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# Senior Beacon

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

JULY, 2011 Vol. 29: No. 12

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348 Consecutive Months!

## Does The Social Security “COLA” Overpay Seniors? Deficit Cutters Say “COLAS” Need A Trim

Alexandria, VA (June 14, 2011) Cost-of-living-adjustments (COLAs) are “overpaying” Social Security recipients, and the government needs to switch to an “improved” method of measuring inflation that will give them a “small trim”. That’s what deficit negotiators from both sides of the aisle are saying in making the case for the government to switch to a more slowly-growing Consumer Price Index (CPI) for calculating the annual Social Security boost.

But it’s no “small change,” warns The Senior Citizens League (TSCL), one of the nation’s largest non-partisan seniors groups. In fact, it could reduce lifetime Social Security benefits by tens of thousands of dollars over a retirement.

“If Congress adopts the more slowly-growing “chained” CPI to calculate COLAs, that would cut the growth in average benefits, about \$1,100 per month today, by about \$13,742 over a 25-year retirement,” states Larry Hyland, Chairman of TSCL. The benefit reductions compound over time, hitting the oldest the hardest. “By the time age 62 retirees with average benefits today reach age 84, their monthly benefits

would be about \$118 lower than they would receive using the current COLA methodology,” Hyland says.

COLAs are intended to protect the buying power of Social Security benefits against rising inflation. A new study recently released by TSCL found, however, that the CPI used to calculate COLAs today only does an anemic job of protecting benefits as it is. Since 2000, the COLA has increased just 31 percent, while typical seniors’ expenses jumped 73 percent, more than twice as fast.

“It’s outrageous to say that COLAs overpay seniors and the disabled,” Hyland says. “To the contrary, COLAs already grow too slowly to provide the protection to Social Security benefits they’re intended to,” he points out.

The majority of seniors aged 65 who get Social Security depend on it for at least 50 percent of their income. Average benefits today only total about \$13,200 a year.

“Switching to a more slowly growing CPI is not the only change affecting seniors that deficit negotiators are looking at,” notes Hyland. “Members of Congress from both parties are already considering changes that would

make seniors pay a bigger share of their Medicare, and reducing government Medicaid payments at the same time,” he adds.

The savings to the government for switching to the more slowly-growing CPI compound over time, and are substantial. The Congressional Budget Office estimates that the change would cut COLAs by \$112 billion from 2012 - 2021 alone and, if used in other federal retirement programs and for indexing taxes as well, would reduce deficits by about \$300 billion over the next decade, including reduced interest on the debt.

TSCL is gearing up to fight legislation that would cut the current rate of COLA growth. “People who depend on Social Security need a COLA that more adequately protects the buying power of their benefits,” says Hyland. TSCL believes seniors would receive higher and more adequate benefits by using an index that more closely tracks senior spending, like the Consumer Price Index for the Elderly (CPI-E). TSCL supports The Consumer Price Index for Elderly Consumers (CPI-E) Act, H.R. 798 introduced by Rep. Peter DeFazio (OR-4), and H.R.456 introduced by Charles Gonzalez (TX-20). Learn more



by visiting TSCL on the web at [www.SeniorsLeague.org](http://www.SeniorsLeague.org).

*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](http://www.SeniorsLeague.org) or call 1-800-333-8725 for more information.*

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## Historical Society: ‘Pikes Peak Pastel Society’ Exhibit

by Kathleen Eriksen

The “Pikes Peak Pastel Society” fine art exhibit in the museum’s High Vista Gallery opens July 1, Friday, through August 27, Saturday, during regular museum hours of Tuesday through Saturday, 10:00 a.m. to 4:00 p.m. Members of the Pikes Peak Pastel Society will present their works, showcasing the soft and sometimes vivid colors of chalk and oil pastels in landscapes, still lifes and portraits. Admission is free to the gallery. July 1, from 5:00 p.m. to 7:00 p.m. a reception will be held; the public is welcome.

### “Summer Art Camp for Kids”

The “Summer Art Camp for Kids” begins July 11, Monday through July 22, Friday, from 9:30 a.m. to 11:30 a.m. The two-week, Monday through Friday, workshop will have children 8 to 14 years of age learning to draw and use various art mediums and techniques with instructor and artist Starr Miller. Following the workshop, the children’s artwork will be displayed in the museum. Starr Miller is a member of the Colorado, Pikes Peak and New Mexico Pastel Societies. Tuition of \$60 includes all supplies. Low-income students may apply for a discount by calling the museum. To register, call 583-0453.

### “Song of Pueblo” Concert

It’s the 2011 “Song of Pueblo” concert season. Join us on July 20,

Wednesday, to learn about the history of the Pueblo region beginning with the American Indians and continuing through to the Flood of 1921. An original Oratorio, written and composed by noted playwright, composer Daniel Valdez, it tells the diverse and compelling stories of Pueblo’s past through song, narration, vignettes and historical images. New videos and historical images further enhance the visual experience along with new musical equipment that highlights the poignant musical score performed by El Pueblo Ensemble. The concert is at the Rawlings Library Info Zone Museum. Doors open at 6:00 p.m., concert is at 7:00 p.m. Tickets are \$15. Contact the museum for more information, 583-0453.

### “Historic Pueblo Workshop: Analyzing Photos to Inspire Creativity”

You can read about historic downtown Pueblo, but have you ever “read” a photograph to learn about Pueblo’s past? In this workshop on July 28, Thursday, from 1:00 p.m. to 2:30 p.m., we will study and analyze historic Pueblo photographs, and then we will put ourselves “into” the photo and imagine what it might have been like to live in the past. The descriptive words that come to mind will be our inspiration to create a short and easy “History Haiku” poem. Please bring a magnifying glass or loop. Cost is \$5, call the museum to

register.

### “History and Art Mix Workshop for Kids II”

Become a history detective and explore the museum, then complete a corresponding folk-art piece each day with retired school teachers Judi Brown and Phyllis Keas. The workshop with new projects from its Spring Workshop is for children 8 to 13 years of age. Cost is \$25 for the week which includes supplies or \$6 each day. Call the museum to register or for low-income assistance.

### “El Pueblo Trading Post Open on Saturdays!”

Each Saturday 10:00 a.m. to 3:30 p.m., visitors may explore the adobe post’s six period rooms and interact with living history interpreters as they go about their daily chores on the frontier. Admission is free for children 12 years old and under, \$5 for adults, \$4 for senior citizens and students. Paid admission also includes the museum galleries with their new interactive exhibits.

## Using Tech Communication

(NAPSI)—There’s good news for older adults who want to learn more about e-mailing, using social media and text messaging. There’s a resource that can help introduce them to these technologies.

A new brochure—“Staying Connected: Technology Options for Older Adults”—is available from the Eldercare Locator. It is designed to help older adults learn about new methods for staying connected with family and friends. The brochure includes tips on using these communication tools, getting started as well as privacy and safety information.

The Internet, cell phones and other new technologies enable people of all ages to communicate more quickly than ever before. While younger people are often seen as the “experts” with these new tools, many older adults utilize e-mail, social media and cell phones to communicate as well.

To receive a free copy of the brochure, call the Eldercare Locator at (800) 677-1116. A copy of the brochure can also be downloaded from the Resources section of [www.eldercare.gov](http://www.eldercare.gov).



# Just Another Day At The Races

by James R. Grasso, Chief Cook & Bottle Washer



## Observations From The Cave

I was highly disappointed when I read Eileen Doherty's column on page 12 of this edition concerning the people of Colorado and their views on transforming Social Security. Do you know that it is illegal in the United States to form a retirement plan that mimics our Social Security plan? Illegal! Do you

know why? Social Security simply has no money to continue paying retirees because our inept "leaders" WILL NOT make the tough decisions.

People who are receiving Social Security now will continue to get their checks but there is a limit. If you are retired and you vote to continue Social Security the way it is now, then people who are 10-15 years your junior will be in big trouble when it comes time for them to get their retirement checks through Social Security. The Left and their commercials that show Republicans shoving granny over a cliff ought to be thrown in jail for their dishonesty.

Have you received any COLA raises the last two years? No. I'm guessing that COLA raises will have to be done with if we continue the status quo. That is the first step. The second step will be older retirement age, then tax raises for everyone, then lower benefits. I'm telling you ladies and gents, if you succumb to the constant caterwauling from the Left who only care about their power over you, then trouble and loss of freedom is right around the corner. Remember, about 80% of you depend on Social Security for your livelihood. Things could and should be better for future retirees. Don't you agree?

I can't tell you how many times I've heard people tell me that they are living on a fixed income and things are tough because of same. Well, why is your income fixed? Better yet, who fixed it at that level? And why?

