two books, **CONFESSIONS OF A MOVIE ADDICT** and **SUSAN SARANDON: A TRUE MAVERICK**, are available in Pueblo at Barnes & Noble.

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Ami Romero, who holds a master’s degree in social work and has more than 14 years experience in grief counseling, will discuss various topics each session including healthy coping skills, formulating and utilizing a plan for the holidays, the importance of rituals, and how to pay tribute to your loved one.

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