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Checks Shrink, \$1 COLA For 201

Inc. Serving The Mature American With Timely, Low-Cost, Self-Help Informa-

Alexandria, VA (February 8, 2010) The year is just getting started, but many seniors are reporting that their Social Security benefits are shrinking, says groups. In 2010, seniors and the disabled didn't get an annual cost-of-living adjustis conducting an online national survey TSCL. "Not enough to prevent checks

about the financial impact the situation is having on seniors and the disabled.

The situation isn't expected to improve next year, either. Government economists are saying that the chance of seniors getting a small boost to their benefits in 2011 is almost non-existent. In The Senior Citizens League (TSCL), one the latest budget and economic update, of the nation's largest nonpartisan seniors the Congressional Budget Office (CBO) predicted that the annual COLA for 2011 would be one-tenth of one percentment (COLA) because inflation was too age point, (0.1%). "That would boost low. But Medicare premiums went up monthly Social Security for people with for millions of seniors, leaving them with average benefits of about \$1,000 by \$1," shrinking Social Security checks. TSCL estimates Daniel O'Connell, Chairman of

Working/Pensioned Senior Workers May Need To Repay Tax Credit Alexandria, VA (February 17, 2010) Confusing new tax rules, and an incor-

rectly administered tax credit, will cause major headaches for seniors who worked in 2009, who got a pension, or both, says The Senior Citizens League (TSCL), one of the nation's largest nonpartisan seniors groups. "An estimated 7 million seniors who received a little more money in their pay and/or pension checks due to the new 'Making Work Pay' tax credit may receive a smaller-than-expected refund, or even wind up owing something at tax time," states TSCL Chairman, Daniel O'Connell. For some, the tax surprise could be steep.

The Making Work Pay tax credit is normally worth up to \$400 for individuals and \$800 for married couples who work and have earned income, meaning wages, salaries, tips and other employee compensation. The tax credit was incorrectly applied to pensions, which do not qualify for the credit. Seniors who have pensions may need to repay the extra money they received in 2009 at tax time.

Complicating this year's tax season even further, recipients of Social Security, Supplemental Security Income, Railroad Retirement or Veterans benefits were also issued a one-time \$250 Economic Recovery Payment in 2009. "But people can't get both," O'Connell notes. If a recipient of the \$250 payment also worked, the Making Work Pay tax credit is reduced by the \$250 payment, leaving senior taxpayers with a SEE "MAKING" PAGE 3. lot less than they thought they were

Distributed by The Senior Exchange, at www.seniorsleague.org to learn more from continuing to shrink again in 2011," bill calls for an "average" COLA, which

gency COLA to protect buying beneficiaries' power and to help offset climbing Medicare pre-

Obama recently proposed a temporary \$250

payment for recipients of Social Security, Supplemental Security Income, and Veterans Benefits in his fiscal year 2011 budget, which starts October 1st, 2010. While TSCL supports all proposals that would help beneficiaries, "We feel there are better ways to provide this type of payment," O'Connell says. "A temporary increase in benefits, does little to protect vulnerable beneficiaries from a long-term loss of income, "O'Connell notes.

A recent study for TSCL found that two years with no increase in benefits can have a very significant long-term impact on lifetime income. The study found that without a COLA that actually increases benefits, seniors or the disabled who started with a benefit of \$1,000 in 2009 would receive about \$17,471 less over a 20-year period due to the loss of the compounding effect of an average annual benefit increase of about 3%. The amount individuals would lose varies, depending on year of retirement and the monthly benefit they receive.

TSCL was the first seniors group to call on Congress to provide an emergency COLA in 2009, and strongly supports legislation that would provide an actual increase to benefits, like that provided by H.R. 3557, legislation introduced by U.S. Representative Walter Jones (NC). The

he notes. TSCL is lobbying for an emer- would equal about 3%, according to

TSCL estimates. It would boost a \$1,000 check by \$30 per month-an additional \$360 in 2010. TSCL also supports legislation that would more fairly and accurately base the annual COLA on a

"seniors" CPI and guarantee that beneficiaries receive a minimum COLA of 3% every year - the "Guaranteed 3% COLA for Seniors Act" (H.R. 4193) introduced by U.S. Rep. Eliot Engel (NY).

"We urge seniors to participate in TSCL's annual Seniors Survey and let us know if your benefits are shrinking due to rising Medicare premiums," says O'Connell. Visit the TSCL website at www.SeniorsLeague.org or send letters to: The Senior Citizens League, 909 N. Washington St. #300, Alexandria, VA 22314.

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

information.

Designated Beneficiary Law May Help Seniors

by Eileen Doherty

Denver, CO. Taking the time to do adequate estate planning for many islature enacted two statutes which preseniors is seen as expensive and a task scribe the forms that are to be used to entitled to certain financial protections vidual resides. The filing fee is minimal. in which they do not wish to engage for increase consistency among legal docu- and decision-making powers in major. The Clerk and Recorder will issue two various reasons. Estate planning includes ments including changes to the financial life events. The Agreement is a con- certified copies showing the date and executing such documents as a will; a power of attorney forms and the desigmedical power of attorney; a financial power of attorney; designating beneficiaries on life insurance policies and pension plans; funeral pre-planning; designating beneficiaries of a trust; and/or designation of individuals to have access to bank accounts and other financial investments. Many times this type of estate planning is delayed because seniors do not know who to designate or they fear the cost of paying for legal advice. Doing nothing sometimes is more expensive than doing

The State of Colorado has provided guidance for estate planning. For example, if an individual does not designate a medical power of attorney, the hospital or other health care institution can initiate a medical health care proxy. Similarly, if an individual dies without a will and has a very small estate (less any estate planning, the Designated than \$27,000), the state provides for the appointment of an affiant to settle the access to a low-cost, tool for estate

Most recently the Colorado legnated beneficiary agreement.

Effective January 1, 2010, individuals who execute a power of attorney are required to use the format that is included in the law, regardless if the form is drawn up by an attorney or by the individual. Individuals who have a power of attorney that was drawn up prior to the January 1, 2010 are grandfathered in and do not need to make any changes to existing documents.

the Designated Similarly, Beneficiary Agreement became effective on July 1, 2009. If the individual currently has any estate planning documents such as a will, medical power of attorney or a general power of attorney, those documents supersede the Designated Beneficiary Agreement.

If the individual has not done Beneficiary Agreement can provide

planning. The Agreement provides the the law. In addition, the form must be opportunity for two unmarried adults notarized and filed with the Clerk and to designate one another as the person Recorder in the county in which the inditract between two unmarried individuals. time the office deemed the Agreement to If one individual marries or dies, the be effective. Agreement becomes invalid.

The Agreement allows two individuals to hold title to property jointly with the right of survivorship and to be designated as the beneficiary of a trust, a life insurance policy, a retirement or pension plan. The Agreement allows dependent on a health insurance plan. It also provides the beneficiary with certain rights including: the right to file complaints in a nursing home, to be a proxy decision maker through a medical power of attorney, to withhold or withdraw medical treatment, to object to anatomical gifts, to sue for wrongful death, and to direct the disposition of the last remains. The Agreement also allows the beneficiary to inherit real or personal property if the other party dies without a will.

To be legal, the Agreement must follow the form that is prescribed in

It is recommended that each party have a copy of the Agreement. Any third party such as a doctor or hospital that acts in good faith shall not be subject to civil liability or administrative discipline relying on the affirmation in the Agreement.

Individuals should consult the beneficiary to be recognized as a with their legal counsel to determine if Designated Beneficiary Agreement can meet their estate planning needs. Individuals needing copies of this form or the power of attorney form, can all 303-333-3482.

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

Still Above Ground

by James R. Grasso, Chief Cook & Bottle Washer



SeniorGuide 2010

Since 1989 it has been our pleasure to publish SeniorGuide. Many caregivers from the public and private sector came to us and asked if we could fill their need of having a thorough booklet that they could use to give to people that covered all Long Term Care availabilities in our area.

Since that time there are others who have joined the party this time of year. In fact, the senior community now has three such publications. We consider that achievement flattering and are happy that the senior community wins.

Anyway, we obliged the health community and the newest publication, SeniorGuide 2010, can be found inserted in this issue. Please save it for future use.

Senior of the Year Nominations

May 2010 is Older Americans Month and citizens have the opportunity to

Our **Belmont Lodge** Rehab Team can help you get back to the activities you enjoy!

If you know you will require therapy after surgery or a hospital stay, include your nursing facility choice in your pre-planning.



- At Belmont Lodge, our aim is to meet your goal of returning home – with improved function and quality of life!
- Physical, Occupational, Speech Therapies by experienced staff.
- Private rooms no extra charge on separate rehab unit

Belmont Lodge Health Care Center 1601 Constitution Rd. 719-562-7200

nominate and honor a very special senior citizen during the annual Senior Life Festival being held May 7, 2010 at the Colorado State Fair Grounds Events Center.

The Pueblo Area Agency on Aging and the Pueblo Advisory Council on Aging will honor an outstanding Pueblo County senior citizen who has made significant contributions to our community through volunteer services. The nominee must be 60 years of age or older.

Nomination forms are available through the Pueblo Area Agency on Aging 719-583-6120. Nominations will be accepted through

March 5, 2010. Pueblo's Therapy Specialists Physical Rehab & Wellness Center

Left to right: Juhn Gallegos Jr., Rehab Technician; Kim Zerfas, MA, CCC-SLP; Karen Senn, PT, MSW; Tim Gangel, MPT; Shirley Anne Aragon, MS, OTR; Lora Ramos, PTA; Paula Medina, Administrative Assisitant; Michela Caruso, COTA; Linda Reis, COTA; Aubree Adams, LPTA; Deborah Harms, OTR; Lorraine Polchak, PTA; Eddie Valdez, COTA

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

Providing inpatient therapies through Life Care Center of Pueblo and outpatient therapy through SpringBridge Physical Rehab and Wellness Center

2118 Chatalet Lane 564-2000 www.lcca.com

Some Words To Remember

- Budgets do not come from the White House. They come from Congress, and the party that controlled Congress since January 2007 is the Democrat Party.
- This administration has borrowed most of its anti-terror policies i.e. detentions, enemy combatants, domestic wiretaps, military tribunals, the prison at Guantanamo Bay - from GWB. He has to be chuckling about this.
- I was against algore and his followers about man-made global warming before they even started their snake-oil salesmenship. If we have global warming then the earth should be heating up all over, not just in some places. That didn't make sense to me. Besides, the sun makes the earth cool and heat. Where we live here in Colorado thousands of years ago was an inland sea. I imagine we had global warming then because we no longer are under water here. Only thing is, to my knowledge, humans, if there were any at that time, couldn't have caused it. It was the natural progression of climate patterns influenced mainly by the sun.

Well, don't take my word for it, Phil Jones of East Anglia University in England, the place that all algore types used as their mecca for information on global warming, has admitted that the earth hasn't warmed since 1995 and the global warming hysteria was all a big hoax. I wonder why our media doesn't cover such things here. They are doing us a disservice. European news outlets are "on fire" with this revelation that has been backed by the United Nation's IPCC unit who were in charge of montoring global warming world-wide. They agree with Mr. Jones.

- It's funny that this administration is now taking hold of the Iraq situation and telling all that they will be responsible for bringing our forces home. It's funny because these guys on the Left were always against the war. In fact, the esteemed Sen. Harry Reid (D), Nevada, infamously said in the summer of 2008, "This war is lost!" It's also interesting that BHO never has said anything about how we toppled a cruel dictator. He never has said anything about that importance of our presence in the Middle East. He has never said anything of our victory there. Isn't that why we fight wars? To win! "No War For Oil," Indeed!
- So now we're going to have government money used to build high-speed rail from Tampa to Orlando (about 90 miles). BHO is giving \$8 billion to jump start this project and be the showcase for 12 other regional projects. Of course, the cost for this will likely expand to \$10 billion or closer to \$12 billion and probably more once you figure in operating costs, right-of-way acquisition, litigation expenses and cost overruns. These are unnecessary make-work projects that will be no more than pay-offs to unions. Isn't there a better way to sustain unions than building railroads that will have to be propped up with taxpayer money just to keep them running?
- Back to global warming: Why do you suppose all these scientists signed off on the fraudulant claims of the enviros? Why wasn't this just a scientific endeavor using the scientific method to prove these claims? algore, "Played On Our Fears!"
- Had an interesting conversation with a man from Pueblo West recently telling me just how bad Senior Beacon is because it doesn't subscribe to his way of thinking politically, i.e. Big Government knows all. No examples to back up his claims on anything of course. He never made mention of any particular thing that I wrote, just ad hominum expressions like "how sorry he was that he picked up the paper in the first place." I told him to write an email to me at srbeacon@gmail.com or go to "Blog With Us" at www.seniorbeacon.info and rant away. He won't, I imagine. If I am to be "enlightened" isn't it his duty to do so?

Thank you Lord and Godspeed to all.

Colorado State Fair Grounds Events Center - Pueblo y 7, 2010

"An Expo of Services and Products for the 50+"



10:00 Healthy Cooking by Villa Pueblo

0:30 Government Pre-Election Forum

11:15 BOCC & Pueblo City Council Older American Proclamation Act

11:30 Senior of The Year

11:45 Dinner Show & Dancing/Featuring Ted Trani and the Wasabi Band (First 80 Seniors Free)

12:30 Community Service Awards (Sister Nancy Crafton and John Pompi)

12:45 Entertainment (Special) Ice Cream and Cake Social

1:15 Miss Pueblo County Scholarship Pageant Entertainment

2:30 BINGO (MUST REGISTER TO PLAY)



Grand Hall 8-2:30 p.m. * Bingo 2:30-4:30 p.m. (must register to play 8:00-10:00)









Pueblo Area Council on Aging

El Pueblo History Museum Presentations "Rock Art of the Picket Wire" PresenHer presentation will focus on her work cal uses of yucca and then give a hands-on will mix history and art together at the

tation by Anne Whitfield

p.m., Anne Whitfield will present, "Rock Art of the Picket Wire," at the museum. Ms. Whitfield has a passion for American Indian rock art and has aided in the conservation of rock art sites for many years. Through her unique photography methods she has made numerous archaeological recordings of sites for the U.S. Forest yucca. On March 13, Saturday, from Service, Bureau of Land Management, U. S. Park Service and the U.S. Military.