People receiving Social Security now will not lose their benefits in the short run, it is those who come after us a few years who are in grave trouble and BHO supporters should take a long look at their party and its leaders. If you are Republican or Independent you must take a long, sober look at this horrible Social Security system. It is not sustainable and the clock is ticking. I'd like to see the day when you spoke to an older person who is retired and is happy that they are on a fixed income. One that they reached because of their hard work and determination without the constant intervention of the government dictating to them the terms of their retirement especially with a program that is now against the law! Stop scaring the daylights out of the older generation before your inaction makes your blatant lies, half-truths and innuendo actually come true due to you intransigence! Don't believe them. We are in huge debt and something needs to be done with Social Security, Medicare and Medicaid to make them whole.

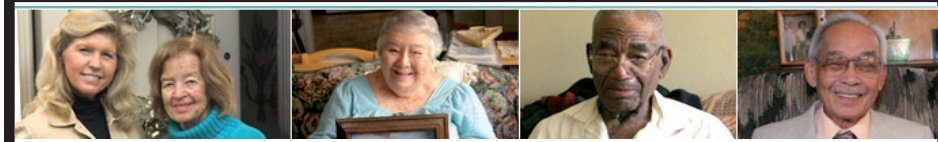
I read a Victor Davis Hanson piece in the *Pueblo Chieftain* a while back and thought you'd like this passage:

"European Christendom often helped to preserve humanity through horrific crises, but you would never learn that from the average cynical European, who appears either indifferent to or apologetic about both his religion and the hallowed European origins of Western Civilization, responsible for much of what is good in the world today."

He continued: "All this European turmoil raises a paradox. If dispirited Europeans are conceding that something is terribly wrong with their half-century-long experiment with socialism, unassimilated immigrants, cultural apologies, defense cuts and post-nationalism, why in the world is the Obama administration intent on adopting what Europeans are rejecting?"

In my opinion, ladies and gents, our country continues to proceed on the European model of Big Government running our lives from cradle to grave. Anyone who has had to deal with government bureaucracy knows exactly to what I'm alluding.

Please keep up with what's real and what is meant to intentionally fool you. Don't be what Stalin called the unwashed, "useful idiots." Godspeed!



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

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



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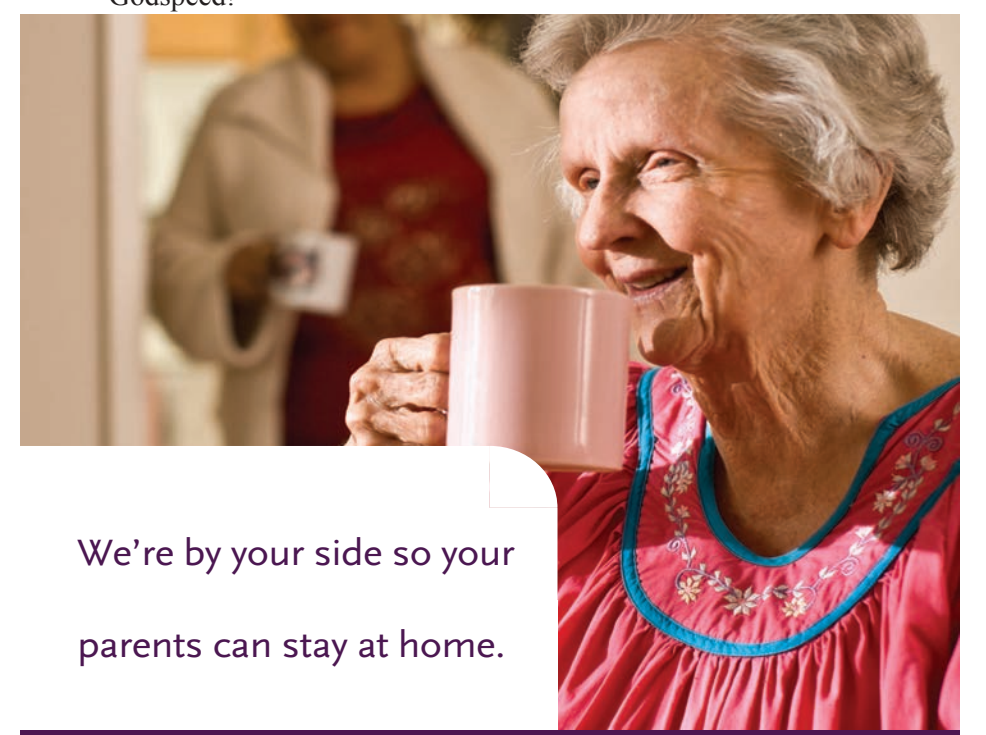
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- Half Sandwich & Soup or Salad:** Your sandwich of the day. Served with your choice of steaming hot soup or a plate of fresh salad greens, tomatoes, cucumbers and dressing. Ask about today's choice..... \$5.99
- Senior Fish Dinner:** Ask for details.

### FROM THE MENU

- Chopped Steak Dinner:** A juicy, 1/3rd pound beef patty. Served with mashed potatoes, brown gravy and the vegetable of the day. Your choice of soup or salad and served with a dinner roll. ....\$7.49
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# N.Y. Times: Fraught Nexus Of Lies, Stupidity & Bigotry



by Ann Coulter

N.Y. TIMES: FRAUGHT NEXUS OF LIES, STUPIDITY AND BIGOTRY

Perhaps instead of taking potshots at me in its Book Review section, The New York Times could consider reviewing one of my books. With only one review -- not in the Book Review -- after eight New York Times best-sellers, the editors can rest assured that I know they don't like me.

Reviewing a book about the 1989 rape of the Central Park jogger last week, the reviewer sniped that "coarser pundits like Ann Coulter continue to exploit the case whenever possible."

My chapter on the Central Park rape in my recently released, smash New York Times best-seller, "Demonic: How the Liberal Mob Is Endangering America," evidently "exploits" the case by citing facts. Based on those facts, I argue that the real trials reached more believable verdicts than the show trial held by the Left 13 years later.

On April 19, 1989, a 28-year-old investment banker went for a run through Central Park, whereupon she was attacked by a violent mob, savagely beaten, raped and left for dead. By the time the police found her at 1:30 a.m. that night, she was beaten so badly, she had lost three-fourths of her blood and the police couldn't tell if she was male or female. The homicide unit of the Manhattan D.A.'s office initially took the case because not one of her doctors believed she would be alive in the morning.

Confessions were obtained in accordance with the law, with the defendants' parents present at all police in-

terrogations. All but one of the confessions was videotaped. After a six-week hearing solely on the admissibility of the confessions, a judge ruled them lawful.

At the trials, evidence was ruled on by the judge and tested in court. Witnesses were presented for both sides and subjected to cross-examination.

One witness, for example, an acquaintance of one of the defendants, testified that when she talked to him in jail after the arrests, he told her that he hadn't raped the jogger, he "only held her legs down while (another defendant) f-ked her." (That's enough for a rape conviction.)

In the opposite of a "rush to judgment," two multi-ethnic juries deliberated for 10 days and 11 days, respectively, before unanimously finding the defendants guilty of most crimes charged -- though innocent of others. The convictions were later upheld on appeal.

The only way liberals could get those convictions overturned was to change venues from a courtroom to a newsroom. So that's what they did.

The convictions were vacated based not on a new trial or on new evidence, but solely on the "confession" of Matias Reyes.

Coincidentally, this serial rapist and murderer had nothing to lose by confessing to the rape -- and much to gain by claiming that he had acted alone, including a highly desirable prison transfer.

As with the tribunals during the French Revolution, the show trials were

based on a lie, to wit, that Reyes' confession constituted "new evidence" that might have led to a different verdict at trial.

In fact, Reyes' admission that he had raped the jogger changed nothing about the evidence presented in the actual trials. It was always known that others had participated in the attack on the jogger. It was always known that none of the defendants' DNA -- a primitive science back in 1989 -- was found on the jogger.

This is why prosecutor Elizabeth Lederer said in her summation to the jury: "Others who were not caught raped her and got away."

The only new information Reyes provided was that he was one of those who "got away."

But 13 years later, the show trial was re-litigated in the backrooms of law offices and newsrooms by a remarkably undiverse group of Irish and Jewish, college-educated New Yorkers. They lied about the evidence in order to vindicate a mob and destroy trust in the judicial system.

Liberals despise the rule of law because it interferes with their ability to rule by mob. They love to portray themselves as the weak taking on the powerful. But it is the least powerful who suffer the most once the rule of law is gone. (Dominique Strauss-Kahn is about to discover that the most defenseless, penniless immigrant has the same legal rights as he, in an American court.)

Liberals' relentless attack on the judicial system is yet another example of their Jacobin lunacy in opposition

to calm order. You will note that they never ask: Who did what in this case? All they want to know is which class of people are on trial. Social justice is the only justice that interests the Left because it's the only justice that can be delivered by the political agitation of a mob.

Thus, the book about the Central Park rape warmly reviewed in the Times was described as raising the "fraught nexus of race, class and gender." It was said to take a "tour through America's violently racist past and present."

What on earth does any of that have to do with the evidence in this particular case?

Another way of determining the guilt or innocence of the convicted rapists would be to look at the facts of the case -- the confessions, the corroborating evidence, the state of DNA testing in 1989, the jury verdicts and Reyes' advantageously timed confession 13 years later.

But looking at actual facts in a criminal trial, as I did, apparently constitutes a coarse exploitation of the case.

I suppose writers who recount truthful facts about the Holocaust coarsely "exploit" that crime, too. Rather than reciting gruesome facts about the Holocaust, I gather the Times would prefer a book that examines the general characteristics of Jews and Germans from 1850 to 1933 -- a study of the "fraught nexus" of race, religion and nationality --- before deciding whether the Jews deserved it.

## Get Rid Of Government: But First, Make Me President

by Ann Coulter

I consider all Republican debates time-fillers until New Jersey Gov. Chris Christie jumps in, but Monday night's debate did crystallize for me why I dislike libertarians. (Except one, who is a friend of mine and not crazy.)

They lure you in with talk of small government and then immediately start babbling about drug legalization or gay marriage.

"Get the government out of it" is a good and constitutionally correct answer to many questions, but it's not a one-size-fits-all answer to all questions.

It was a good answer, for example, when libertarian Rep. Ron Paul,

R-Texas, was asked about government assistance to private enterprise and government involvement in the housing market.

But it's a chicken-s\*\*t, I-don't-want-to-upset-my-video-store-clerk-base answer when it comes to gay marriage.

Asked about gay marriage, Paul said, in full:

"The federal government shouldn't be involved. I wouldn't support an amendment (prohibiting gay marriage). But let me suggest -- one of the ways to solve this ongoing debate about marriage, look up in the dictionary. We know what marriage is all about.

But then, get the government out of it. ... Why doesn't it go to the church? And why doesn't it go to the individuals? I don't think government should give us a license to get married. It should be in the church."

If state governments stop officially registering marriages, then who gets to adopt? How are child support and child custody issues determined if the government doesn't recognize marriage? How about a private company's health care plans -- whom will those cover? Who has legal authority to issue "do not resuscitate" orders to doctors? (Of course, under Obamacare we won't be resuscitating anyone.)

Who inherits in the absence of a will? Who is entitled to a person's Social Security and Medicare benefits? How do you know if you're divorced and able to remarry? Where would liberals get their phony statistics about most marriages ending in divorce?

Paul can't even scratch Social Security and Medicare off that list by taking the libertarian position that there should be no Social Security or Medicare, because he also said during the debate: "We don't want to cut any of the medical benefits for children or the elderly, because we have drawn so many in and got them so dependent on the government." (And of course, those programs do exist, whether we like it or not.)

So Rep. Paul is a swashbuckling individualist when it comes to civilization's most crucial building block for raising children, but willing to be a run-of-the-mill government statist when it comes to the Ponzi-scheme entitlements bankrupting the country. He's like a vegetarian who says, "I'm not a fanatic -- I still eat meat."

Some of those legal incidents of marriage can be obtained by private contract -- such as the right to inherit and make medical decisions. Gays don't need gay marriage to leave their electric spice racks to loved ones.

But there are more obtuse Americans than there are gay Americans, so courts are going to be bulging with legal disputes among the unalert, who neglected to plan in advance and make private contracts resolving the many legal issues that are normally determined by a marriage contract.

Under Rep. Paul's plan, your legal rights pertaining to marriage will be decided on a case-by-case basis by judges forced to evaluate the legitimacy

SEE "COULTER" PAGE 7.

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# news of the weird

COMPILED BY CHUCK SHEPHERD  
FOR SENIOR BEACON



**LEAD STORY**

Somehow, upscale restaurateurs believe that diners will soon willingly pay more for a beef dish if it comes with disclosure of the DNA of the actual cow being eaten, according to a May Associated Press report. "People want to know where their food is coming from," said one excited chef, lauding the knowledge to be gleaned from a calf's upbringing. (A more practical beef-supply executive added that DNA can help identify the "multiple animals" whose parts were used in hunks of ground beef -- a 10-pound package of which may include contributions from "hundreds" of different cows.)

**Can't Possibly Be True**

-- It was not difficult to find critics when the Orlando-area government job-service engine Workforce Central Florida said it was spending more than \$70,000 of federal stimulus money to help the laid-off by handing out 6,000 satiny capes for jobless "superheroes" to "fight" "Dr. Evil Unemployment." ("Absolutely absurd" was the reaction of a laid-off customer-service representative.) Several critics interviewed by the Orlando Sentinel noted that such an awkward program further erodes the unemployed's fragile self-respect. WCF, though, remained convinced. In the words of a spokeswoman, "Everyone is a superhero in the fight against unemployment."

-- Urban Legend Come to Life: Too-good-to-be-true stories have circulated for years about men who accidentally fell, posterior first, onto compressed-air nozzles and self-inflated to resemble "dough boys," usually with fatal results. However, in May in Opotiki, New Zealand, trucker Steven McCormack found himself in similar circumstances, and had it not been for quick-thinking colleagues who pulled him away, he would have been killed

-- as the air, puncturing a buttock, had already begun separating tissue from muscle. McCormack was hospitalized in severe pain, but the air gradually seeped from his body (according to a doctor, in the way air "usually" seeps from a body).

-- Oops! Oswald David was convicted of "first-degree assault" in a 2006 trial in New York City, but unknown to him, his lawyer and the judge, the charge had already been dismissed by another judge due to prosecutorial error. Nonetheless, David has been in prison since his conviction, serving a 23-year term, and was freed only in May when the error came to light. (However, the New York City district attorney still resisted releasing David, arguing that only the "first-degree" part had been dismissed. A judge finally freed David on bail while prosecutors ponder reopening the case.)

-- Parents were puzzled in June after Dry Creek School District in Roseville, Calif., passed out questionnaires asking for biographical details of prospective students, including whether or not the child has been delivered by C-section. Parents told Sacramento station KQVR-TV that school officials were refusing to explain why they wanted to know that.

**News That Sounds Like a Joke**

(1) Night club singer Simon Ledger was arrested following a performance at the Driftwood Beach Bar on Britain's Isle of Wight in April after a patron complained to police. Ledger was covering the 1974 hit "Kung Fu Fighting," and two customers of Chinese descent reported that they felt victims of illegal "racially aggravated harassment." (2) Leslie Clarke, 29, turned himself in to police in Darwin, Australia, in May after authorities released surveillance tape of a break-in and vandalism at the Hidden Valley Tavern. Clarke, a large

man, confessed to going on a drunken prowl with friends, but said he remembered the break-in only when he saw the video and recognized his distinctive image from the back, including several inches of his bottom.

**Inexplicable**

(1) An April Associated Press story, citing federal government sources, reported that 247 people on the terrorist "watch list" were nonetheless legally permitted to purchase guns in 2010 -- about the same number who did so legally in 2009. (2) In May, Oklahoma judge Susie Pritchett, receiving guilty pleas from a \$31 drug-deal raid in 2010 that netted a mother and her two grown children, sentenced the mother and son to probation, but the 31-year-old daughter to 12 years in prison (just because the daughter showed "no ... remorse").

**Unclear on the Concept**

In May, a federal appeals court reinstated the Americans with Disabilities Act lawsuit filed in 2007 by Darrell Miller after he was fired as a bridge maintenance worker by the Illinois Department of Transportation. Miller had been medically diagnosed with a fear of heights, and could not work on many projects, but a lower court dismissed his lawsuit, concluding that working at heights was an unavoidable condition of bridge maintenance. (The appeals court said that a jury "might" find that bridge maintenance could be done in "teams" with one worker always on the ground.)

**The Redneck Chronicles**

(1) Zachary Woody, 21, of Calhoun, Ga., was charged with aggravated assault in May after stabbing a friend. Allegedly, Woody had escalated what was initially just a fistfight over whether Fords are better than Chevrolets. (2) Joseph Hayes, 48, was arrested in South Memphis, Tenn., in June after allegedly threatening (with a gun in his waistband) the hostess of a birthday party to which his kids had been invited but which ran out of cake and ice cream. "Y'all didn't save my kids no damn ice cream and cake," he was heard to say, and "I ain't scared to go to jail."

**People With Issues**

Stanley Thornton Jr., 30, and his "nurse"-roommate, Sandra Dias,

featured on a May edition of the TV show "Taboo" (National Geographic Channel), are both drawing federal Supplemental Security Income as disabled persons, even though Thornton builds his own "adult baby" furniture (cribs and high chairs large enough to accommodate his 350-pound body) and operates a website where people living as adult babies can communicate. U.S. Sen. Tom Coburn asked the Social Security Administration to investigate whether Thornton is abusing the system (and Dias, too, since if she can "nurse" Thornton, she can "nurse" for a living). Thornton subsequently told The Washington Times that if his SSI checks were discontinued, he would kill himself.