On March 3, Wednesday, 7:00 region. From 6:30 p.m. to 7:00 p.m., participants may tour the museum's "Contested Lands: Photographs Around the Picket Wire". Cost for the presentation is \$5, call the museum to register.

Yucca Weaving Workshop by Maria Westy Bush

Discover what you can do with Westy Bush will demonstrate the histori-

in the Picket Wire or Purgatoire Canyon beginning weaving workshop. Students museum. Noted artist Starr Miller will will receive a copy of her book, "Yucca teach a Spring Break workshop where The Amazing Desert Plant." Cost is \$30, which includes supplies, call the museum create several pieces of art work and exto register.

> **Creating Artistic Images of Early** Pueblo - Spring Break Children's Workshop

by Starr Miller

10:00 a.m. to 2:00 p.m., artist Maria through Friday, from 9:30 a.m. to 11:30 a.m., children 9 years of age and older North Union, Pueblo.

children will learn local history as they plore art techniques using pencil, watercolor and oil pastels. Cost is \$40 which includes supplies, or \$10 for only a day. Register before March 17.

To register for workshops or March 22 through 26, Monday make reservations, call the museum at 583-0453. The museum is located at 301

State Implements Licensure Requirement for Home Care Agencies

by Eileen Doherty

For seniors who are struggling to continue living at home, having a caregiver who can perform household chores, run errands and offer companionship can be a lifesaver. All of these services are readily available from Home Care Agencies, as well as some skilled nursing care such as medication administration and physical therapy. As the idea of continuing to live in one's own home is often more readily palatable than the concept of relocating to an assisted living or skilled nursing facility, the field of

with assistance available both from Medicare and Medicaid as well as grant money under the Older Americans Act to provide assistance in the home, it has become an increasingly possible option for many sen-

Providers accepting reimbursement from Medicare and Medicaid have always been required to undergo a certification procedure to be in compliance with the billing requirements for those programs. However the State of Colorado had without any further levels of oversight.

that higher quality care is being provided State has recently passed rules that require practice, including whether they intend

home care has grown in popularity. And not previously placed any further reporting to deliver homemaker services, or whether requirements on Home Care Agencies until they also intend to provide health care. 2008. This had allowed Home Care Agen- Upon receipt of this letter, the state concies accepting only private pay to operate ducts an inspection of the agency, including a review of the criminal backgrounds of all However, in an effort to ensure staff and compliance with required documentation. The State has also implemented to seniors receiving in home assistance, the a requirement that the agencies must provide appropriate education and training to Home Care Agencies to apply for licensure. all staff. Additional requirements include a In order to obtain licensure from the state, disclosure of the employment relationship, agencies must submit a letter of intent to intermediate enforcement standards, a plan of correction for any deficiencies, an occurrence reporting system, and liability insur-

Home Care Agencies must also conduct a name based background check and a fingerprint background check for all staff, as well as provide a written explanation of consumers rights in English, Spanish, Russian and Vietnamese. The agency must also provide an agency disclosure form outlining the employer and employee

relationships, including responsibility for workman's compensation and taxes including Medicare, FICA, and State taxes. These practices are designed to improve consumer safety. Agencies are required to provide information on consumer rights and complaint procedures in the four most commonly utilized languages, promoting the ability of all elders to make informed

decisions about their homecare The Colorado Department of Public Health and Environment is responsible for monitoring the Home Care Agencies performance, supervising compliance, conducting inspections, providing assistance in correction of deficiencies and enforcing sanctions, license revocation and fines if the deficiencies are not corrected. This will help ensure that the agencies remain in compliance with the licensure requirements, and

will help to promote quality care. A list of licensed Home Care Agencies is available at www.healthfacilities.info. If you have concerns about your Home Care Agency or to file a complaint, you may contact the Colorado Department of Public Health and Environment at (303) 692-2800, or the Colorado Gerontological

Eileen Doherty, MS, Executive Director Colorado Gerontological Society Senior Answers and Services, 3006 East Colfax Avenue, Denver CO 80206 ph. 303-333-3482; 303-333-9112 (fax) doherty001@att.net www.senioranswers.org

Making Work Pay

from page 1.

getting," he observes. "The situation could be difficult for seniors who already spent their extra money trying to keep up with rapidly rising costs," O'Connell says.

"There are already indications that seniors and beneficiaries are confused about their tax filing requirements," O'Connell says. "Based on the mail TSCL has received, some seniors either do not know or don't remember if they have received the \$250 Economic Recovery Payextra benefit payment, and they may not have realized what it was for," O'Connell

Even though most workers already received the Making Work Pay tax credit in the form of higher paychecks, all taxpayers, seniors and younger workers, will need to file a new Schedule M in order to claim the credit. "Some seniors may not be aware of this requirement if their incomes are so low they aren't normally required to file a return," O'Connell

ment," he says. "It came in the form of an notes. The IRS says that early tax filing trends indicate that some working senior taxpayers who received the one-time \$250 payment are slowing down their tax refunds by not properly reporting the payment on their tax returns.

TSCL offers these tips for working beneficiaries and those who receive

* Start your taxes now. Collect your tax paperwork.

* Confirm whether you received the \$250 Economic Recovery Payment. If you are uncertain, you can verify that information by contacting the appropriate agency before preparing and filing the tax return.

* Free tax help is available through the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites in many communities. Check your local newspaper or call 1-800-906-9887 for more information. (Editors please insert info about free local tax assistance in your community here).

To learn more about whether you may need to repay a portion of your tax credit, and the amount of your potential tax liability, visit www.SeniorsLeague. org.



QUALIFICATIONS

62 Yeas of age or Medically certified disabled Non-resident caregivers are allowed Small pets allowed. Strict rules & deposit Canon Club features efficiency and one bedroom apartments





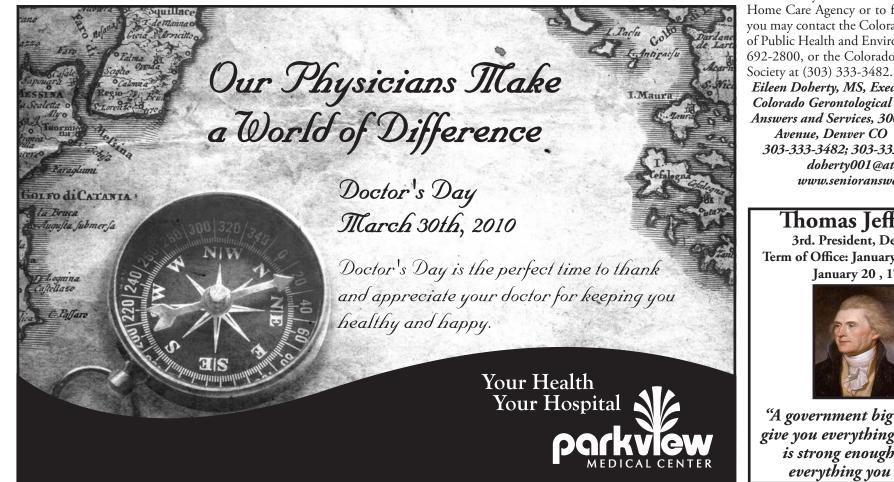
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Thomas Jefferson

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



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

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The Continuing Crisis

-- The Importance of the Dictionary: (1) When Donald Williams was publicly sworn in as a judge in Ulster County, N.Y., on Jan. 2, offices were closed, and no one could find a Bible. Since holy books are not legally required, Williams took the oath with his hand on a dictionary.

-- "Texting" While Driving Is Not the Problem: (1) Briton Rachel Curtis, 23, was sentenced to 12 months in prison by Bristol Crown Court in October for leading police on a high-speed chase while injecting heroin. (2) Authorities in Scottsboro, Ala., in December arrested a man after a high-speed chase during which he allegedly had methamphetamine cooking in the front seat. (3) Longhaul trucker Thomas Wallace was charged with manslaughter in Buffalo, N.Y., in January after his rig struck a parked car, killing the occupant, while Wallace was distracted watching pornography on his laptop computer.

-- Too-Swift Justice: It is not unheard of for someone to commit a crime and then immediately surrender, usually for safety or for the comfort of a warm jail cell (such as Timmy Porter, 41, did in Anchorage, Alaska, in October immediately after robbing the First National Bank Alaska). However, Gerard Cellette Jr., 44, tried to be even more helpful. Knowing that he would soon be arrested (and probably convicted) for running a \$53 million Ponzi scheme in the Minneapolis area, he walked into a county judge's chambers in December and offered to begin serving time. The judge explained that Cellette would have to wait until charges were filed and a plea recorded.

-- Timing Is Everything: Guido Boldini (and his mother Constance Boldini) pleaded guilty last April to soliciting a hit man to take out Guido's ex-wife,

man" was, of course, an undercover cop, and the son and mother are now serving a combined 12 to 35 years in prison. However, unknown to the Boldinis, Michelle Hudon had been diagnosed with cancer, and in September, she died.

Bright Ideas

-- An official in Shijiazhuang, China, told Agence France-Presse in December that the city's new "women only" parking lot was designed to meet females' "strong sense of color and different sense of distance." That is, the spaces are 3 feet wider than regular spaces and painted pink and purple. Also, attendants have been "trained" to "guide" women into parking spaces

-- Lenoir County, N.C., sheriff's deputies raided a suspected marijuana farm in January and learned that the grow operation was all underground. The 60 live plants were being cultivated inside an abandoned school bus, which had been completely buried, using several backhoes, accessible by a tunnel and with a garage built on top of it.

The Fragrance of Love

First, farmer Dick Kleis of Zwingle in eastern Iowa, composing a birthday note to his wife, arranged more than 60 tons of manure in a pasture to spell out "Happy Birthday, Love You" in shorthand. Then, for Valentine's Day, farmer Bruce Andersland created a half-milewide, arrow-pierced heart from plowed manure at his farm near the town of Albert Lea, Minn. "Now I've got my valentine!" shouted wife Beth, when she first viewed the aerial image.

Oops!

Helmut Kichmeier, 27, a hypnotist "trainee" who appears as Hannibal Helmurto in Britain's Circus of Horrors, accidentally hypnotized himself in January as he was practicing in front of a mirror. (Being in such a trance helps Michelle Hudon, after a contentious child- him swallow swords on stage.) His wife custody battle in Keene, N.H. The "hit called Kichmeier's mentor, Dr. Ray Rob-

erts, who, as a "voice of authority," was able to snap Kichmeier out of it over the

Fine Points of the Law

Sylvester, on trial for vehicular assault in October, was declared "not guilty" by the jury, but her sense of relief quickly faded. Polling the jurors individually, the judge learned that the verdict was not unanimous, as required by law. He sent them back to deliberate further, and Sylvester was this time unanimously found "guilty" (although of a lesser charge).

Least Competent Criminals

Didn't Think Ahead: (1) Two men tied up employees at a recycling company in Chicago in December, intending to take away the ATM on the premises, which is normally used to pay people who bring in scrap metal. However, the merely by writing the requested phone two men fled empty-handed after realizing that they were not strong enough to carry the 250-pound machine out to their truck. (2) Lloyd Norris, 57, was arrested in Gwinnett County, Ga., in February and charged with mortgage fraud, after he tried to buy a house with "cash" con- bia's District of Sechelt Council approved sisting of a nonsensical \$225,000 "U.S. Treasury" promissory note, supposedly "certified" by Secretary Timothy Geithner. Norris had prepared \$1 billion worth of the documents on his computer and apparently assumed that banks would not look too closely at them.

Silliness Of Testosterone

(1) A 31-year-old man was stabbed in St. Cloud, Minn., in January. He told police that he and another man were approaching each other on a sidewalk, and when neither man gave way, the other man stabbed him. (2) Scott Elder, 22, was charged with shooting a 24-year-old man in Savannah, Ga., in October after an escalating argument that started when one of the two strangers sent a text message to a wrong number. One comment led to another, and the men to settle things. (3) Lankward Harrington, 25, was walking past a gardener working on a lawn in Washington, D.C., in October 2006 when grass clippings blew onto his clothes. At his trial in October 2009, Harrington was convicted of murder for merely bounced off, staggered away and in my appearance."

Can't Possibly Be True

household, etc.)

-- Women's rights activists in Uganda finally got the attention of the Western press in December, when Lonof Jennipher Alupot, who periodically for could not bend over." her husband's hunting dogs as she was nursing the couple's own children. Farm-

er Nathan Awoloi of Pallisa explained that his dogs needed to eat, and since he was forced to send Jennipher's family two milk cows in order to win her hand, Seattle-area resident Patricia he felt his demands were reasonable.

> -- In January, the Justice Department's Inspector General released a longanticipated report detailing the FBI's post-9/11 corner-cutting in obtaining individual Americans' phone records. Federal law permits such acquisition only with a "terrorism" subpoena ("National Security Letter") unless the FBI documents emergency ("exigent") circumstances to a telecom company. The Inspector General found that, from 2002-2006, the FBI had representatives of three telecom companies set up in the FBI unit so that agents could request phone records orally, without documentation, and in some cases numbers on Post-it Notes and sticking them on the telecom employees' workstations. Some of the acquired records were uploaded to the FBI's database.

Unclear on the Concept

-- In December, British Columa bylaw making it illegal for licensed dogs to chase squirrels, seagulls and other wild animals. The councillors added a defense of "provocation" but left it undefined, which might be especially problematic in instances in which the dog is the only witness to the alleged provocation.