**Update**

Lawrence Bottone, 52, of Stamford, Conn., served four years in prison in the late-1990s for his fondness for attracting and convincing teenage boys and young men to strip down to underwear and allow him to torture (and photograph) them -- chaining them to his garage wall, whipping them and inserting stakes under their fingernails. In May 2011, police in Westchester County, N.Y., arrested Bottone for what appears to signal a return to his specialty but with an updated, 21st-century rationale: Now, according to police, he "recruits" young men to work at a fictitious "intelligence agency" -- which requires Bottone to "train" them to withstand torture.

**Brave Nude World**

Nakedness Recently in the News: (1) Just after Clayton County, Ga., schoolteacher Harlan Porter was told his contract would not be renewed, he walked naked through the school hallways (no students were present) and spoke of a "newer level of enlightenment" now that his "third eye was open" (April). (2) After a clothing malfunction, veteran marathoner Brett Henderson, 35, decided during the Flying Pig race in Cincinnati that, since marathoners sometimes run naked in California, he could do it there. Henderson outran police and stopped only when he was Tasered (May).

A News of the Weird Classic (January 1994)

SEE "WEIRD" PAGE 20.

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# For A Healthier You



## SURGICAL ADVANCES KEEPING THEM ACTIVE/PAIN-FREE

# Pueblo Boomers Not Backing Down From Foot/Ankle Arthritis

by Benjamin Marble, DPM

They danced to the Beatles, the Rolling Stones and disco. They worked out with Jane Fonda and made jogging their national pastime.

Now approaching retirement, many members of the "Me Generation" aren't ready to slow down, even if their bodies are. Baby Boomers are more likely than previous generations to seek care when arthritis develops in their toes, feet and ankles.

There are more than 100 different types of arthritis, including gout and rheumatoid arthritis. The most common forms to affect the feet are post-traumatic and osteoarthritis, especially in the big toe, ankle and midfoot joints.

Many Boomers who seek treatment for arthritis assume they'll be able to resume activities such as running or playing sports. Seeking treatment early can improve the odds of preventing irreversible joint damage. For many patients with early-stage foot or ankle arthritis, changes in shoes or advanced custom orthotics can make a huge difference. While there is no fountain of youth for arthritis, there are more medical options available to Baby Boomers than ever before.

### BIG TOES

Baby Boomers are most likely to develop osteoarthritis in their big toe joint. During walking, the big toe

absorbs forces equal to nearly twice a person's body weight. It plays an important role in stooping and standing. Some boomers start to develop big toe stiffness, a condition called hallux limitus, in their forties.

Better surgical procedures now offer improved pain relief and joint movement to Boomers with early stage arthritis at the big toe. Patients with advanced and severe arthritis may need to have the joint fused or replaced. But stronger screws and hardware are helping fusions last longer while slashing recovery times. A new generation of big toe joint replacements shows promise.

### Ankles

Ankles are another prime spot for arthritis. Ankles are more likely to develop post-traumatic arthritis than osteoarthritis. For many Baby Boomers, the trauma was an ankle fracture or a bad sprain that may have happened in their teens or twenties. Innovative new surgical techniques allow foot and ankle surgeons to transplant small plugs of cartilage from one part of the ankle to another in some patients, slowing joint deterioration.

Ankle replacements, however, are not as durable as hip and knee replacements. The ankle is a more challenging joint to replace. It's smaller and moves in multiple directions. But better and promising ankle implants are hit-

ting the market.

Go to [FootPhysicians.com](http://FootPhysicians.com) for more information on foot and ankle conditions such as osteoarthritis, rheumatoid arthritis and hallux rigidus. Benjamin Marble, DPM is a member of the American College of Foot and Ankle Surgeons and board qualified in foot and ankle surgery. Dr. Marble practiced with Dr. Schneider at 1619 N. Greenwood Street ste #300 across from

Parkview Medical Center. Their phone number is 719-543-2476 and Web site is [www.puebloankleandfoot.com](http://www.puebloankleandfoot.com).



Dr Benjamin Marble

# Men Like To Look Young Too!

(NAPSI)—These days, many men are looking to preserve their youthful looks for financial as well as personal reasons, and want their skin to look healthy and smooth.

Men's skin has specific characteristics that are different from women's. It tends to be thicker, oilier and more inclined to become inflamed. According to Kiehl's Brand Ambassador, New York-based dermatologist Adam Geyer, M.D., men increasingly recognize the important role appearance plays in their personal and professional lives, and their most common concerns include lines, wrinkles and changes in pigmentation.

To help with those concerns, the New York-based skin care company Kiehl's Since 1851 has launched new Facial Fuel Transformer Age Correcting Moisture Gel for Men. The gel does double duty; it instantly transforms skin's appearance while combating fine lines, roughness and uneven tone over time. The fragrance-free, paraben-free, dye-free formula uses blue algae, squalane and vitamin E to combat signs of aging such as enlarged pores, fine lines and skin roughness, and is clinically proven to improve overall skin smoothness and skin health, without oiliness or heaviness, in as little as four weeks.

It's available at Kiehl's Since 1851 freestanding stores and select specialty stores, [www.Kiehls.com](http://www.Kiehls.com) and (800) KIEHLS-1.



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**JULY 5:** BRATWURST ON A BUN, sauerkraut/mustard/onion, pickled beets, sliced peaches.

**JULY 7:** SWEET/SOUR PORK, steamed brown rice, California veggie medley, diced pears.

**JULY 8:** PUEBLO BEEF STEW, whole wheat crackers, coleslaw, apple slices, cornbread/marg.

**JULY 12:** CHICKEN FAJITA, tomato/lettuce garnish, cilantro rice, corn, grapes.

**JULY 14:** SLOPPY JOE ON A BUN, scalloped potatoes, broccoli, carrots, apple.

**JULY 19:** HAM & SCALLOPED POTATOES, chopped spinach/butter, hardboiled egg, perfection salad, apple.

**JULY 21:** MEATLOAF/GRAVY, cheesy potatoes, seasoned green beans, pineapple tidbits.

**JULY 22:** SWISS STEAK, mushroom sauce, whipped potatoes, seasoned greens, cantaloupe.

**JULY 26:** SALMON PATTIES, steamed brown rice with parsley, mixed veggies, tangerine, raisin nut cup.

**JULY 28:** TAHITIAN CHICKEN, steamed brown rice, green bean almandine, fruit salad.

**JULY 29:** HAMBURGER ON A BUN, catsup/mustard/onion, split pea soup, creamy coleslaw, banana.

### SALIDA MENU

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

**JULY 1:** HAM & BEANS, cut broccoli, parsleyed carrots, orange juice-4 oz., cornbread/marg.

**JULY 5:** CHICKEN NOODLE SOUP,

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whole wheat crackers, chopped spinach with malt, vinegar, drop biscuits, orange.

**JULY 7:** BLACK BEAN & TORTILLA CASSEROLE, steamed brown rice, whipped sweet potatoes, mixed fruit.

**JULY 8:** BBQ PORK RIBS, corn of the cob, seasoned greens, potato salad, watermelon.

**JULY 12:** CHILI CON CARNE, whole wheat crackers, cut broccoli, raisin nut cup, apple, corn bread/marg.

**JULY 14:** MACARONI & CHEESE, shredded green salad eith lemon, whipped hubbard squash, strawberry applesauce.

**JULY 15:** SWEET/SOUR PORK, steamed brown rice, california veggies medley, diced pears.

**JULY 19:** PASTA PRIMAVERA, spinach salad with egg and Lite Italian dressing, apple pear salad with almonds, plum, garlic.

**JULY 21:** HAM & SCALLOPED POTATOES, spinach salad, with egg, mixed veggies, waldorf salad.

**JULY 22:** CHICKEN SALAD SANDWICH, whole wheat bread, sliced tomato on lettuce, orange juice-4 oz., sliced peaches, brownie.

**JULY 26:** PORK CHOW MEIN, steamed brown rice, cooked cabbage with red pepper, banana.

**JULY 28:** TURKEY SANDWICH ON WHOLE WHEAT, provolone cheese, mustard, sliced tomato on lettuce, orange, wal-

dorf.

**JULY 29:** BEEF BARLEY SOUP, whole wheat crackers, sesame broccoli, apricot pineapple compote, apple.

### GOLDEN AGE CENTER

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

**JULY 1:** MACARONI & CHESSE, shredded green salad with lemon, whipped Hubbard squash, strawberry applesauce.

**JULY 4:** CENTER CLOSED

**JULY 6:** TACO SALAD/SALSA, tomato, lettuce garnish, strawberry applesauce, flan custard.

**JULY 8:** TURKEY POT PIE, Italian green beans, oatmeal raisin cookie.

**JULY 11:** STUFFED PEPPERS, chopped spinach with malt vinegar, applesauce cake.

**JULY 13:** CHICKEN A LA KING, whipped potatoes, green peas, tossed salad with Lite dressing, apricot halves.

**JULY 15:** BBQ PORK RIBS, corn on the cob, seasoned greens, potato salad, watermelon.

**JULY 18:** PORCUPINE MEATBALLS, whipped potatoes with gravy, california veggie medley, almond peaches.

**JULY 20:** CHICKEN WITH WHITE CHILI, spinach salad, with lite ranch, carrots, apple, brownie.

**JULY 22:** HAMBURGER ON A BUN, sliced tomato onlettuce, baked beans, potato salad, watermelon.

**JULY 25:** ITALIAN SAUSAGE, marina sauce and spaghetti, baked acorn squash, salad, pizzelle, pear halves.

**JULY 27:** FRENCH DIP AU JUS, oven browned potatoes, mixed veggies, strawberry applesauce.

**JULY 29:** SALMON PATTIES with cream sauce, steamed brown rice with parsley, mixed vegetables, tangerine, raisin nut cup.

ALL MEALS SERVED

WITH MILK

(Coffee or Tea optional)

Most meals served/bread/marg.

# Fashion: Looooking Gooood!

## New Ways Sunscreen Prevents Signs Of Aging

(NAPSI)—Skin care experts have long considered sunscreen one of the best ways to prevent skin damage and signs of aging, but the latest sunscreen technology means this invaluable beauty tool offers even more benefits.

Recent research into the properties of a molecule called NIA-114™ (niacin in the form of nicotinic acid) found that when added to sunscreen it repaired past UV damage while helping to protect against future damage. That can lead to healthier skin, visibly improved tone and texture, fewer discolorations and a stronger skin barrier.

By now, sunscreen users have become savvy about the SPF ratings. SPF stands for Sun Protection Factor and the number reflects

how long it will protect your skin from burning by UVB rays.

Some sunscreen labels also list a "PA" ranking, which refers to the amount of protection the sunscreen offers from the UVA rays, which are the ones that contribute to premature aging and wrinkling of the skin. The more plus symbols listed after the PA on the label, the more protection the product offers from UVA rays and long-term skin damage.

For example, new StriVectin-SH Age Protect has UVB shields (SPF 30) plus the highest PA grade UVA protection available (PA ++++) to help prevent free radical damage and wrinkle formation.

It contains NIA-114™, plus a blend of botanical antioxidants (blueberry

and goji berry extracts) to protect against collagen degradation and free radicals. A calming blend of rose and cucumber extracts soothes the skin while soybean extract and ceramides strengthen skin's natural moisture barrier and panthenol (vitamin B5) revitalizes and conditions skin.

This daily, oil-free sunscreen treatment strengthens the skin's natural protective layer to help prevent new photoaging.

Remember that the sun can age your skin even on cloudy days. That's why it's important to wear an effective sunscreen every day—one that both protects and repairs skin.

Apply in the morning on cleansed face and neck and reapply as

needed or after towel drying, swimming or perspiring.

StriVectin-SH Age Protect

SPF 30/PA +++ has been awarded the Skin Cancer Foundation's Seal of Recommendation, which verifies the safety and efficacy of sun protection products.



## New Ways To Tackle Your Tooth Pain

(NAPSI) — Good news for the 82 percent of people who experience dental sensitivity: It's easily treated in the dentist's office and at home.

Sensitivity can come from tooth whitening, enamel erosion due to acidic

sodas and sports drinks (even sugar-free varieties), orthodontic procedures, hard toothbrushes, teeth clenching and periodontal disease.

To help, you can ask your dentist to clean and polish your teeth with a paste containing an ingredient made of natural elements found in teeth (calcium, phosphate and silica) that can immediately

relieve sensitivity by forming a mineral layer barrier on the tooth's surface. The paste, NUPRO Sensodyne Prophylaxis Paste with NovaMin, blocks nerve endings from receiving stimulus that triggers sensitivity.

In addition to the dental office treatment, your dentist may prescribe the take-home Sensodyne NUPRO Profes-

sional Toothpaste to add a remineralization treatment for healthier and stronger teeth.

You don't have to let sensitivity or fear of pain keep you from regular dental checkups and a healthy, pain-free smile.

## July Is Fireworks Eye Safety Month Each Year

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

Thousands of accidents each year tell us that fireworks are dangerous. The typical victim is a teenager, at home, unsupervised, with a group of friends. Playing with fireworks, the chances are

great that one of them will end up in the emergency room with an injury to the head, eyes or hand.. Injuring an eye or losing a finger is a tragic price to pay for a few minutes of fun with fireworks.

In an effort to reduce these preventable injuries, Eye M.D.s across America encourage families to attend

local public fireworks displays instead of using fireworks at home this Fourth. This recommendation is made as part of Fireworks Eye Safety Month sponsored by the American Academy of Ophthalmology. Attending a professional public fireworks display is a safe way to honor our nation.

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

Although illegal fireworks, bottle rockets and Roman candles account for the majority of injuries, seemingly harmless sparklers also cause numerous injuries each year. Sparklers account for the most injuries to children under the age of five. Fascinated by the bright sparks,

children find these sticks of fire - burning as hot as 1,800 degrees, hot enough to melt gold - irresistible to touch.

Eye health care is provided by the three "O's" – opticians, optometrists and ophthalmologists. It is the ophthalmologist, or Eye M.D., who can treat it all – eye diseases and injuries, and perform eye surgery. For more information, visit [www.aaao.org](http://www.aaao.org)

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

American Academy of Ophthalmology. Fireworks Eye Safety Month. Retrieved June 2011, from <http://www.aaao.org/aaosite/eyemd>

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# Buying Power Drops 32% For Seniors Since 2000

## Social Security Recipients Have Lost 32 Percent of Buying Power Since 2000

Alexandria, VA (May 31, 2011) Seniors have lost 32 percent of the buying power of their Social Security benefits since 2000, according to a new study released by The Senior Citizens League (TSCL), one of the nation's largest nonpartisan seniors groups. The annual Cost of Living Adjustment (COLA) has increased benefits only 31 percent, but expenses typical of seniors climbed 73 percent, more than twice as fast.

Average Social Security benefits in 2000 were \$816 per month, rising to \$1,072.30 today, with no COLA increase at all in 2010 or 2011. The

study found that a senior receiving average benefits in 2000 would actually need to receive about \$1,414.70 per month today just to maintain their 2000 level of buying power.

"The study highlights the financial dilemma that seniors are struggling to cope with," states TSCL Chairman Larry Hyland. "Having an adequate income that keeps up with their costs, is absolutely critical for Social Security recipients, especially as other sources of income decline with age," Hyland says. A majority of the 37 million Social Security recipients age 65 and over depend on it for at least half of their total income. About one-third of all beneficiaries rely on it for 90 percent or more of their total income.

The study examined the price change of 30 key items between 2000 and 2011. The items were chosen based on the goods and services frequently mentioned in seniors' letters, emails, surveys conducted by TSCL and research of senior purchasing. While the biggest price increases as expected were in heating oil (190%) and natural gas (171%), Medicare Part B premiums increased even more than gasoline over the survey period, 154% compared to 131%. "And Medicare costs aren't reflected at all in the growth of COLAs," observes Hyland. Currently the government uses the Consumer Price Index for Workers (CPI-W), which doesn't include the market basket of typical expenses of people 65 years and older, to calculate the COLA.

The situation for seniors and the disabled who depend on Social Security could become even worse under a major deficit reduction proposal by the President's Fiscal Commission, that would switch to a more slow-growing CPI to calculate COLAs. Some policy makers are saying that the CPI overstates inflation and as a result overpays senior and disabled Social Security recipients. The Congressional Budget Office estimates that switching to the more slowly growing "chained" CPI would cut COLAs by \$112 billion from 2012 -2021 alone and, if used in other federal retirement programs and for indexing taxes, would reduce deficits by about \$300 billion over the next decade.

If Congress were to adopt the "chained" CPI to calculate COLAs starting with the COLA payable in

2012, that would cut the growth in average benefits, about \$1,100 per month today, by about \$2,429 over the next ten years, Hyland says. The benefit reductions compound over time, hitting the oldest the hardest. "By the time a senior who is age 62 and retires with average benefits today reaches 84 years old, his monthly benefits would be about \$118 lower than he would receive using the current COLA methodology," Hyland adds.

TSCL is gearing up to fight legislation that would cut the current rate of COLA growth. "To the contrary seniors need a COLA that more adequately protects the buying power of Social Security," says Hyland. TSCL supports H.R. 776, the Guaranteed 3% COLA Act, introduced by Representative Eliot Engel (NY-17). Learn more by visiting TSCL on the web at [www.SeniorsLeague.org](http://www.SeniorsLeague.org).

*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](http://www.SeniorsLeague.org) or call 1-800-333-8725 for more information.*

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## DID YOU KNOW?

NAPS)-For professional cleaning jobs, it can pay to look for an IICRC Certified Firm. Confirm their training and certification and always obtain a written estimate. To locate a certified professional, visit [www.certifiedcleaners.org](http://www.certifiedcleaners.org) or call (800) 835-4624.

- A 1901 auto race helped set Henry Ford on the road to success. Now, Ford Racing is celebrating that momentous day by highlighting great moments in its storied history at [www.fordracing110.com](http://www.fordracing110.com).