The Continuing Crisis

-- In February, the Board of Trustees of Saugatuck Township, Mich., scheduled a May referendum asking voters for an increase in the property tax in order to cover unanticipated new expenses. The budget overrun was due to the mounting costs of defending lawsuits by people and companies complaining that the Township's property taxes are too

Least Competent Criminals

-- Poorly Conceived: (1) Travis agreed to meet in a downtown parking lot Copeland, 19, bolting from a courtroom in Waukegan, Ill., in January, ran down a hallway and then lowered his shoulder and thrust himself at a window, intending to crash through it to freedom. Courthouse windows are bulletproof, and Copeland shooting the gardener four times in the fell to the floor in pain. (2) Chamil Guaface. Said Harrington, on the witness darrama, 30, was arrested in Springfield, stand: "He got grass on me. (I) take pride Mass., in February after a store security guard spotted him with 75 bottles of lotion stuffed down his pant legs (which were tied off at the ankles), making him look like a nearly immobile Michelin Man. Said a cop: "(We) could not fit Mr. don's The Independent verified the plight Guadarrama into the cruiser because ... he





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or the cost of gym fees serve as an excuse your day and tone up your abs. Look for process. to get out of shape.

There are many exercises you can do at home to keep yourself in top form--especially using basic exercise equipment such as weights, an exercise mat, exercise ball or my Belly Burner Belt®.

Here are a few tips to help:

• Watch exercise TV. Tune in to an exercise program and work out along-

side the experts. DVDs such as my "Blaz- designed to increase metabolic rate and an exercise video created by a credentialed fitness professional.

• Start by raising your heart rate for at least 20 minutes and increase time and intensity from there.

• Clean the house. Intense housework can be a great aerobic exercise, especially if you upgrade the fat-burning potential by wearing a specially designed belt like the Belly Burner. Such belts are

(NAPSI)-Don't let the weather ing Abs" training are a great way to start speed up your body's calorie-burning doing these ex-

The belt can be worn under or over light clothes and worn during normal daily activities and exercises, from walking and jogging to biking.

It can double the calorie burn with any workout regimen and help burn off unwanted inches.

The belt allows you to supercharge the calorie-burning process and accelerate the fat-burning energy needed to lose belly fat and have firmer abs.

• To recover from holiday weight gain, change your diet. When you look at your plate, you should have 80 percent vegetables, 10 percent protein and 10 percent grain. What that means is you should have a lot of salads or smaller portions of meat and a lot more veggies.

• Functional training is easy to do from home and doesn't require any equipment; you can use your body's natural movements, such as sit/stand, push/ pull and run/jump, to get a full workout.

ercises, you can use your couch, household jects or your own body weight, but you want to make sure to get the full range of movement in each exercise.



These exercises are great as

they trigger the natural production of human growth hormone and are compound movements, so you get more out of each exercise.

The Belly Burner Belt is available at Walgreens, Sports Authority, Big 5, Rite Aid, CVS and Target and online at www.thebellyburner.com.

Waldron is a top celebrity trainer working in Hollywood and has appeared on various talk and morning shows as a fitness expert.

SeniorGuide 2010

www.seniorbeacon.info or pick it up at at St. Mary Corwin, Parkview Medical Center, St. Thomas More Hospital among other locations. At the same website above come and

"Blog With Us!"

FREMONT/CUSTER County Menus

Penrose(372-3872) - Canon City(275-5524) Florence(784-6493) - Silvercliffe (783-9508)

SALIDA MENU

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

MAR. 2: WHITE CHILI/CHICKEN, Wheat Crackers, Carrot/Celery Sticks, Cooked Cabbage/Red Pepper, Apple. MAR. 4: BAKĔD HAM/RAIŚIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

MAR. 5: PORCUPINE MEATBALLS, Whipped Potatoes/Gravy, California Veggie Medley, Almond Peaches.

MAR. 9: CHICKEN NOODLE SOUP, Wheat Crackers, Chopped Spinach/Malt Vinegar, Sliced Yellow Squash, Orange. MAR. 11: COMBO BURRITO, Let./ Tom.,/Salsa, Green Beans, Cilantro Lime Rice, Sliced Peaches.

MAR. 12: TURKEY TETRAZINI, Italian Green Beans, Cottage Cheese Peach Salad, Strawberry Applesauce.

MAR. 16: VEGETABLE SOUP, Cold Roast Beef Sandwich/Wheat Bread with Must-Mayo Sliced Tom./Let., Waldorf

Salad, Banana. MAR. 18: HAM/BEANS, Cut Broccoli, Parslied Carrots, Orange Juice, Cornbread with Margarine.

MAR. 19: ROAST CHICKEN/BROTH, Scalloped Potatoes, Harvard Beets, Cinnamon Apples

MAR. 23: TOMATO SOUP, Turkey Wheat/Mustard/Salad Dressing, Green Beans, Tangerine, Almond Peaches.

MAR. 25: SPINACH LASAGNA, Tossed Veggie Salad, Green Beans, Tangerine. MAR. 26: ROAST PORK, Whipped Potatoes/Gravy, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll with Margarine.

MAR. 30: CHILI CON CARNE, Wheat Crackers, Sliced Yellow Squash, Fresh Apple, Cornbread with Margarine.

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

MAR. 1: Taco Salad/Salsa, Tom/Let, garnish, strawberry applesauce, cornbread. MAR. 3: Chicken Cacciatore, oven browned spuds, Italian veggies, peaches. MAR. 6: Sweet/Sour Pork, steamed brown rice, California veggie medley,

diced peaches. MAR. 8: Enchilada Pie, sliced tom./let., sliced yellow squash, mixed fruit.

MAR. 10: Tomato Soup, turkey/wheat, green beans, tangerine.

MAR. 12: Crunchy Baked Fish, whipped potatoes, mixed veggies, pineapple mandarin compote.

MAR. 15: Scalloped Potatoes/Ham, chopped spinach, succotash, apple.

MAR. 17: Corned Beef/Broth, parsley buttered potatoes, season cabbage/carrots, rye bread.



MAR. 19: Beef/Broccoli Stir Fry Le 10 Callo ge & Cobrown rice, steamed carrots, pine pple Sugar Cockie, P MAR. 22: Swiss Steak/Mushroo whipped spuds, green beans, waldorf

MAR. 24: Spinach Lasagna, tossed veggie salad, tangerine.

MAR. 26: Sloppy Joe, oven browned spuds, peas/carrots, peach.

MAR. 29: Salmon Patties/Cream Sauce, brown rice/parsley, mixed veggies, tan-

MAR. 31: Chicken Fajita, tom./let., garnish, cilantro rice, cooked cabbage/red pepper, grapes.

CUSTER SENIOR CTR.

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

MAR. 1: COMBO BURRITO/Chicken Green Chile, Tom./Let., and salsa, black beans/cilantro, diced pears.

MAR. 2: CHICKEN A LA KING, whipped potatoes, green peas, tossed salad/light ranch dressing, orange.

MAR. 4: CREAM OF POTATO SOUP. Roast Turkey/Gravy, Carrot-Raisin Salad Tropical Fruit.

MAR. 8: SCALLOPED POTATOES HAM, Chopped Spinach, Mixed Vegetables, Apple. MAR. 9: VEGGIE SOUP, Cold Roast Beef

Sandwich/WheatBread/Mustard-Mayo Sliced Tom./Let., Waldorf Salad, Banana. MAR. 11: CORNED BEEF/BROTH, Parsley Buttered New Potatoes, Seasoned

Sauce MARES AT Richy Baked For your aldorf Potatoes, Mixed Vegetables, Pines Mandarin Orange Compote.

MAR. 16: ROAST CHICKEN/BROTH Scalloped Potatoes, Harvard Beets, Cinnamon Apples.

MAR. 18: CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef/Bun, Creamy Coleslaw, Almond Peaches

MAR. 22: TURKEY TETRAZINI, Italian Green Beans, Cottage Cheese Peach Salad, Strawberry Applesauce.

MAR. 23: ENCHILADA PIE, Sliced Tom./Let., Hubbard Squash, Mixed Fruit. MAR. 25: TERIYAKI BEEF, Steamed Brown Rice, Chinese Vegetables, Spinach Mandarin Orange Salad/Sesame Vinaigrette Dressing.

MAR. 29: SALMON PATTIES/CREAM SAUCE, Steamed Brown Rice/Parsley, Mixed Veggies, Tangerine Raisin Nut Cup MAR. 30: CHICKEN CORDON BLEU Steamed Brown Rice, Seasoned Asparagus, Apricots.

FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

MAR. 2: SALISBURY STEAK, Whipped Potatoes/Gravy, Italian Green Beans, Tropical Fruit.

MAR. 4: HUNGARIAN GOULASH, California Veggie Medley, Green Peas, Pineapple Tidbits.

MAR. 5: TUNA NOODLE CASSEROLE.

Mixed Veggies, Sliced Zucchini Squash, Sliced Peaches.

MAR. 9: CHICKEN FRIED STEAK, Whipped Potatoes/Gravy, California Vegetable Medley, Raisin Nut Cup.

MAR. 11: SPAGHETTI/MEATSAUCE, Tossed Salad, Mixed Fruit, Orange Juice. MAR. 12: BEEF/BROCCOLI STIRFRY, Steamed Brown Rice/Carrots, PA Tidbits. MAR. 16: CORNED BEEF/BROTH, Parsley Buttered New Potatoes, Cabbage/ Carrots, Rolled Shamrock Sugar Cookie,

Rye Bread/Marg.

MAR. 18: CHICKEN/NOODLES, Seasoned Green Beans, Baked Acorn Squash.

Apricot Pineapple Compote.

MAR. 19: SLOPPY JOE/BUN, Scalloped Potatoes, Peas and Carrots, Peach.

MAR. 23: WHITE CHILI/CHICKEN, Wheat Crackers, Carrot/Celery Sticks, Cooked Cabbage/Red Pepper, Apple.

MAR. 25: DIJON CHICKEN, Steamed

Brown Rice/Parsley, Shredded Green Salad, Cut Broccoli, Strawberries.

MAR. 26: TATER TOT CASSEROLE,

Talek 101 CASSEROLE,
Tassed Salad/Italian Drsg., Squash, Vegetable Blend, Banana.

CHILI CON CARNE, Whole
Wheat Tasters, Sliced Yellow Squash, PA
Manda in Orange Compote, Cornbread

PENROSE CENTER

Broadway-Penrose (Tues/Thur)

MAR. 2: CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef/Bun. Creamy Coleslaw, Almond Peaches.

MAR. 4: CALIFORNIA VEGGIE BAKE, Spinach Salad/Egg/Italian Drsg., Pears, Citrus Cup, Oatmeal Raisin Cookie.

MAR. 9: ROAST PORK, Whipped
Potential Corrects

Corrects

Potatoes/Gravy, Parslied Carrots, Strawberry Gelatin Salad, Dinner Roll with Margarine.

MAR. 11: COMBO BURRITO/Chicken Green Chile, Tom./Let.,/Salsa, Black Beans/Cilantro, Diced pears.

MAR. 16: CORNED BEEF/BROTH, Parsley Buttered New Potatoes, Seasoned Cabbage/Carrots, Rolled Shamrock Sugar Cookie, Rye Bread with Margarine.

MAR. 18: TURKEY TETRAZINI, Italian Green Beans, Cottage Cheese Peach Salad, Strawberry Applesauce.

MAR. 23: CHILI CON CARNE, Whole Wheat Crackers, Cut Broccoli, Raisin Nut

Cup, Apple. MAR. 25: CHICKEN CORDON BLEU, Brown Rice, Asparagus, Apricots.

MAR. 30: CREAM OF POTATO SOUP. Tuna Salad Wrap/shredded Let./Tom., Hard Boiled Egg, Grapefruit Half.

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

Fashion: Looooking Goood! A Surprising Source For Self-Confidence

(NAPSI)-In a recent Beauty they got dentures. and Aging survey of women ages 40+,

Fixodent has created the Circle expert Elizabeth Somer, Fixodent found women who wear of Confidence, a unique network of dentures place more importance on their experts, to provide confidence and give smile than the average woman over 40, denture wearers a team to confide in as and the idea of getting dentures was a a person, not a patient. Dental expert Dr. source of anxiety for most wearers before Lawrence Brecht of the American College

M.A., R.D.; and beauty expert Lois Joy Johnson will all offer insights to feeling confident with that new smile.

"So many of the patients I see, perhaps women more than men, are fearful of having to

are worried that the dentures may become their friends. loose and fall out at an embarrassing moment. This fear can be minimized by having dentures made by a dental specialist, such as a prosthodontist, and through the use of an appropriate denture adhesive."

not wear dentures said it would ease and overall health.

of Prosthodontists; lifestyle and nutrition their worries about getting dentures to know they would stay in place. More than one in six women said wearing dentures made them "a lot less likely to eat in public." Since roughly 20 million women ages 40+ wear dentures, more than 3 million of them are living their lives in fear of

wear dentures," said Dr. Brecht. "They something as simple as eating out with

The Circle of Confidence is part of dentureliving.com. The site features expert tips and answers to a variety of questions and concerns such as "How will dentures affect the way I eat?" and 'What beauty products will help me best One of the main concerns of accentuate my new smile?" There are most of the women who participated in also educational articles, helpful links the survey, conducted by Wakefield, was and a message board where people with that their dentures won't stay in place. dentures can reach out to each other for In fact, most women who currently do support and advice on dental care, beauty

Oral Health Tips **TIP FOR SENIORS**

OVERALL HEALTH: IT BEGINS WITH YOUR MOUTH

Your mouth is a window to your body's health. The state of your oral health can offer lots of clues about your overall health. Oral health and overall health are more connected than you may realize.

Your mouth is normally teeming with bacteria. Usually you can keep these bacteria under control with good oral health care, such as daily brushing and floss-

Saliva also is a key defense against bacteria and viruses. It contains enzymes that destroy bacteria in different ways. But harmful bacteria can sometimes grow out of control and lead to periodontitis, a serious gum infection.

Here is a look at some of the diseases and conditions that may be linked to oral health:

- Cardiovascular disease. Research shows that several types of cardiovascular disease may be linked to oral health. These include heart disease, clogged arteries and stroke. Although in some research periodontal disease to be associated with heart disease, more studies are needed before the link can be confirmed with certainty.
- Diabetes. Diabetes increases your risk of gum disease, cavities, tooth loss, dry mouth and a variety of oral infections. Conversely, poor oral health can make your diabetes more difficult to control. Infections may cause your blood sugar to rise and require more insulin to keep it under control.
- Osteoporosis. The first stages of bone loss may show up in your teeth. Systemic loss of bone density in osteoporosis, including bone in the jaw, may create a condition where the bone supporting your teeth is increasingly susceptible to infectious destruction. Your dentist may be able to spot this on a routine clinical examination or with dental x-rays. If bone loss worsens, your dentist can suggest that you discuss the issue with your other health care providers.