- A large assortment of guy gear is at the more than 70 Northern Tool + Equipment stores. The website is [www.NorthernTool.com](http://www.NorthernTool.com) or you can visit [www.kotulas.com](http://www.kotulas.com).

- Cork forests are threatened, not by drought or disease but by artificial wine stoppers. These forests prevent large portions of countries such as Spain and Portugal from turning into deserts, provide habitat for hundreds of plant and animal species, and sustain generations of family farmers.

- In the book "Turbo Charged," Dian and Tom Griesel point out that the human body is perfectly capable of consuming, processing and thriving on "natural" foods. It is the totally unnatural man-made products that may lead to obesity. For more information, visit [www.turbocharged.us.com](http://www.turbocharged.us.com).

## Coulter

from page 3.

of your marriage consecrated by a Wiccan priest -- or your tennis coach. (And I think I speak for all Americans when I say we're looking for ways to get more pointless litigation into our lives.)

If one spouse decides he doesn't want to be married anymore, couldn't he just say there never was a marriage because the Wiccan wasn't official or the tennis coach wasn't a pro?

Under Paul's plan, siblings could marry one another, perhaps intentionally, but also perhaps unaware that they were fraternal twins separated

and sent to different adoptive families at birth -- as actually happened in Britain a few years ago after taking the government-mandated blood test for marriage.

There are reasons we have laws governing important institutions, such as marriage. As in landscaping, you don't remove a wall until you know why it was put there.

Marriage is a legal construct with legal consequences, particularly regarding rights and duties to children. Libertarians would be better off spearheading a movement to get rid of stop

signs than to get rid of officially sanctioned marriage. A world without government stop signs would be safer than a world without government marriage.

It's true that eventually -- theoretically -- there could be private institutions to handle many of these matters. But for anyone calling himself a libertarian to put eliminating official marriage above eliminating Social Security and Medicare is certifiable.

It's exactly like drug legalization: Sure, all good libertarians want to legalize drugs, but the question is whether that is more important than

legalizing the ability to locate your widget factory where you want to put it. Even purists can have priorities.

Most libertarians are cowering frauds too afraid to upset anyone to take a stand on some of the most important cultural issues of our time. So they dodge the tough questions when it suits their purposes by pretending to be Randian purists, but are perfectly comfortable issuing politically expedient answers when it comes to the taxpayers' obligations under Medicare and Social Security.

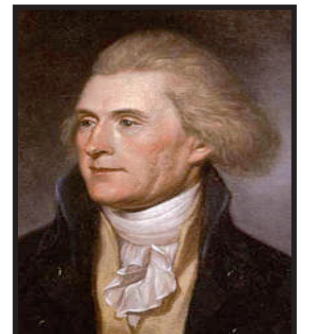
If they could only resist sucking up to Rolling Stone-reading, status-obsessed losers, they'd probably be interesting to talk to.

In my book "Demonic: How the Liberal Mob is Endangering America," I make the case that liberals, and never conservatives, appeal to irrational mobs to attain power. There is, I now recall, one group of people who look like conservatives, but also appeal to the mob.

They're called "libertarians."

### Thomas Jefferson

Third President of U.S.



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

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# Causey: Jitters, Crash, and The Caffeine Blues

by Charlene Causey

As I sit at the computer sipping my favorite blend of coffee, I am inspired to write about the pros and cons of consuming caffeine and to present a healthier alternative. Did you know that coffee is the second most consumed beverage on the planet, next to water? Eighty per cent of North Americans gulp coffee in the amount of three to five cups daily. And if it is not coffee, it is tea or caffeinated soda that feeds the addiction.

Some are thinking, "Addiction is a mighty strong word to describe America's love affair with caffeine." Consider the reality of what happens if one doesn't get their coffee fix; severe headaches, lethargy, cloudy thinking, irritability, depression, and in extreme cases, homicidal tendencies. That's correct; instances of caffeine-induced psychiatric disorders are documented in the DSM-IV, a Diagnostic and Statistical Manual of Mental Disorders.

Excuse me, but that sounds like an addiction to me.

If those details aren't enough to cause one to throw away the carafe, peruse just a few of the disorders and diseases attributed to the consumption of caffeine. Caffeine increases the stress response, causing a spike in cortisol and leads to increased belly fat. Due to dehydration caused by caffeine, coffee increases the risk of high blood pressure and diabetes. Caffeine can cause osteoporosis and most definitely harms the immune system. Caffeine does all of the preceding in varying degrees depending on individual and amount consumed.

In my opinion, the universal acidic affect of caffeine on the body leads to many forms of disease and imbalance. An acidic condition in the body throws homeostasis, or the body's natural state of healthy balance, into chaos and in addition to heartburn, acid reflux, the jitters and a crash, actually promotes

the development of cancer, because cancer thrives in an acidic state. So what is a caffeine addict to do? Do what I did over two years ago. Due to menopause and not sleeping as soundly as I was used to, I decided to try the healthier coffee. Not only was I sleeping better after only a week, after two weeks, I could not drink traditional coffee without the acidic stomach along with a CRASH, and I haven't had a cup of regular coffee since.

This healthier alternative is great tasting Arabica bean coffee that has typical amounts of caffeine, but an ancient herb infused into it that amazingly negates the bad effects of traditional coffee. This healthier option not only improves the body's response to caffeine, but also helps to balance the nervous system, oxygenates the blood, detoxifies on a daily basis, provides anti-aging benefits, and improves the pH level of the body, thereby boosting the immune system.

Ganoderma does not cure anything; let me repeat, the herb, Ganoderma lucidum, does not cure anything. What it does do, however, is help to balance the body. As an alternative health advocate, I know that a body brought back into balance, is better able to fight off disease with a stronger immune system. Once the body is balanced, then miracles can happen. I personally testify that I will be 55 this year, and I feel as though I am 18 years old again! What have you got to lose? Try the healthier alternative and instead of the blues, you may be singing a different tune.

**Charlene Causey 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 IO-Health@live.com**

## Planning Ahead For Long-Term Care

(NAPSI)—Thanks to modern medicine, people are living longer than ever before.

But with a longer life comes an increased likelihood of disability, chronic illness, or cognitive impairment (such as Alzheimer's disease), which may spur the need for ongoing help with the most basic activities of daily living such as eating, bathing, dressing, or getting in and out of bed or a chair. Assistance with these types of activities is known as long-term care.

One common misconception about long-term care is that it is primarily nursing home care. Actually, most long-term care recipients receive assistance at home from a family member, friend or professional home health aide.

Long-term care is also available within the community at adult day care centers. Additionally, assisted living is available for those who can no longer live at home but need only a limited amount of support.

There is a great deal of freedom when it comes to creating the best plan of care, but many avoid planning—it's not something people want to think about. Considering the high costs of

care, planning ahead is essential in ensuring as many options as possible.

The cost of long-term care can be measured in two ways:

**In Dollars Paid**

- The average cost of a home health aide has risen to \$19 per hour. Five hours of care five days a week costs roughly \$1,900 a month or \$22,800 a year.

- The national average for assisted living is \$2,962 a month, or \$35,544 annually.

- The national average for a semiprivate room in a nursing home is approximately \$5,566 a month, or \$66,792 annually.

**The Toll On Family Caregivers**

While having friends and family provide care can ease the financial burden for the care recipient, this type of care still has its costs. Without support or assistance, these caregivers can suffer from depression, lost wages, physical injury and disrupted personal relationships. Many are pulled in two directions, caring for both their children and their parents, which can be an incredible challenge.

**So What Can You Do About It?**

First, recognize the potential for

long-term care needs and research how the cost of care could affect your future income and savings. Next, research payment options. The U.S. Department of Health and Human Services' National Clearinghouse for Long-Term Care Information at [www.longtermcare.gov](http://www.longtermcare.gov) and the long-term care tools at [www.LTCFEDS.com](http://www.LTCFEDS.com) can be excellent resources for information about paying for long-term care.

Many people have found that long-term care insurance can offer the financial protection they need to be able to face the future with confidence. The best time to consider long-term care insurance is long before you need it, so it's a good idea to research this option sooner rather than later, as the younger you are when you apply for coverage, the less expensive your premiums will be. And waiting not only means a higher premium, it also means that you'll be at greater risk of developing health problems that may prevent you from qualifying for coverage at a later date. About the Federal Long Term Care Insurance Program

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management, the



Federal Long Term Care Insurance Program (FLTCIP) is designed to meet the specific needs of the Federal Family.

The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

To find out if you are eligible for this coverage, as certain medical conditions, or combinations of conditions, will prevent some people from being approved, please visit [www.LTCFEDS.com](http://www.LTCFEDS.com) or call 1-800-LTCFEDS (1-800-582-3337) (TTY 1-800-843-3557).

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

**JULY 1:** Baked Fish, Vegetable Couscous, Italian Mixed Vegetables, Chocolate Pudding Strawberries & Bananas.

**JULY 4:** Sloppy Joes, Garlic Mashed Potatoes, Mixed Vegetables, Orange.

**JULY 5:** Baked Fish w/Dill Sauce, Broccoli, Carrots, Bread/Smart Balance, Fresh Pear.

**JULY 6:** Chicken a la King, Rice Pilaf, Asparagus, Garden Salad/Ranch, Banana.

**JULY 7:** Salisbury Steak, Mashed Potatoes, California Blend Vegetables, Cranberry Jello, Fresh Orange.

**JULY 8:** Vegetable Lasagna, Sugar Snap Peas, Cauliflower, Bread/Smart Balance, Fresh Cantaloupe.

**JULY 11:** Tuna Noodle Casserole, Spinach, California Blend Vegetables, Fresh Cantaloupe, Cherry Fruit Jello.

**JULY 12:** Beef Pot Pie, Baked Potato/Smart Balance, Carrots, Apricots, Chocolate Pudding.

**JULY 13:** Lasagna, Scandinavian Mixed Vegetables, Broccoli, Fresh Pear.

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**JULY 14:** Roast Turkey/Gravy, Cauliflower, Baked Sweet Potato, Bread/Smart Balance, Fresh Orange.

**JULY 15:** Roast Pork Loin, Lima Beans/Carrots, Baked Potato, Fresh Apple, Trail Mix.

**JULY 18:** Pork Green Chili, Mexican Corn, Scandinavian Mixed Vegetables,

Garden Salad/Ranch, Four Tortilla Apricots.

**JULY 19:** Roast Beef/Au Jus, Mashed Potatoes, Cabbage & Carrots, Cranberry Jello, Fresh Pear.

**JULY 20:** Herb Baked Chicken, Vegetable Couscous, Peas/Carrots, Tomato/Cukes, Banana/Lime Fruit

Jello.

**JULY 21:** Chicken Rice Casserole, Spinach, Zucchini & Tomatoes, Bread/Smart Balance, Fresh Watermelon.

**JULY 22:** Smothered Por, Chop Italian Mixed Vegetables, Baked Sweet Potato, Bread/Smart Balance, Vanilla Ice Cream

**JULY 25:** Meat Loaf/Tomato Sauce, Baked Potato, Peas & Carrots, Banana.

**JULY 26:** Turkey Tetrazzini, Parslied Potatoes, Spinach, Orange, Peach Cobbler.

**JULY 27:** Enchilada Casserole, Broccoli, Pinto Beans, Fresh Cantaloupe.

**JULY 28:** Brunswick Stew, Garlic Mashed Potatoes, Scandinavian Mixed Vegetables, Bread/Smart Balance, Apple.

**JULY 29:** Baked Fish, Vegetable Couscous, Italian Mixed Vegetables, Chocolate Pudding, Strawberries & Bananas.

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# Finances: Create And Keep Wealth



## Is The Reality Ever Worse Than The Fear?

by Gary Neiens

The stock market at this writing has slipped beneath several technical support levels. The bears have had their only time since the recent buying stampede began back in September of 2010. The stock market had advanced steadily with only minor setbacks (of one to three days) through May 31st.

So as is so often the case, the market seems to be at a bit of a crossroads. Investors must figure out the economic and government landscape. Is the fear worse than the reality? Or is the reality worse than the fear? If the fear is worse than the reality – the market rallies. If the reality is worse than the fear, the market falters. The market will attempt to discount the future but what will that future be? If the country is broke/bank-

rupt as you hear nearly every day then the reality will be worse than the fear.

However, you do have to be careful about the things you hear everyday. Not long ago you heard everyday that real estate only went up...that they weren't making any more of it, etc...Long, long ago you reportedly heard that something of substance was "solid as a dollar". I wonder if anyone has the temerity to utter those words again.

Resolution of the fear/reality paradigm in my opinion leads to a few places. They are what happens to the dollar; what happens with the American consumer/job seeker and what happens in Washington. It was encouraging to watch the Republican New Hampshire Presidential Debate. I think any of the

contenders could easily provide more capable leadership from the executive branch than the last two presidents. This could turn out to be quite helpful when searching for remedy. Jeff Saut (Chief Investment Strategist at Raymond James Financial) points out that any meaningful sell off from here would result in a historically cheap market value – unless earnings projections aren't even close to being accurate.

Sometimes it is helpful to look at the 52 week new price high and new price low lists. So I did. I couldn't really see much there. They are eclectic lists. The thing I took from the new low list was the number of Chinese stocks that appeared. I decided to also take a mid year look at the stocks that make up the DJIA (Dow Jones Industrial). What is the best performer so far 2011? Pfizer (NYSE: PFE) up 17.53 %, (As of June 1, 2011); then Boeing (NYSE:BA) up 14.3 %. Others in order of gain are American Express (AXP) up 12.9 %; IBM up 11.83 %; Chevron (CVX) up 10.25 %; Exxon Mobil (XOM) up 9.3 %. The NYSE closing prices on June 1, 2011 were: PFE \$20.39; BA \$73.24; AXP \$49.78; IBM \$166.16; CVX \$101.95; XOM \$80.35.

Elsewhere, CNBC reports healthcare stocks are up the most so far in 2011 (Average gain of 12.71 %). Energy

is next strongest up an average of 11.2 %.

So far it's been a slow year with the SPX (Standard and Poor's) basically where it started the year (1289). These types of markets argue for investment in cash dividend paying stocks.

Good Luck and good investing.  
Gary Neiens  
Financial Advisor / Investment Broker  
Raymond James Financial Services, Inc.,  
Member FINRA/SIPC  
310 S. Victoria Ave, Ste. G  
Pueblo, CO 81003  
Phone: 719-545-2900  
E-mail: Gary.Neiens@RaymondJames.com  
"Independent solutions from Independent Advisors"

*Opinions expressed are those of Gary Neiens and not RJFS. This report is not a complete summary and does not constitute a recommendation; please consult a professional before making any investment decisions. This information is not intended as a solicitation or an offer to buy or sell any security referred to herein. Investing involves risk. The S&P 500 is an unmanaged index of 500 widely held stocks that's generally considered representative of the U.S. stock market. The Dow Jones Industrial Average (DJIA), commonly known as "The Dow", is an index representing 30 stock of companies maintained and reviewed by the editors of the Wall Street Journal.*

## Healthy Living

(NAPS)-To learn how to reduce the risk of stroke, visit My Life Check at [www.mylifecheck.heart.org](http://www.mylifecheck.heart.org). Learn the stroke symptoms and other helpful tips by visiting [www.StrokeAssociation.org](http://www.StrokeAssociation.org).

- People with diabetes should have their feet professionally checked regularly. If you have or think you may have a diabetic foot ulcer (DFU), see a wound care specialist immediately. To find a wound care specialist nearby or learn about preventing diabetic foot ulcers, visit [www.heal2gether.org](http://www.heal2gether.org).

- In its earliest stage, the five-year survival rate for colon cancer is 90 percent, according to the American Cancer Society. Women who are over 50 (45 for African Americans) or have a family history of colon cancer or polyps should be screened.

## The Three-Step 'No-Brainer' Mutual Fund Strategy

by Ron Phillips

This concept is so deceptively simple and easy to start you might not take it seriously. It could save you hundreds or thousands of dollars in fees and commissions. Wall Street would prefer you to NOT read this article for fear of losing business.

This approach is straightforward, can be used as a stand-alone strategy and is easy to manage. If this

is your only investment it can pay off handsomely for you if allowed to work as described.

**STEP ONE:** Invest in a Balanced Mutual Fund or Asset Allocation Fund

A balanced fund is a combination of assets. It is usually a blend of stocks, bonds and cash. You might see the word "balanced" in the name of the fund. For example, it could be called "Dreydelity Balanced Fund".

It could even include international stocks and bonds, real estate or other types of investments and therefore could be an asset allocation fund. Both types will work.

The key is to have the diversification of various asset classes. This will provide a one-stop investment for the long haul that can be held for years with minimal maintenance.

**STEP TWO:** Dollar-Cost Average into the Fund & Invest More as it Drops in Value

Invest a fixed amount monthly, dollar-cost average, to buy more shares when the market is down and less overpriced shares when the market is too pricey.

When the price drops significantly, as in a "bear" market, you add even more than the usual amount. By doing that, you are making market volatility work for you. And accumulating cheap shares for future growth.

**STEP THREE:** Invest for Fifteen or More Years

Why fifteen years? According to Ibbotson Associates, Inc., from the years 1926-2000, you would have had a 100% chance of profit if you had invested in stocks and held for fifteen or more years. Yes, you read that correctly; you would have been assured a positive return.

But what about the awful stock market returns in the last decade? According to website MoneyChimp.com,

even the last 15 years would have produced a 6.72% average annual return.

You can now see how flawed it is when someone equates the stock market with gambling. I would much rather have those odds than a Vegas slot machine.