What you can do about oral health:

If you didn't already have enough reason to take good care of your mouth, teeth and gums, the relationship between your oral health and your overall health provides even more. Resolve to practice good oral hygiene every day. You're making an investment in your overall health, not just for now, but for the future, too.

* Source: Mayo Clinic

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

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Belmont Senior Care is a local, private, non-profit corporation not affiliated with Belmont Lodge Nursing Home.

Did You Know?

- · (NAPSA)-The Military Order of the Purple Heart (MOPH) Scholarship Program provides financial assistance for college expenses through a competitive selection process. To learn more, visit www.purpleheart.
- · Karo Syrup and Argo Corn Starch offer two new delicious, healthful recipes that don't require self-denial. For more information and recipes, visit www.karosyrup.com and www. argostarch.com.
- You may be eligible for savings on medicines or even free medicines. Visit TogetherRxAccess. com, www.needymeds.org or www.pparx. org to learn more. Valuable health information for women is also at www. womens health.gov or www.healthy women.org.
- · The best-selling author of "You're Broke Because You Want to Be" and "It's Called Work for a Reason!" turns his attention to parenting in his new book, "Your Kids Are Your Own Fault," published by Gotham Books. For more information, visit www.yourkidsareyourownfault.com.
- A delicious vegetable you can present to your kids is the sweet potato. Sweet potatoes and yams are naturally sweet yet very nutritious. To find a variety of free sweet potato recipes, visit the Louisiana Sweet Potato Commission's Web site, www.sweet potato.org
- One cup of easy-to-eat grapes from Chile provides 27 percent of your recommended daily dose of cold-battling vitamin C along with beneficial omega-6 fatty acids and antioxidants. You can learn more online at www.chileanfreshfruit.com.



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Social Security & You

by Melinda Minor, District Manager - Pueblo

RETIREMENT ESTIMATOR EVEN BETTER THAN BEFORE

www.socialsecurity.gov/estimator — allow more people than ever before to get a personalized and instant estimate of future Social Security retirement benefits. Since its launch last year, the Retirement Estimator has provided more than four million personalized estimates, and is one of the most highly rated online services in

faction numbers are at an all-time high. The latest report from the American Customer Satisfaction Index for E-Governthe top service at 91 percent. It is followed closely by Social Security's online retirement application, with a 90 percent customer satisfaction rating and the Medicare Extra Help application, with an 87 percent rating. These three Social Security services are the top three online services in government.

ice in government, what can be done to

improve it?

One major improvement is that Improvements to one of the most more people will be able to use it. Prepopular online services in government viously, people who had not yet filed for the Retirement Estimator, located at monthly Social Security benefits but who were already enrolled in Medicare were not able to take advantage of the service. Now they can. So if you have Medicare coverage but have delayed filing for your Social Security benefits and you would like to get an estimate of your future benefits, just visit www.socialsecurity.gov/estimator.

> Other improvements are coming The most recent customer satis- soon. Next year, the Retirement Estimator will be the first online service available in

Would you like to get an immediment ranks the Retirement Estimator as ate and personalized estimate of your retirement benefits right now? Visit www. socialsecurity.gov/estimator. To get an estimate, you'll need to enter your first and last name, date and place of birth, Social Security number, and mother's maiden name. If the information matches Social Security's records, the Retirement Estimator combines this information with the You may be wondering: if the Retirement information that Social Security has on Estimator is the most popular online serv-record, including your yearly earnings, to

provide a quick and reliable online benefit need any information from you.

While you're checking out the most popular online service in governservices and information as well. You can find it all at www.socialsecurity.gov.

QUESTIONS AND ANSWERS

GENERAL Question:

increase in Social Security and Supplemental Security Income (SSI) payments in 2010? How was that decided?

Answer:

Monthly Social Security and Supwill not automatically increase in 2010. By law, benefits increase automatically as little as 15 minutes. It's so easy! each year only if there is an increase in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year to the third quarter of the current year. This year there was no increase in the CPI-W from the third quarter of 2008 to the third quarter of 2009. However, President Obama has called on Answer: Congress to pass legislation extending an additional \$250 economic recovery paywww.socialsecurity.gov/cola.

Question:

Social Security, but I'm not so sure. They want me to send in my Social Security number, date of birth, and mother's maiden name for "verification." Did it really come from Social Security?

send you an email asking you to give us your personal information, such as your DISABILITY

Security Social number, date of mation so they can Answer: use it for their own whether we really gov/disability.

RETIREMENT

Question:

I'm reaching my full retirement ment, try out some of our other online age and am thinking about retiring in the first quarter of next year. When is the best time of year to apply for Social Security benefits?

Answer:

If you are planning to retire in Is it true that there won't be an early 2010, you can apply now and complete the process before the start of the busy holiday season. Your monthly payments will then begin on time in 2010. To apply, just go to www.socialsecurity. gov/applytoretire. Applying online for replemental Security Income (SSI) benefits tirement benefits from the convenience of your home or office is secure and can take

Ouestion:

My wife and I live in Montana, but plan to spend the winter in Arizona. My wife will turn 62 while we are down south. Can she apply for benefits in Arizona, or do we have to wait until we get back home to apply for retirement at our local Social Security office?

These days, you don't even have to be near a Social Security office to apment to beneficiaries. To learn more, visit ply for benefits. Regardless of where you and your wife are living, you can apply for retirement benefits online at www.social-I got an email that says it's from security.gov/applytoretire. It's so easy to do, and it can take as little as 15 minutes to complete and submit the application. If she prefers, your wife can file a retirement benefit application at any Social Security office — including the one closest to you in Arizona, or wherever you happen to be. No. Social Security will not You can also apply by phone by calling 1-800-772-1213 (TTY 1-800-325-0778).

Question:

I am about to apply for Social Sebirth, or other pri- curity disability benefits. I have two chilvate information. dren, ages nine and 12. If my application Beware of such is approved, will they get benefits, too? scams — they're Or do the children also have to be disabled after your infor- to qualify for benefits on my record?

If you qualify for Social Security benefit. When in disability benefits, your children may redoubt, or if you ceive dependent's benefits based on your have any questions work record, even if they're not disabled about correspond- themselves. As long as you receive benence you receive efits, their benefits will continue until they from Social Secu- reach age 18, or until age 19 if they are rity, contact your still in high school. If your children are local Social Secu- disabled, however, at the time that they rity office or call reach age 18, they may be able to conus at 1-800-772- tinue receiving benefits into adulthood. 1213 (TTY 1-800- For more information, visit our website on 325-0778) to see disability benefits at www.socialsecurity.



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Age-Related Macular Degeneration(AMD)

tion?

Age-related macular degeneration (AMD) is a disease associated with and dry. 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



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of age and older.

Where is the macula?

er of the retina, the light-sensitive tissue with intermediate and advanced AMD ease. 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 form had the dry form first. 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 lightsensitive cells in the macula slowly break down, gradually blurring central vision in advanced dry form are considered ad- matory treatments for the wet form of 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.

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.

Normal vision

The same scene with age-related macular degeneration

What is age-related macular degenera- cause of vision loss in Americans 60 years Frequently Asked Questions about wet and dry AMD

AMD occurs in two forms: wet Which is more common-the dry form or can Americans the wet form?

combined have the dry form.

However, if only advanced AMD greater risk than men. is considered, about two-thirds of patients Can my lifestyle make a difference? have the wet form. Because almost all vi- Your lifestyle can play a role in reducing sion loss comes from advanced AMD, the your risk of developing AMD. wet form leads to significantly more vision loss than the dry form.

Can the dry form turn into the wet

Yes. All people who have the wet sure.

The dry form can advance and cause vision loss without turning into the Current Research wet form. The dry form also can suddenly turn into the wet form, even during early

The dry form has early and intermediate stages. Does the wet form have similar transplanting healthy cells into a diseased stages?

No. The wet form is considered advanced AMD.

form or the wet form?

Yes. Both the wet form and the vanced 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 develop-The most common symptom ing 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 inas viewed by a person crease the risk of AMD.
 - gest 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 Afri-

• Family history. Those with im-The dry form is much more com- mediate family members who have AMD The macula is located in the cent- mon. More than 85 percent of all people are at a higher risk of developing the dis-

• Gender. Women appear to be at

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

What research is being done?

The National Eye Institute is constage AMD. There is no way to tell if or ducting and supporting a number of studwhen the dry form will turn into the wet ies to learn more about AMD. For example, scientists are:

- Studying the possibility of
- Evaluating families with a history of AMD to understand genetic and Can advanced AMD be either the dry hereditary factors that may cause the dis-
 - · Looking at certain anti-inflam-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 answer 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 Institute of Health (NIH) and in 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. National Eye Institute 2020 Vision Place Bethesda, MD 20892-3655 (301) 496-5248 - phone www.nei.nih.gov - web site

• Obesity. Research studies sug- To schedule your next examination with Rocky Mountain Eye Center, please contact 719-545-1530 or 800-934-EYES (3937).

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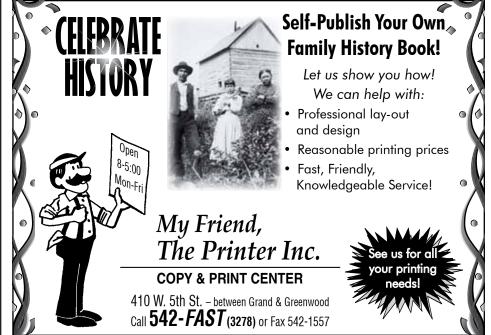
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Cooking Ideas

· (NAPSA)-Success Brown Rice lets you get the nutritional value of brown rice in 10 minutes, one-fourth the time of the long-cooking variety. You can find tips, nutritional information and brown rice recipes at www.successrice.com or (800) 226-9522.

Get-togethers large and small can be enhanced in a tasteful way when you serve cheese and pears as an appetizer, dessert or side dish. You can find pear pointers, recipes and advice online at www.usapears.org.

Some bottled flavored teas have more than 100 calories per bottle. Freshly brewed tea, such as Salada's Pomegranate Berry Green Tea or Strawberry Green Tea, can be a zero-calorie, sugar-free beverage. Download recipes and suggestions for ways to "go green" at www.UnbottleYourTea.com.



Traveling: There's Nothing Like A Holiday!

March 2010: Specialty Restaurants At Sea Spices Cruising by David G. Molyneaux - The Travelmost of them. Cruise lines generally taurants are a tough Mayens, com

Every new cruise ship is equipped with at least one specialty restaurant. For a fee, these alternative evening dining rooms serve anything from top steaks or sushi to an elegant presentation of regional fare. But are they worth the price?

The basic answer is: Yes, at least



don't make a profit from your trip to the sell, especially if specialty restaurants. Chances are you'll food downstairs is get more than your money's worth, and a table for two can be a special romantic

Still, if your vacation budget is tight, there's no need to lay out an extra \$10-\$30 per person for dinner when food flows freely elsewhere on the ship. Besides, cruise lines say that fees charged in specialty restaurants are primarily to control the crowds, to restrain, for instance, half the ship from heading to the steakhouse every night. On most ships, you can order a steak in the main dining rooms, without a fee.

The value and style of specialty restaurants vary by cruise line.

Carnival, largest cruise line in the world, never has put much emphasis on alternative restaurants, while Norwegian (NCL) is building a whole ship, the Epic due in May, around restaurant choices.

Carnival says that its passengers like the line's tradition of singing waiters and main dining room antics, and that most passengers are not interested in dressing up and sitting through a long, lazy evening meal of two hours or more. Carnival has concentrated on improving its main dining menus, which are relatively simple with a quality among the equal of a steakhouse steak. best afloat.

Over the past decade, new Carnival ships have offered one specialty restaurant, a supper club with a dance floor and live music at \$30 per person. Alas, music often turned out too loud, the dance floor empty and tables went abegging. So in December (2009) Carnival

quietly turned all of its supper clubs into steakhouses, moving the music out, covering the dance floor and reducing formality -- a jacket is recommended but not required of men.

'Specialty res-

very good," said Beverly Shun, manager of the reservations-only steakhouse Chef's Art, which seats 120 on the top deck of the new Carnival Dream. "I do have some passengers who come every night. You get a \$70-\$80 dinner for \$30."

din-My ner on the Carnival Dream in January was well worth an

che; Caesar salad mixed tableside; two double lamb chops with roast potatoes and mushrooms, and a side of creamed spinach; Bailey's Irish Cream ice cream. I drank half a bottle of Sabastiani cabernext night at dinner downstairs in the main Crimson dining room.

a filet mignon -- at no fee -- that was the

That probably would not happen on a Royal Caribbean ship, where passengers may order a quality steak in the main dining room, but at a cost of \$14.95, as the steak comes from the ship's specialty restaurant, Chops Grille. The fee for a full meal at Chops Grille is \$25, but, then, most restaurants with an additional "e" in the name charge extra.

Royal Caribbean ships are not noted for their main dining room fare, but are praised for their Portofino specialty restaurant, where the \$20 fee is a small price to pay for a six-course Italian meal that ends with tiramisu. Royal Caribbean has added restaurants to the new Oasis of the Seas, but these have not yet been



Mgr. Beverly Shun in Carnival Cruise Line's newest steakhouse, Chef's Art, on the top deck of the Carnival Dream, cruising the Caribbean out of Port Canaveral, Fla. Photo David G. Molyneaux, The Travel Mavens. com

-- cruise lines with the lowest rates -extra \$30 -- escargot on a bed of brio- Norwegian is king of the specialty restaurants, offering the most alternative eating places and the most choices as to what time you may eat dinner, late into the evening.

Norwegian ships have nearly a net sauvignon (\$35), which I finished the dozen restaurants, from a steakhouse to a French bistro, from Italian to Asian fusion. Some are included in the cruise fare. One night in the Crimson, I ate Others cost \$10-\$30 per person. As most passengers will try at least one or two of the restaurants that charge a fee, expect to budget an extra \$50 or so, per person, during a seven-night cruise. On the Norwegian Gem, I found the steakhouse experience to be similar to eating a steak in the main dining room. Better to save your fee money for Asian, French or Teppanyaki.

Specialties rise in expectation with the quality of the ship.

Among the premium lines -specifically Celebrity, Holland America and Princess -- many passengers spend at least one night in the higher rated restaurants, such as Tamarind (\$15) on Holland America's Eurodam and Sabatini's (\$20), the signature restaurant on Princess ships. Celebrity has built its reputation on food in the main dining rooms and in specialty Among the mass-marketed ships restaurants, such as Murano, Silk Harvest,

> the Tuscan Grille (\$25-\$35) and Blu (for spa passengers) on the new Solstice class ships. Budget at least an extra \$100 per person for eating on these ships.

> The luxury vessels all sport specialty restaurants, some with fees and some without. Most expensive is the \$200 multi-course degustation menu, with wine, on Silversea Cruises, though the folks on Silversea, who are paying \$400 per person, per day, or more, probably are not too worried about their food budget.

David Molyneaux writes monthly about cruising. He is editor of The Travel Mavens.com

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



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Seniors: Did Your Medicare Premiums Go Up, But Your Social Security Payment Went Down? *Inflation experienced by seniors the compounding effect of an average an *Uniform Medicare Premiums Go Up, *Inflation experienced by seniors the compounding effect of an average an *Inflation experienced by seniors the compounding effect of an average an *Inflation experienced by seniors and but of the property of the party of the party

this year.

Some 51 million Social Security incomes on health care. recipients didn't receive any annual cost-2010. Millions of seniors and the disabled are making do with less - in many cases, they got last year.

Alexandria, VA (January 26, was not zero in 2009 - senior costs most nual benefit increase of about 3%. The iors Act" (H.R. 4193), introduced by U.S. 2010) Did your Medicare premiums go definitely went up," says Daniel O'Connell, amount individuals would lose would vary, Rep. Eliot Engel (NY). "We urge seniors to up, but your Social Security check go down Chairman of TSCL. "Part D increases were depending on year of retirement, and the participate in TSCL's annual Senior Survey this year? If so, how much less is your particularly steep," he says. "In 2009 sencheck, and how much higher are your exiors' drug plan premiums alone rose about penses? One of the nation's largest nonpar- 25% on average. A national survey of drug to call on Congress to provide an emertisan seniors groups, The Senior Citizens plans also found that co-payments and co-League (TSCL), is collecting responses to insurance rose about 23% for preferred these questions in a nationwide survey now brand name drugs, and 40% for generics," underway. The group plans to use survey he says. Those costs didn't show up at all in responses and needs personal stories of how the Consumer Price Index (CPI) that the rising Medicare premiums and other costs government uses to calculate the annual are impacting seniors to make the case for COLA, because the government uses a CPI Congress to enact an emergency COLA that tracks the costs of younger workers who don't have to spend as much of their

"The unfair calculation is causing of-living (COLA) boost to their benefits in seniors to lose thousands in Social Security income over their retirements. It also keeps the growth of benefits so low that they bea lot less - after covering rising Medicare come increasing inadequate to cover Medipremiums. The extent of the problem may care premiums, the longer one lives in retirehave showed up in January for an estimated ment," O'Connell says. A study for TSCL 7 million beneficiaries. That's when they finds that without a COLA in 2010, seniors islation that would more fairly and accugot their first Social Security check of the who retired in 2009 with an average benefit year and discovered it's lower than the one of \$1,062 would receive about \$10,655 less over a 20-year retirement due to the loss of receive a minimum COLA of 3% every

monthly benefit they receive.

TSCL was the first seniors group tion that would provide an emergency COLA like that provided by H.R. 3557, introduced by U.S. Representative Walter Jones (NC). The bill calls for an "average" COLA, which would equal about 3%, according to TSCL estimates. It would boost average benefits of \$1,062 in 2009 by about \$31.90 per month-an additional \$382.80 in 2010. "We believe that an average COLA increase would help offset rising Medicare premiums and help protect the long-term growth in Social Security benefits that seniors and the disabled so greatly depend on to cover growing healthcare costs," O'Connell says.

TSCL also strongly supports legrately base the annual COLA on a "seniors" CPI and guarantee that beneficiaries

and share your story," says O'Connell. Visit the TSCL website at www.SeniorsLeague. org or send letters to: The Senior Citizens gency COLA and is lobbying for legisla- League, 909 N. Washington St. #300, Alexandria, VA 22314.

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

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To The Past!

Arts Center: Take A Magic Carpet Ride

in paintings, and what Native American White galleries, and the Blast from the Past

(PUEBLO, COLO.) What is the artifacts should be saved? Discover the exhibit in the Buell Children's Museum mystery of the Sphinx? How have crayons answers to these and more questions by evolved in the past 100 years? How were booking a magic carpet ride tour through cowboys from the Old West immortalized the Now and Then exhibits in the Helen T.

all at the Sangre de Cristo Arts Center.

Newly designed winter experiential tours guide participants through the past to see Native American artifacts, Charles Russell paintings, the history of the toothbrush, the history of toys, Indonesian puppets, the experiential solar system and more! These tours are just the ticket for encouraging critical thinking skills in a fun environment.

Book a tour this February and enjoy a complimentary storyteller who will Homer's Grocery and Market. Both stories are focused on Pueblo.

Add a workshop in theater, clay, painting, fibers, sculpture, and more! lum. Tour bookings end in May. Workshops can be tailored to meet your group's needs and are all lead by profes- Please schedule tours at least two weeks in sional artists and artisans.

Pre-arranged tours are \$2 per State Content Standards. person. Pueblo City Schools and D70 students are prepaid for tours at the Arts groups, or grandparents enjoying an after- gredecristoarts.org.

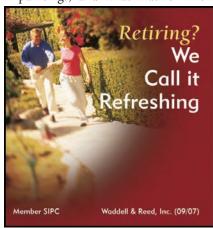


Somerlid School children in Pueblo go on "A Magic Carpet Ride," a program at the Arts Center.

share the true tales of the Orphan Train or noon with grandkids. Call Diane Pirraglia (583-6217) to reserve a trip to the past, for more information on standards or special workshops designed to meet your curricu-

advance. All school tours address Colorado

For more information, please call Center. Tours are open for groups of 10 or 719-295-7200; stop by the Arts Center lomore including home school students, Red cated at 210 N. Santa Fe Ave., just off of Hat Ladies, Girl and Boy Scouts, church I-25, exit 98b, or visit online at www.san-



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Plants With Personality: Coming To A Windowsill Near You

by Marty Ross

Houseplants have personalities, but you have to get to know them to figure out which ones are most compatible with the quirky, cosmopolitan and clever person

Whether you prefer cacti or crotons, a well-chosen and properly placed houseplant brings a little more life to your living room. In a bedroom, in the kitchen, in the bathroom -- healthy plants make the whole house seem more like home.

"It's definitely true that plants have personalities just like we do," says Jennifer Nelis of the Florida Nursery, Growers and Landscape Association. "I even think individual plants have different personali-

Nelis considers ferns and palms to be the most relaxed and easygoing plants for homes and offices. They suit people with laid-back personalities, she says, and help make others feel that way. Ivies are the classic, comfortable beauties of the houseplant world, Nelis says, just right for anyone with traditional tastes. Right now, she's crazy about sansevierias, sometimes called snake plants or mother-in-law's tongue. "I like that they are tall and reaching, and al-

ways looking up." she says.

David Liu, an interiorscaper and owner of Foliage Design Systems, based in Miami (www.foliagedesign.com), helps bring nature -- and drama -- to business settings around the country.

The plants displayed in office buildings and commercial settings are often much larger than you'll ever see in a home, but you can still work on defining your look by studying the expensive arrays of plants in hotels, restaurants, airports and offices, Liu says, and borrow ideas to take

"If someone has a contemporary home, very neat and orderly, you want the plants to be the same -- maybe a narrow plant in a corner, in a stylish planter," Liu says. Sporty types identify with big, leafy ficus trees, he says; tall, branching dracaenas seem to suit artists and architects. "I'm not an expert psychoanalyst," Liu says, "but men are not usually saying 'I want a

"People want plants to complete their interior design package," Liu says, "but they also understand the benefits of plants." Plants help improve the quality of the air indoors by actually removing vola-

> tile organic compounds such as formaldehyde and ammonia, which are found in paints and carpets. Plants soften the sharp edges of the architecture, help mark off interior spaces, make guests feel welcome, and generally create a sense of

> Houseplants fit in naturally with people's interest in green lifestyles, says Bisser Georgiev of Engelmann

Greenhouses, near Orlando, which sells about 400 varieties of houseplants under the Exotic Angel brand (www.exoticangel. com) at Home Depot, Lowe's and other stores. Young people who may feel hesitant and unsure about full-scale backyard gardening can start working on their green thumbs with houseplants, which are both hip and easy, Georgiev says. They bring lots of texture and bold color to their surroundings without making a lot of demands: You don't have to make a big commitment, or even dig a hole.

Young professionals tend to like plants with some pop, Georgiev says, and purple is the color of the year among fashion-conscious customers. He recommends Fittonias because they are easy to grow and thrive in low light; the velvet plant (also called purple passion) for its rich, dark foliage; and the modern, minimalist sansevierias, always in style.

Alfredo Bergolla, who grows cacti and succulents for Costa Farms in Miami (www.costafarms.com), one of the largest wholesale houseplant growers in Florida, says interest in succulents is the hottest trend in houseplants. They suit people who travel for a living and anyone else committed to a low-maintenance lifestyle, he says, as well as artistic types and collectors, who might put several stubby species together in a striking dish garden or arrange a chorus line of spiky succulents in pots along a bright windowsill. Succulents thrive with little water, which also makes them a good choice for "the entry-level person who hasn't gone much into plants, but is curious," Bergolla says.

When you're shopping for houseplants, read the labels and think about the light at home, then let your impulses lead tongue): straight to the point. you, says Mike Rimland, a grower and business development manager for Costa. "Usually something just attracts you -- a



The shapes of succulents are often quite architectural, and they complement each other strikingly in dish gardens. photo: Pam Crawford

shape, a color -- and that's why you buy it," Rimland says. Whatever you choose, you'll be bringing an agreeable group of quiet new friends into your life, and a lot of zip into your surroundings.

PLANTS WITH PERSONALITY

Houseplants definitely have personalities. Some you'll love at first sight and some will seem a little more standoffish, but they will all grow on you. Jennifer Nelis, marketing director for the Florida Nursery, Growers and Landscape Association, came up with this list of houseplants and the personalities she feels they project:

- -- Orchids: unflappable elegance.
- -- Bromeliads: always at the center of attention.
- -- Ferns and palms: relaxed and easy to get along with.
- -- Anthuriums: very loving, with heart-shaped leaves and passionate red blooms.
 - -- Spathiphyllum (peace lily): pu-

- -- Sansevieria (mother-in-law's
 - -- Pothos: laid back.
- -- Dracaena: easy-going but efficient; perfect for distracted workaholics.
 - -- Crotons: red-headed fireballs.
- -- Lipstick plant (basket vine): impulsive.
- Cryptanthus (earth star): stylishly modern.
- -- Ivy: traditional, gracefully con-

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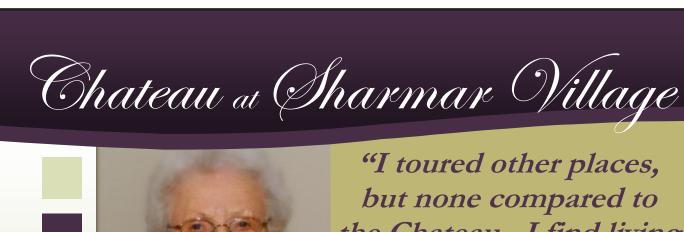
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Two New Tools To Help Consumers

by Katie Carrol-Better Business Bureau case of the Azigo software, minimize the

Your Better Business Bureau is risk of online fraud. now making its reliability reports available for download to mobile devices such as iPhones. All a consumer needs to do is go to http://m.bbb.org and download the application. They are then able to access the four million reports in the BBB's national database.

Reliability reports are the stock and trade of the BBB. These online listings contain a multitude of information about companies, including a letter grade rating of A+ through F. Now consumers can access this information when they are on the go. Even better, this new mobile device application is free.

A new browser called the "Accredited Business Locator" allows consumers to quickly see whether or not a company is an accredited business. When the search engine they are using (Google, Yahoo, Bing, etc.) produces a list of possibilities, those companies that are BBB accredited businesses are easily identified because they display the BBB accredited business seal. In one quick step, consumers can tell that a company, because they bear this seal, is reputable. Consumers can click on the seal to directly access the company's BBB reliability report.

The software is free to download and is powered by a company called Azigo, a leader in user-centric technologies. Go to http://www.azigo.com/landing/bbb. html and follow the prompts to download the software.

The BBB is offering these new services to protect consumers and, in the

BBB Announces New **Ethics Award**

Ethics – a concept that harkens back to the days of Socrates and Aristotle - has taken on a heightened level of importance. Repeated revelations of wellpublicized unethical activities from the political to business arena have resulted in public distrust of many sectors of our

Yet, southern Colorado has many wonderful, ethical companies. That's what has inspired the Better Business Bureau of Southern Colorado to team up with the University of Colorado at Colorado Springs (UCCS) College of Johnson Award for Marketplace Ethics. This newly-created award - sponsored by GE Johnson - will honor companies who have demonstrated an outstanding commitment to create and maintain a fair marketplace through ethical business

All companies in the 25 counties served by the BBB of SC are eligible to apply including BBB accredited and nonaccredited businesses.

The BBB of SC is accepting nominations through Friday, July 30 for the 2010 award. Anyone may nominate a company, even the business itself. Go to http://southerncolorado.bbb.org/marketplace-ethics-award/ for details about the nomination process.

The College of Business at

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

UCCS, which is committed to addressing criterion is outlined on our Web site at ethics in its curriculum, will have its business students involved in the nomination involvement in this process will provide students with practical experience in ethics and an understanding of the benefits of ulty. an ethical organization.

used for years by BBBs across the nation — World Arena. for the BBB International Torch Awards for Marketplace Excellence. The specific *mation*.

bbb.org

Applications will be reviewed by process. The faculty believe the college's a judging committee comprised of representatives from the BBB of SC's board of directors and members of the UCCS fac-

The winners will be announced Criteria used for determining the at the BBB's Excellence in Customer Business to create an award called the GE recipients of the GE Johnson Award for Service gala awards dinner on Friday, Marketplace Ethics are the same as those September 17 at the DoubleTree Hotel

Visit bbb.org for complete infor-

Peer Pressure Can Be Good For Your Health

(NAPSI)-There's good news, bad news and better news about fitness for older Americans.

The good news is that just as peer pressure can affect how you act when you're young, it can encourage adults to stick to their exercise regimen. That's important, since the Centers for Disease Control and Prevention says every week, older adults need at

• 150 minutes of moderate-intensity aerobic activity (brisk walking), 75 minutes of vigorousintensity aerobic activity (jogging or running) or a combination of both;

• muscle-strengthening activities on two or more days that work all major muscle groups (legs, hips, back, abdomen, chest, shoulders and arms).

The bad news, according to an AARP survey, is that more than six in 10 adults aged 45 and older say they exercise less than they did five years ago.

The better news is that in order to encourage older Americans to live healthier lives, AARP provides free support to anyone interested in becoming a "Fitness Ambassador" by starting a walking program. Fitness Ambassadors are everyday people, such as retirees and others interested in health and fitness. One such is Cathy Nemerovski. While exercise has always been an integral part of her life, she didn't train to become a gym instructor until her 50s. A year ago, a broken foot forced her to re-evaluate her exercise regimen.

"I had just turned 60 and because of my injury, I had gotten a glimpse into what it would be like to be getting older and having your body change. So I decided I wanted to focus my teaching on seniors."

As a Fitness Ambassador, Nemerovski organizes weekly educational sessions and walks, and provides information, opportunities and incentive to older adults to get mov-

"I find if you're evolving as a person as you're doing something for others, you're on a journey together. My students give me way more than I give them. It's a wonderful experience."

Fitness Ambassadors get training and support from the Lifelong Fitness Alliance, an organization that seeks to bridge the gap between knowledge and action when it comes to fitness and healthy living. Lifelong Fitness Alliance staff are available to counsel Fitness Ambassadors about the progress, challenges and needs of their group.

"This gives me the perfect platform to help people," said Nemerovski. "I really enjoy inspiring people to make changes in their lives. Walking is something everyone can

If you want to make a personal commitment to improve fitness for midlife and older adults, contact step@lifelongfitnessalliance.org or call (650) 361-8282 for more



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McClure House Tranforms Into Queen Anne Tea House

by Al & Linda Ballard

William McClure built the Mc-Avenue, a prison stone foundation, threewas built for his wife, ten children. It had a real set of blue prints for construction. From that origination, the structure has been a dormitory for Cañon City's Dodd's College, a single family residence, room serve others. rentals and an apartment house.

ending December 10, 2007. It currently houses The Cañon City Queen Anne Tea are four themed tea rooms on the first floor, personal living quarters on the second floor and family, grandchildren quar-

ters on the third floor.

Clure Hotel, "4th and Main Sts, Cañon our last remodel," said Linda, we had done tinued. "We don't want anyone going City, CO in 1874 and then 831 Macon works for others and it was time to create our own dream. The Denver natives story Victorian built in 1889. The house moved from Westminster with one thing on their minds, create a "Fine Dining" Tea House where there is beauty, elegance, a sense of order, outstanding food, hospitality and encouragement. A place we can

"It is hard to believe we have been The structure was renovated by open for two years and served thousands Al and Linda Ballard, starting in 2002, of customers," said Al, "sometimes it has been a blur."

The Queen Anne is open Tuesday House and Special Event Center. There through Saturdays, however, "we have done special events, like weddings, on our days off, if we get enough advance notice," said Al.

> Afternoon/Lunch Teas are served daily at 11am and 2 pm; cost is \$16.99 per person. "Our afternoon teas are full lunches, they include scones with Devonshire cream, jam, hot brewed loose leaf tea/over

40 choices, a full sandwich or quiche, "We purchased the structure as finger foods, mini-desserts," Linda conhome hungry."

High/ Five course Dinner Teas are served daily at 6pm, cost is \$27.99-44.99 per person. "Our high teas are a dining experience that last a couple hours," said Al. We serve a variety of options, including the best marinated, grilled filet, rib-eye steaks, prime rib, price, including your dessert and a com- found at: plimentary glass of champagne or wine," Al continued.

ued, "a memory and experience that you tails. will share with others." The atmosphere hospitality. "We do our best to make sure (719)275-5354 or email: each customer feels like they are fam- linda@thecanoncityqueenanne.com ily." said Linda.

Full menu options, as well as



Beef Wellington, chicken cordon bleu, special events like Easter, Mother's Day salmon. "Everything is included in one Brunch, Father's Day Steak Fry, can be

www.thecanoncityqueenanne.com.

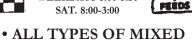
Baking and Cooking Demon-"We can guarantee a few things strations are held on the third Sunday of when you dine with us," Linda contin- the month, 2pm, see website for event de-

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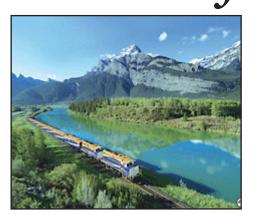
Getting Away To Enjoy Wine Country (NAPSI)-Millions of people tour the world.

wineries each year, with wine tasting now A Taste of Elegance a popular attraction at destinations around the world. In fact, the state of California rience a unique and exclusive wine tastwelcomed 19.7 million visitors to its wineries in one year alone, according to WineB-

With wine tourism on the rise, connoisseurs have identified one of the best spots to experience the bouquet and flavors of awardwinning wines, in an area that you might not expect: Canada. Having received numerous international awards, the Okanagan Valley in southern British Columbia is home to a number of acclaimed wineries, producing what are con-

In 2010, wine lovers can expeing-themed vacation with Rocky Mountaineer, known for its acclaimed two-day, all-daylight-rail journeys offering exceptional service, spectacular scenery and a gourmet culinary experience. Visitors to Western Canada can embark on an exclusive eight-day/seven-night journey with the new GoldLeaf Themed Experiences--Wine Tasting tour. Wine enthusiasts travel onboard the Rocky Mountaineer from tains, where guests are treated to a separate Vancouver into British Columbia's Interior region, where they deboard and tour some of the Okanagan Valley's top wineries. Onboard the train, guests have the opportunity to enjoy regionally sourced cuisine, expertly paired with local British Columbian wines-all as they enjoy panoramic views and the elegant surroundings of an exclusive GoldLeaf dome coach.

After experiencing the best of the eries that produce them. wineries in the region, the train continues to Banff, Alberta, in the Rocky Moun-rockymountaineer.com.



but no less stunning region of Western Canada. During the trip, rail travelers have ample free time to relax, enjoy area shopping or play a few rounds of golf. Travelers can even take a helicopter tour of the Canadian Rockies. But for many, the getaway is mainly about experiencing an exclusive rail journey while discovering some of the world's finest wines straight from the win-

For more information, visit www.



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· A free online questionnaire from Microsoft Hohm can help you manage home energy use. To get started, visit www. microsoft-hohm com



Charlene Dengler: Sharing Equals Caring – Everyone Can Benefit

by Charlene Dengler

A new opportunity is about to ments, positive feedback and some probcome your way. By that, I mean that this ing questions. Thank you to the Sherrys, column from here on will be an open fo- Annies, and Davids who have called or rum of discussion questions generated by emailed. you, the readers. Over the past two years

Now I would like to hear from

Retirees Look To Make Next Move

omy--many active adult communities have creasingly affordable prices. become more affordable.

parts of the country, housing prices are the lowest they have been in five years, often with interest rates to match, plus cash incentives and offers of designer options at

Live Your Dream Now

Even if price is not a consideration, owning a home still presents a number of perks to retired Americans, including tax write-offs on the mortgage interest paid and the potential for long-term appreciation. There are also the less tangible, but often no less important benefits, such as the satisfaction of realizing a dream to move to a sunny climate and committing to a more leisurely lifestyle.

Steve Soriano, CFO of Robson the reasons that have led retirees to seven such as championship golf, tennis, swim- a furnished luxury home and more.

(NAPSI)-For a number of retirees, ming, community clubhouses and upscale there may be an upside to a sluggish econ-restaurants along with luxury homes at in-

> The SaddleBrooke community in In fact, analysts say that in some Tucson, Arizona, for example, was voted one of the top 100 Best Master-Planned Communities by Where to Retire magazine. The neighborhood boasts luxury homes designed to blend into their natural surroundings and breathtaking views of the Santa Catalina Mountains. Similarly, the award-winning Robson Ranch in Denton, Texas, provides manicured greens, sparkling lakes and world-class amenities.

Each Robson community also offers social activities to help build bonds with new neighbors. For instance, residents of the Quail Creek community in Green Valley, Arizona, enjoy an arts and technology center, in addition to outdoor activities.

Preferred Guest Program

The Robson communities have Communities, Inc., says these are some of a Preferred Guest Program for potential residents. The program includes compli-Arizona and Texas locations. Each Robson mentary dinner at a community restaurant active adult community offers activities hosted by homeowners, golf, three nights in

> For many early baby boomers, moving to these communities and others like them represents the result of a lifetime of hard work and a reward they no longer wish to delay.

> For more information or to learn about incentive plans, visit www.robson.com/retire or call (800) 732-9949.



I have received many encouraging com- the readers about what concerns them the most. At the risk of being repetitive re- remain anonymous if that is your desire, garding subject matter, I want to address and all the readers can benefit from the questions that are on your mind. Remember in school when the teachers used to say, "There are no dumb questions." Or, "Someone else may have that very same question." Well, asking questions is a form of sharing that actually equates to caring. When a question is presented it may help another with the same or similar concern, and quite possibly spawn another whole avenue of discussion for exploration.

> When you read the byline at the end of this article, the brief bio describes where my area of expertise lies. Note that my phone number and email address is also included there should you decide to contact me. My business is all about health and wellness from a natural, alternative approach to traditional medicine. For the last thirty-five years it has been my passion to assist others in finding positive, proactive pathways for bringing their health into balance. I do extensive research when necessary to find the answers that lead them on their way.

Your concerns or questions can answers that I will provide. Depending on the response from readers, I may do a more general informative addendum to the area of discussion and hopefully it will prove to be a blessing. If a question is of a sensitive nature it may not be answered in the paper, but will be answered directly in the same manner in which it is presented.

So bring it on! Either call or email me with your burning query. Any question related to health, wellness, nutrition, fitness or aging is welcomed. I am local, I am listening, I am loaded with answers and I am looking forward to hearing from you!

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

Nature Center Seeks Environmental Heroes

Contacts: Bill McGurn (719-547-2245), Ross Vincent (719-561-3117)

The Nature and Raptor Center of Pueblo is soliciting nominations for awards to be presented at this year's annual Earth Day Dinner at the Sangre de Cristo Arts Center. All nominations must be received by 5pm on Friday, March 12, 2010.

Details about the awards and nomination forms can be obtained at www.natureandraptor.org or at the Nature and Raptor Center Office and Bookstore located at 5200 Nature Center Road.

Nomination forms can also be sent by mail or fax by calling (719) 549-2414

Nominations are sought for the Center's:

• Environmental Leader of the Year Award

• Environmental Educator of the Year Award

• Lifetime Environmental Achievement Award

• Joan Wolther Award (for service to the Nature Center)

"We're looking for people whose accomplishments are truly extraordinary," said Jay Zarr, President of the Center. "There are a lot of good people out there who are making really amazing things happen - far more than most of us realize. Those are the people we want to find and recognize," he said.

The Nature and Raptor Center is located on the banks of the Arkansas River, west of Pueblo Boulevard. It is a popular spot for outdoor recreation and environmental education for Puebloans and for many others, and it has served for more than three decades as a focal point for appreciation of the area's wildlife and natural heritage.Jenny Kedward (719)582-0249





Coulter: Ahmadinejad: 'Yep, I'm Nuclear!'

by Ann Coulter

Obama more headaches than Joe Biden these days is Mahmoud Ahmadinejad (who, coincidentally, was right after Bi- ligence -- and their director of intelliden on Obama's short-list for V.P.).

Despite Obama's personal magnetism, the Iranian president persists in moving like gangbusters to build nuclear weapons, leading to Ahmadinejad's announcement last week that Iran is now a "nuclear state."

Gee, that's weird -- because I remember being told in December 2007 that all 16 U.S. intelligence agencies had concluded that Iran had ceased nuclear crat of the time, who -- amazingly -- was weapons development as of 2003.

At the time of that leak, many of us recalled that the U.S. has the worst intelligence-gathering operations in the mously declared in 1975: "We should world. The Czechs, the French, the Ital-



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The only man causing President trained by the Soviets) -- all have better intelligence.

> Burkina Faso has better intelgence is a witch doctor. The marketing division of Wal-Mart has more reliable intel than the U.S. government does.

> After Watergate, the off-thecharts left-wing Congress gleefully set about dismantling this nation's intelligence operations on the theory that Watergate never would have happened if only there had been no CIA.

> Ron Dellums, a typical Demoa member of the House Select Committee on Intelligence and chairman of the House Armed Services Committee, fatotally dismantle every intelligence agency in this country piece by piece, brick by brick, nail by nail."

> > And so they did.

So now, our "spies" are prohibited from spying. The only job of a CIA officer these days is to read foreign newspapers and leak classified information to The New York Times. It's like a secret society of newspaper readers. The reason no one at the CIA saw 9/11 coming was that there wasn't anything about it in the Islamabad Post.

(On the plus side, at least we haven't had another break-in at the Watergate.)

CIA agents can't spy because that might require them to break laws in foreign countries. They are perfectly willing to break U.S. laws to leak to The New York Times, but not in order to acquire valuable intelligence.

So it was curious that after months of warnings from the Bush administration in 2007 that Iran was pursuing a nuclear weapons program, a National Intelligence Estimate on Iran was leaked, concluding that Iran had ceased its nuclear weapons program years earlier.

Republicans outside of the administration went ballistic over the suspicious timing and content of the Iran-Is-Peachy report. Even The New

ians -- even the Iraqis (who were York Times, of all places, ran a column aspersions cast by the by two outside experts on Iran's nuclear programs that ridiculed the NIE's conclusion.

> Gary Milhollin of the Wisconsin Project on Nuclear Arms Control and Valerie Lincy of Iranwatch.org cited Iran's operation of 3,000 gas centrifuges at its plant at Natanz, as well as a heavywater reactor being built at Arak, neither of which had any peaceful energy purpose. (If only there were something plentiful in Iran that could be used for energy!)

> Weirdly, our intelligence agencies missed those nuclear operations. They were too busy reading an article in the Tehran Tattler, "Iran Now Loves Israel."

> Ahmadinejad was ecstatic, calling the NIE report "a declaration of the Iranian people's victory against the great powers.

> The only people more triumphant than Ahmadinejad about the absurd conclusion of our vaunted "intelligence" agencies were liberals.

> In Time magazine, Joe Klein gloated that the Iran report "appeared to shatter the last shreds of credibility of the White House's bomb-Iran brigade -- and especially that of Vice President Dick Cheney.'

Liberal columnist Bill Press said, "No matter how badly Bush and Cheney wanted to carpet-bomb Iran, it's clear now that doing so would have been a tragic mistake."

Naturally, the most hysterical response came from MSNBC's Keith Olbermann. After donning his mother's housecoat, undergarments and fuzzy slippers, Keith brandished the NIE report, night after night, demanding that Bush apologize to the Iranians.

"Having accused Iran of doing something it had stopped doing more than four years ago," Olbermann thundered, "instead of apologizing or giving a diplomatic response of any kind, this president of the United States chuck-

Olbermann ferociously defended innocent-as-a-lamb Mahmoud from Bush administration, asking: "Could Mr. Bush make it any more of a mess ... in response



to Iran's anger at being in some respects, at least, either overrated or smeared, his response officially chuckling, how is that going to help anything?"

Bush had "smeared" Iran!

Olbermann's Ed McMahon, the ever-obliging Howard Fineman of Newsweek, agreed, saying that the leaked intelligence showed that Bush "has zero credibility."

Olbermann's even creepier sidekick, androgynous Newsweek reporter Richard Wolffe, also agreed, saying American credibility "has suffered another serious blow."

Poor Iran!

Olbermann's most macho guest, Rachel Maddow, demanded to know -with delightful originality -- "what the president knew and when he knew it." This was on account of Bush's having disparaged the good name of a messianic, Holocaust-denying nutcase, despite the existence of a cheery report on Iran produced by our useless intelligence agencies

Olbermann, who knows everything that's on the Daily Kos and nothing else, called those who doubted the NIE report "liars" and repeatedly demanded an investigation into when Bush knew about the NIE's laughable report.

Even if you weren't aware that the U.S. has the worst intelligence in the world, and even if you didn't notice that the leak was timed perfectly to embarrass Bush, wouldn't any normal person be suspicious of a report concluding Ahmadinejad was behaving like a prince?

Not liberals. Our intelligence agencies concluded Iran had suspended its nuclear program in 2003, so Bush owed Ahmadinejad an apology.

Feb. 11, 2010: Ahmadinejad announces that Iran is now a nuclear pow-

Thanks, liberals!

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Scandinavian Mixed Veggies, Cherry Fruit Jello, Wheat Bread/Marg, Chocolate Pudding.

MAR. 2: Sloppy Joe/Bun, Baked Beans, Tossed Salad/Ranch, Apricots. MAR. 3: Chicken a la King/Biscuit, Green Beans, Tomato Cucumber Salad, Cherry Crisp Milk

MAR. 4: Porcupine Meatballs, Broccoli, Harvard Beets, Wheat Bread/Marg., Fruit Cocktail, Oatmeal

MAR. 5: Breaded Fish/Tartar Sauce, Potatoes Au Gratin, Peas/Carrots, Cole Slaw, Wheat Bread/Marg., Strawberries/Pineapple.

MAR. 8: Beef Stew, Confetti Rice, Three Bean Salad, Wheat Bread/Marg., Apricots.

MAR. 9: Honey Mustard Chicken, Scalloped Potatoes, Italian Mixed Veggies, Wheat Bread/Marg., Fruit Cocktail.

MAR. 10: Tator Tot Casserole, Capri Mixed Veggies, Pea Salad, Wheat Bread/Marg., Strawberries/ Pineapple. MAR. 11: Tomato Swiss Steak, Mashed Potatoes, Basil Green Beans, Cole Slaw, Wheat Bread/Marg., Peaches.

MAR. 12: Chili Relleno Casserole,

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MAR. 15: Chili Con Carne. Cornbread Peas, Cukes/Onions, Fresh Apple.

MAR. 16: Hungarian Goulash/ Noodles, Scandinavian Mixed Veggies, Wheat Bread/Marg., Lime Fruit Jello, Brownie.

MAR. 17: Roast Turkey, Mashed Strawberries/Bananas.

Cranberry Fluff, Wheat Bread/Marg... Spiced Plums.

MAR. 18: Stuffed Bell Peppers. Potatoes Au Gratin, Zucchinia Tomatoes, Wheat Bread/Marg., Pineapple Upside Down Cake.

MAR. 19: Macaroni/Cheese. Green Beans, Carrot Raisin Salad, Harvard Beets, Wheat Bread/Marg., MAR. 22: Pork Chow Mein/Rice, Mixed Veggies, Wheat Bread/ Marg., Orange Carrot Jello, Tapioca Pudding.

MAR. 23:23 Roast Beef/Gravy Mashed Potatoes Zucchini/Tomatoes, Wheat Bread/Marg., Cherry Crisp. MAR. 24: Enchilada Casserole,

Mexican Corn, Tossed Salad/Ranch, Wheat Bread/Marg. Fruit Juice.

MAR. 25: Beef Stroganoff/Noodles, Harvard Beets, Cole Slaw, Wheat Bread/Marg., Fruit Cocktail.

MAR. 26: Breaded Fish/Tartar Sauce, Parslied Potatoes, Sugar Snap Peas, Carrot Raisin Salad, Wheat Bread/ Marg., Peach Cobbler.

MAR. 29: Chicken Cacciatore, Linguini, Basil Green Beans, Wheat Bread/Marg., Pickled Beets, Butterscotch Pudding.

MAR. 30: Beans/Ham, Cornbread, Peas/Carrots, Tossed Salad/Ranch, Blush Pears.

MAR. 31:3 Roast Pork Loin, Glazed Sweet Potatoes, Zucchini/Tomatoes, Wheat Bread/Marg., Applesauce, Chocolate Chip Cookie.

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Finances: Create And Keep Wealth

Was There Really A "Lost Decade" In The N

cial

Some in the market have called this the "Lost Decade." Investors, who counted on the stock market surge of the 1980's and 1990's to continue, found out how things can change. Elsewhere, investors taught by recent history to rely on real estate returns found out quickly about stunning losses. Those investors inclined to find comfort in the often lowbanks found out even this formula was turned on its head. Nearly two hundred banks with assets of over \$550 billion have been closed since the financial crisis began with many more expected to fail.

All this is well known, but investors also know a lot of money was made during the "Lost Decade". Who

by Gary Neiens-Raymond James Finan- er, you could have waited another three ers would not include DuPont but would some of my observations and forecasts years and bought Apple shares for \$10. The shares currently trade in the \$200 range....no "Lost Decade" there.

There even seemed to be a growing debate amongst professionals about daddy stories of them all for supporting the validity of the long-term "buy and hold" axiom. When you consider a few examples it's easy to see the reason for debate.

If you invested \$10,000 in Pepsi er but historically consistent returns from in January of 1990, it would have grown to about \$57,000 today (+ 469%). Waiting until January of 2000 to invest the \$10,000 would have resulted today in Pepsi stock worth about \$17,000. Investing the same \$10,000 in Exxon (XOM) in January 2000 would see a long-term result today of almost \$17,000 too. DuPont (DD) though provided a different result. would not have liked to own Apple stock An investment of \$10,000 in January favorite holding period is forever." Not Financial Services, Inc. 310 S. Victoria (AAPL) for the "Lost Decade"? There 2000 would see a current value of a bit were quite a few days in the year 2000 over \$5,000. There are many other simiwhere the stock traded in the mid \$20's. lar examples, some much worse. The ros-However, if you'd been particularly clev- ter of the decade's worst stock perform- forever, perhaps in next months' issue, Julie.Cline@RaymondJames.com

Microsoft, Citibank, AIG, Lucent, Gen- ment will be useful to you. eral Electric, etc.

the long-term point of view was Wal-Mart. Investing \$10,000 in Wal-Mart in mark. Changing the parameters for longterm discussion and you get better results. Wal-Mart stock from its infancy (1972), you would have made \$13 million or so today. Feel free to call me if this outcome applies to you.

include many unexpected entries: Intel, from our award winning research depart-

Needless to say, few things are Of course, one of the grand- tougher than thoughtful economic forecasts and we will endeavor to provide useful estimates.

It seems appropriate though, to early 2000 would have likely resulted in now suggest that successful investing an investment now valued at only about may involve being more flexible and nim-\$8,000. This is despite the fact the comble at this time than in many past historipany sales have crossed the \$400 billion cal periods and market cycles. Watching a business program or two each week may no longer get you acceptable investment Had you invested the same \$10,000 in results, because as Japan found out, one "Lost Decade" can turn into another "Lost Decade"

Good luck and good investing. Gary Neiens - Financial Consultant/In-Warren Buffet once said, "Our dependent Advisor, Raymond James everybody though, has enough money to Ave, Ste. G, Pueblo, CO 81003 Phone: hold forever and it seems to me, no one 719-545-2900. E-mail: Gary.Neiens@ has enough time. So if you can't invest RaymondJames.com Operation assistant:

How To Minimize Estate Taxes & Stay Keep Sanity!

by Ron Phillips

You could have \$20 million and not pay a dime of estate taxes if your "will expired" in 2010.

What will the estate tax be next IDEA #1: GIFTING year? According to PuebloBizNews.info, the 2011 estate tax exemption will be \$1 million. Any assets you might leave over generously given to the government...the dreaded "death tax."

There are several strategies to potentially minimize your estate and to

make it easier to pay for the tax. Below It's official. The year to die is are several general suggestions. Please when you use a tax-deferred 529 college IDEA #2: DIRECT PAYMENTS 2010. This year the estate tax is zero. always verify any ideas with licensed savings plan. These newer plans offer an Some actions you take could be irrevoca- example, if a married couple has a grandble.

This is a very common idea but I have some unique takes on this one.

You can give away \$13,000 to that exemption will have a flat 55% tax any person annually and that person does not have to pay gift taxes. We just minimized your estate and avoided gift tax. If you are married you can bump that up to \$26,000 a year.

Where this gets interesting is build-up in your estate. child they want to fund college expenses for, this can add up quickly. They could put \$130,000 (\$26,000 times five years) into a 529 plan with a single contribution. If they had 3 grandchildren they could give up to \$390,000, moving it out of their estate. Sorry Uncle Sam.

Another gifting strategy is giving the \$13,000 in the form of a zero-coupon bond. This adds predetermined growth to the gift. For example, a \$25,000 (facevalue) zero-coupon bond might only cost \$13,000. When the bond matures it will pay the \$25,000 face-value. So you have effectively given the \$13,000 plus the future growth, eliminating any additional

May The Clouds Never Burst And The Son Always Find You! We Wish You Peace And Joy Always.

Another idea that is very similar CPAs, attorneys and financial advisors. accelerated five-year contribution. For to gifting is directly paying for a person's medical bills and/or their school tuition. According to FinWeb.com, this person does not even have to be a relative. Any amount for these two expenses is allowed. But it must be paid directly to the provider. Then the gift is out of the givers' taxable estate.

IDEA #3: BUY LIFE INSURANCE

You can use life insurance proceeds as a way to help your loved ones pay a future estate tax bill. For example, a seventy-year old man believes he will have a taxable estate of \$1 million in the future. At the current 55% tax rate his bill would be \$550,000.

He buys a twenty-year, \$500,000 term-life policy that costs \$10,000 annually. Let's say he dies at age ninety. He paid roughly \$200,000 over the life of the policy (more funds out of his estate) and now his family has \$500,000 to offset the estimated estate tax. Voila...his taxes are taken care of. Better luck next time Uncle

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.

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Senior Community Update



KNIGHTS FISH FRY

Knights of Columbus #12020 will continue their annual Fish Fry fundraiser on Friday March 1, 8, 15 & 22 at the new St. Paul's Church, 1132 W. Oro Grande Dr. in Pueblo West. Healthy portions and plenty from which to choose. Hours are from 4-6:00pm. Cost is \$8 for adults and \$4 for children. Come and join us. Is good food for good causes and much fun. Bring the grandkids.

STROKE SÜRVIVORS SUPPORT **GROUP**

The Stroke Survivors Support Group has two chapters. The Pueblo West Chapter meets at 2:00 pm the first Thursday of every month at the Pueblo West Library. The Pueblo Chapter meets at 2:00 pm the second Tuesday of each month at the Joseph Edwards Senior Center in Pueblo On Union Ave.

Call Chuck at 583-8498 for all the information.

PUEBLO WEST SENIORS

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

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

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

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

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haunting calls beckon to be heard. What do the cranes sound like to you? Come and enjoy the pleasure of the sights and

the surrounding San Luis Valley.

For information and reservations call 719-852-3552 Mon-Thurs. 10am -4pm. Deadline is March 9, 2010. Visit our website: www.cranefest.com

LOU GEHRIG'S DISEASE **SUPPORT GROUP**

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

OWLS MEETING

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

RIDE TO CHURCH?

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

GENEALOGICAL SOCIETY

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

SRDA CALENDAR

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

The cranes have returned. Their LIVING WITH OSTEOARTHRITIS?

Osteoarthritis does not only strike the knees, hips and hands. In an estimated one million Americans, it also

sounds of these marvelous creatures and affects the small, vulnerable joints of the Union Avenue, Pueblo. neck, and can cause sudden attacks of severe pain that may radiate into the head 14, 2010 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. cards for each person to be listed on return, Please visit the Society's website at: www.americanarthritis.org.

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

Pueblo, Colorado 81005

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

TOASTMASTERS

tance and more available this month.

What: Pueblo Toastmasters #179 Public Speaking Class

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

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

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

STEP-UP PROGRAM

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

FREE TAX PREPARATION

Free Tax preparation: Joseph Edward Senior Center (SRDA) 230 N. CSU Extension office at 583-6566.

Begin Feb. 1, 2010, end Apr.

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

Friday 9:30 AM to 12 Noon Closed February 15, 2010

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

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

ALZHEIMER'S SUPPORT

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

TEA PARTY NEWS

We meet the 3rd Thursday of each month at 6:00p.m. March's meeting is at the Pueblo Weisbrod Aircraft Museum 31001 Magnuson Avenue at the airport. Candidates forum is planned. Bring refreshments for yourself. For additional information, please visit: socoteaparty.com

COMMUNITY BLOOD DRIVES

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

JOB SEEKERS

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

WEED MANAGEMENT CLASS

Attend a Weed Management 545-1184 for their entire schedule. Get class on Tuesday, March 23, 2010 from 6-9 p.m. offered by CSU Extension/ Pueblo County. Mechanical, biological and chemical control options will be covered. Cost is \$15 and pre-registration with payment must be received no later than Tuesday, March 16th.

For more information contact the

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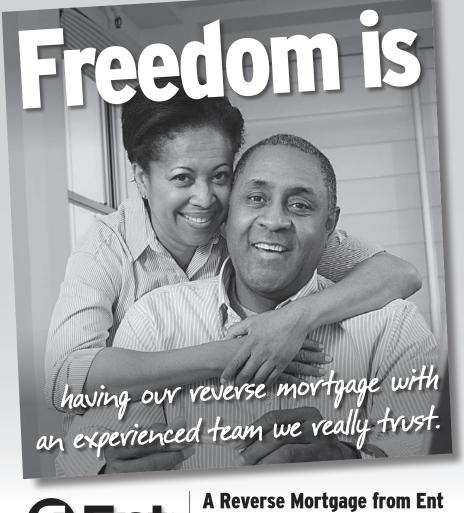
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Jo Peterson 719-596-8839





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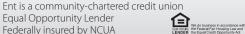
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DUAL SPACE: in military court of honor section. \$750.00. You pay transfer fee. 719-225-6671. #0510

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

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

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

I have a very lovely 3 bedroom, 2 bath mobile home located in Northpoint Estates on edge of Pueblo, West, Colorado. My home is spacious and ideal for sharing with the right older lady. Have a lovely front, covered, carpeted deck with a ramp and the community is quiet, safe, and well kept up. Mountain view front and back. Bedrooms and baths are on opposite sides of home so you have complete privacy. Your bedroom is very large, approximately 16 ft by 10ft. It was two bedrooms that I tore down the wall and made into one big bedroom. MUST be neat and clean. Would love it if you would like to buy into the home so we both have title to

If interested, call me at 832-274-1995 or email casino 7807@yahoo.com and we can meet and visit and determine if we can be "roomy's" and assist each other in living out what they call the "Golden Years" Will supply pictures after contact. #0310 FOUR GRAVE SPACES. in Hillcrest section at Imperial Gardens. \$1500 plus transfer fee. Call (719)649-2478 or (719)946-5214.#0310

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All organic yogurts include the starter cultures Lactobacillus bulgaricus and Streptococcus thermophilus. Meanwhile, Stonyfield Farm adds four additional cultures, including the premium probiotic culture Lactobacillus rhamnosus, to create a probiotic powerhouse in each cup.

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'Light For The Journey

By Jan McLaughlin - Director of Prayer Warriors For Prisoners

DIVINE APPOINTMENTS PART II - ISLAND ENCOUNTERS" MARCH 2010

The tourism rack in the Honolulu on Oahu, I prayed airport was loaded with magazines and for open doors brochures full of coupons and ideas for to the prisons on island adventures, tours and dining plac- Kauai and Oahu. es. I grabbed several and stuffed them inside a bag, as Rick inquired about where seemed like minto catch Hawaii Air to Maui. Boarding utes the plane set the plane my heart throbbed with antici- down at the airpation, my mind awhirl wondering what port at Lihue. In adventure

Maui made it possible to meet our new sion training center. We planned also a before us to pave the way. worship service in the Maui Community Correctional Center and were eager to see ploring this beautiful island known as the beach on the isour friend, Chaplain Hashimoto.

caught Hawaiian Air to Kauai. On board, One showed up regularly to check out I perused the tourism information, noticed the prices and realized options for any tourist attraction costing less than \$100 per person were little to none. I knew this from a previous trip to the Islands but on the beach and in our apartment. The those dollar signs hit me again. I prayed, much needed rest was an incredible bless- one laughed up-"Lord, please give us inexpensive things ing and we enjoyed our time together. to do.'

Kauai Community Correctional Center were moved to tears at the love and comand the chaplains on Oahu before leav- passion of this shepherd for his flock. As ing the mainland and although we spoke we left the restaurant, the chaplain said on the phone several months earlier I was with enthusiasm, "You need to meet Rudi.

not to reach them to arrange services in those facilities. Especially wanting to visit a women's facility

our main destination, Kauai, to celebrate and called the chaplain on his cell phone. our anniversary and use the Christmas He was excited we were on the island and gift from our daughter and her hus- we made arrangements for breakfast Tuesband: A week in a timeshare apartment day. He told us we could go into prison time of fellowship with all three groups. at Princeville. A two night stopover on Thursday afternoon to hold two services with men and one with women. Rick and friend from China there studying to be- I were ecstatic! What a wonderful answer come a missionary at Youth With A Mis- to prayer. As always the Lord had gone

Garden Isle. Bantam chickens roamed the land accessible After the Maui adventure we island, the beaches and mall parking lots. our patio after breakfast each morning. We drove to Waimea Canyon, cruised up the other misthe Wailua river to the Fern Grotto, and sionary, Rudi enjoyed refreshing times of relaxation and his brother.

On Tuesday, we kept our Divine appoint-I tried to reach the chaplain at ment for breakfast with the chaplain and



He has a 45' catamaran and loves to take island visitors on cruises." He told us where to find Rudi's shop in case we had an opportunity to stop and introduce ourselves.

Thursday ternoon Rick and I went to Kauai Community Correctional Center and were overjoyed with three

God had in store on this Hawaiian Island a rental car we were off to the north side wonderful worship services. The men of the island to Princeville and our apart- in one group sang a song specifically for Rick and I were on our way to ment. Still early evening we got settled their moms. It was so moving and they sang with such passion it brought tears. Their Hawaiian praise choruses thrilled us. God abundantly blessed that precious

The next day Rick and I boarded Rudi's catamaran along with his brother who was visiting from Holland and a missionary from a rehab center for teen drug and alcohol addicts. The trip was amaz-We spent the next two days ex- ing. Rudi took us to a beautiful secluded

> only by boat, We had a wonderful visit with

Everyroariously while Rudi hoisted the sails and sang at the top of his

lungs in booming baritone, "Yo, Ho, Ho, da wind blows freeeeeeee! Hope for a life on the rooooooooooooooolin sea! Oh how SWEET it is to be under sail power!" He was a delightful flamboyant man full of energy and love for Jesus. When the journey ended, we thanked him for his time and the wonderful cruise. When I told him the trip was an answer to prayer, he said, "Oh, but it is an answer to MY prayer and I thank you! When I first looked at this boat I said, Lord, I cannot have this for myself. If you allow me to have this boat, you must send people I can treat with this blessing. You see, you really are an answer to prayer."

Today, I received a brief but pro-

found e-mail. 'God determines who walks into your life....it's up to you to

decide who you let walk away, who you let stay, and who you refuse to let go."

Time after time, God astounds me with the incredible people He brings into my life and the extraordinary ways He goes about it. He is so creative and He must chuckle occasionally at my astonishment. His Divine appointments, amazing encounters and heart touching experiences make lasting memories. I love people and the joy of meeting new friends and spending time with old ones. One of my favorite quotes is from Flavia: 'Some people come into our lives and quickly go. Others leave footprints on our hearts and we are never ever the same." Embrace your special friendships, old and new as God had planned them from the beginning of time. They are not by happenstance! Think back. Remember how you met that special friend you treasure? If you haven't yet realized it, that was a Divine appointment. Friendships are part

> of God's special plan for His children. We need friends. Solomon said, "Two are better than one... If one falls down, his friend can pick him up. But pity the man who falls and has no one to help him up." Today, tell your friends how grateful you are for them.

The most important friendship is with Jesus. "Greater love has no one than this, than to lay down one's life for his friends. You are My friends if you do whatever I command you. No longer do I call you servants, for a servant does not know what his master is doing; but I have called you friends, for all things that I heard from My Father I have made known to you" John 15:13-16

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



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"A Fantastic Animated Film"

by Film Critic Betty Jo Tucker, Pueblo

A Fantastic Animated Film

Most movie fans know when they've seen something special, and that's why I'm celebrating "Fantastic Mr. Fox," Wes Anderson's first animated film, which will be available on DVD March 23. What a clever, creative, entertaining and glorious movie it is! Taking us to a wonderful world we've never seen before on screen. Anderson and crew introduce us to quirky characters we can't help caring about -- even when they admit to being wild animals at heart. The movie's stop-motion animation, funny script and perfect voice talent blend together so seamlessly we want to cheer everyone involved in this gem, which turns out to be one of 2009's best films.

Based on Roald Dahl's book and adapted by Anderson and Noah Baumbach, "Fantastic Mr. Fox" tells the tail -- er tale -- of an adventurous fox (voiced by George Clooney) who decides to carry out one last theft from

Bean. In the process, he angers his wife (voiced by Meryl Streep) and starts an all-out war between his animal friends and the three B's. A simple plot indeed, but the imaginative way it's presented here proves that filmmaker Anderson has found his niche.

In the midst of all the turmoil, "Fantastic Mr. Fox" also offers an amusing side story involving the rivalry between Mr. Fox's son Ash (voiced by Jason Schwartzman) and his nephew Kristofferson (voiced by Eric Anderson). Tiny Ash wants to be an athlete but is no match for his bigger, more talented cousin, especially when it comes to playing Whackbat, a complicated game that's all the rage among Mr. Fox's friends. How these two youngsters finally work out their relationship problems is great fun to

Among the other outstanding voice talents are Bill Murray (Badger), Willem Dafoe (Rat), Michael Gambon (Franklin Bean), Wallace Wolodarsky (Kylie), Owen Wilson (Coach Skip) and

> Wes Anderson himself (Weasel). They probably had a ball making this movie!

> I've been a fan of the painstaking stop-motion animation technique ever since seeing "Chicken Run." In "Fantastic Mr. Fox," it's done even more brilliantly. My only worry about this animated film relates to the sophisticated nature of the dialogue. I think adults may enjoy the movie more than children. Still, there are

the likes of farmers Boggis, Bunce and cute animals, dogs who love blueberries, ing depth and lots of Muppet-like explosions, so maybe that's enough for the kiddies.

> Who will win the battle between result the farmers and Mr. Fox & friends? Will aided by Mr. Fox mend his ways and become a special responsible family man? Will Mrs. Fox effects, of forgive her husband for his dangerous animal instincts? I don't want to give anything away -- but just know that what- Playing ever happens will be fantastic. (Released a single by 20th Century Fox and rated "PG" for mother action, smoking and slang humor.)

Not So Fantastic

John Travolta and Robin Williams ham it up in "Old Dogs" (on DVD March 9), a screamingly bad comedy about two longtime pals who are not only best friends but also business partners. When Williams' character finds out he's the father of seven-year-old twins, both unmarried friends come unglued at the challenge of taking care of these voungsters while their mother has to leave them for a short time. A silly script and over-the-top performances by the entire cast make it hard to sit through Old Dogs without squirming in your seat most of the time.

As someone who has admired Travolta ("Hairspray") and Williams "Man of the Year") in many of their films, I take no pleasure in panning their work here. They are fine performers who bring exceptional talent to the table. But "Old Dogs" requires so much unbelievable juvenile behavior from their characters, it's painful to watch these two veteran actors try to evoke laughter at the ridiculous things they're required to do. Only one situation emerges as truly funny to me in "Old Dogs." When the twins (the very cute Ella Blue Travolta and Conner Rayburn) accidentally mix up their father's prescription drugs, amus-

perception problems

who needs help, Kelly Preston (so great



in "What a Girl Wants") seems way too bubbly in her interpretation of this role. The usually wonderful Rita Wilson ("Raise Your Voice"), portraying a hand model who suffers at the hands of one of the main characters, appears in only a couple of scenes and -- uncharacteristically -- overacts in each one. Seth Green (Scott Evil in the Austin Powers flicks), as an incompetent employee, adds little humor to the movie, but I do have to admit smiling at his gorilla serenade.

While applauding the emphasis in "Old Dogs" on the importance of family over business as well as its theme about never being too late to be a good father, I can't help feeling very disappointed by this comedy. Although the script may be most at fault, Travolta and Williams have been around long enough to know that when doing comedy, sometimes "less is more." (Released by Walt Disney Studios Pictures and rated "PG" for some mild rude humor.)

Read Betty Jo's reviews at ReelTalkReviews. com. Copies of her books, CONFESSIONS OF A MOVIE ADDICT and SUSAN SARANDON: A TRUE MAVERICK, are available in Pueblo at Barnes & Noble.