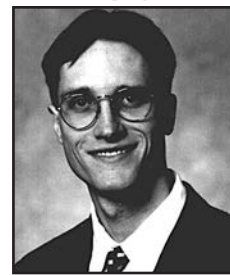
These years also include many huge events like The Great Depression, Pearl Harbor bombing, JFK assassination, frequent recessions, high interest rates, the Dot-Com Bubble, The Great Recession, a "lost decade" in stocks and much more.

In addition, with this strategy we are using bonds and cash which produce regular income and lower volatility, helping to balance our returns in each period.

*"Everything should be made as simple as possible, but not simpler."*

Albert Einstein

*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 visiting [www.RetireIQ.info](http://www.RetireIQ.info) or leaving a message on his prerecorded voicemail at 924-5070. Simply mention ID #1001 when ordering.*



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# Senior Community Update



## FREMONT REGIONAL HOSPICE RECEIVES GRANT FOR F.R.E.S.H. PROGRAM

Cañon City, Colorado-Fremont Regional Hospice announced today that it has received a \$12,000 Daniels Fund grant to support its F.R.E.S.H. Program.

For more information about the F.R.E.S.H. Program at Fremont Regional Hospice, call 719-275-4315 or visit our office at 1439 Main Street in Cañon City.

## ADULT SURVIVORS OF CHILDHOOD SEXUAL ABUSE

WINGS provides therapist facilitated support groups for men and women in which survivors are believed, accepted and no longer alone. There is a women's group on Tuesday and Thursday evenings.

For more information contact the WINGS office at 1-800-373-8671. Visit our website at [www.wingsfound.org](http://www.wingsfound.org).

## STROKE SURVIVORS SUPPORT GROUP

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

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

Call Chuck at 583-8498 for all the information.

## LOU GEHRIG'S DISEASE SUPPORT GROUP

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

## OWLS MEETING

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

## RIDE TO CHURCH?

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

## GENEALOGICAL SOCIETY

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

## SRDA CALENDAR

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

## LIVING WITH OSTEOARTHRITIS?

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

How can they ease the pain, deal with the limitations it causes, and support their doctor's treatment? With the help of some of the world's leading spine spe-

cialists, the American Arthritis Society has compiled twelve practical tips for self-care that are effective and easy to follow. Please visit the Society's website at: [www.americanarthritis.org](http://www.americanarthritis.org).

## AARP SCHEDULE OF ACTIVITIES

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

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

## TOASTMASTERS

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

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

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

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

## STEP-UP PROGRAM

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

## ALZHEIMER'S SUPPORT

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

## COMMUNITY BLOOD DRIVES

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

## JOB SEEKERS

Southern Colorado Job Seekers meets the third Tuesday of each month.

Contact Bill Smith, 719-583-1837, Patrick Hurley 719-561-1134 or email them at [SCJSNETWORK@hotmail.com](mailto:SCJSNETWORK@hotmail.com)

## HOW DO YOU FEEL?

Come and join us for C.H.A.N.G.E. Canceling Habits Affirming New Goals Easily at 1:00 P.M. on the 3rd Saturday every month at the Rawlings Library 100 E. Abriendo Ave. Pueblo, Colorado.

For more information please contact: Ramona Lombard (719) 583-2732 [ramonalombard@me.com](mailto:ramonalombard@me.com) Ramona Lombard.com

## SENIOR RETIREES

### THE ART OF MAKING YOUR OWN FISH FLYS

Pueblo and Pueblo West Senior Retirees will have as their program, "Pet flys on a leash", on Thursday, July 14th. Our good friend and member, Swede Halgrimson, will be showing flys he has tied and explain the techniques, materials, and costs involved in this art of tying flys. GUESTS ARE ALWAYS WELCOME.

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

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

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

## VOICE OF THE MARTYRS

We are excited to bring The Voice of the Martyrs 'Bound With Them' Conference to your region on Saturday September 10th from 9-5. The speakers will encourage and challenge you through testimony, God's Word, and information that will stir and equip you for His eternal purposes. Doors open at 8AM for registration, resource center (with books, DVDs, t-shirts, etc.), and prayer room.

Lunch is noon - 1:30 on your own. There is no cost to attend but an offering will be received.

Conference location is just off I-25. Palmer Ridge H. S. 19255 Monument Hill Rd. Monument, CO 80132.

## REGISTRATION

To register and for more information, click on this link [www.vommeetings.com](http://www.vommeetings.com). You can also register by e-mailing [conference@vom-usa.org](mailto:conference@vom-usa.org) your name, phone number, and the number attending.

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# Health Insurance For Your Kids & Grandkids

by Ron Pollack, Executive Director, Families USA-July 2011

Graduation season is here, and many parents and grandparents are proudly celebrating the accomplishments of the students in their families. In past years, however, these celebrations were often marred by the realization that graduation had a down side: These new graduates would lose access to their parents' health insurance plans.

Losing this coverage meant that many young adults ended up uninsured. The jobs they were offered didn't provide health insurance benefits. (And those were the lucky ones, who could find a job at all in this economy.) Some tried instead to purchase coverage directly from an insurance company, but found the costs to be prohibitive. Others found coverage directly from an insurer, but the only policies they could afford didn't cover the services they needed—services that had been covered under their parents' health plan.

It was enough to put a damper on graduation excitement. But this year, thanks to the Patient Protection and Affordable Care Act (the new health care law), there's no need to stop the festivities.

Under the Affordable Care Act, young adults can stay on their parents' health insurance plans until they turn 26 years old, whether or not they are still students. This is true whether their parents' insurance comes from a job or directly from an insurance company. It's also true even if young adults are married, live in a different state than their parents, or are no longer financially dependent on their parents (although if young adults have their own offer of coverage through their job, they might not be able to stay on their parents' plans).

The effect of this new protection for young adults has been incredible:

Major health insurance companies report that at least 600,000 young adults have joined their parents' health

plans since this part of the Affordable Care Act took effect.

So why does this matter to you? As your grandkids celebrate their graduations, you can help make sure that they are aware of the new option to stay covered on their parents' health plans. If your grandkids have already left their parents' plans, but are still under 26, they can get back on. Also, if your grandkids are still in college, but need better health insurance than what is offered through their school, you can encourage them to look into their parents' plans.

During busy and exciting times, young adults may not be prioritizing their health coverage needs, so having a grandparent or parent looking out for them can make a big difference.

Also, it's important to remember that we all benefit when more people are covered with health insurance. That's because when people don't have coverage, we all pay the price. The costs of care for people without insurance are passed on

in the form of higher insurance premiums to those of us who do have coverage. Getting everyone covered keeps costs down.

How can you, your children, and your grandchildren find out more?

To learn the full details of how this new protection for young adults works, you can call the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272). You can also call your state's insurance department. Online, you can read more by going to [www.familiesusa.org](http://www.familiesusa.org) and searching for "coverage for young adults."

By making sure that the young adults in your family know how they can stay covered, you can ensure that they enjoy a healthy and happy graduation season.

*Ed. Note: Please read Families USA columns with a grain of salt. They have a very hard-left agenda aimed at government control. We've included this column so we can be "fair" to the "other side."*

## Diabetes? Here Is A Program To Aid The Newly Diagnosed

(NAPSI)—There's helpful news for those with type 2 diabetes. A new initiative has been launched to support those who have just been diagnosed with the disease.

According to the Centers for Disease Control and Prevention, nearly 26 million children and adults have diabetes in the United States. It's estimated

more than 5,200 cases are diagnosed each day. Out of that number, nearly 95 percent have type 2 diabetes.

If left uncontrolled, diabetes can lead to serious complications including heart attack, stroke, kidney disease, blindness, amputation and even death.

### Help for the Newly Diagnosed

Beth Mayer-Davis, MSPH,

Ph.D., RD, President, Health Care & Education, American Diabetes Association, says that the goal of the Association's new initiative—called Living with Type 2 Diabetes—is to provide newly diagnosed patients with the right information and tools at the right time to help them manage their disease and improve their lives.

Said Mayer-Davis, "The good news we want to share is that diabetes can be controlled with proper management so people can go on to live full and active lives."

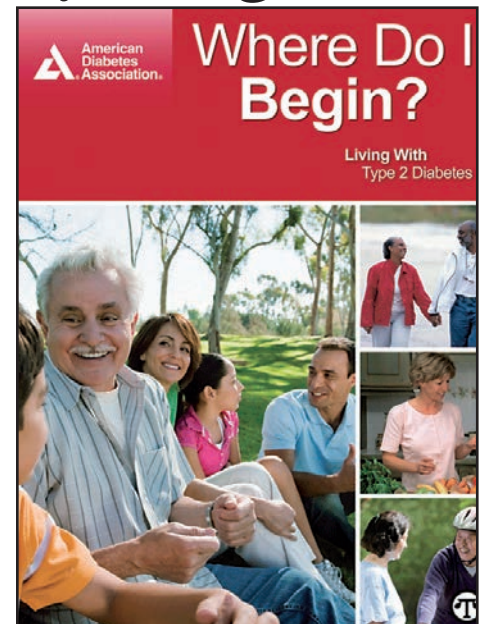
### A Booklet and Support

The program has two parts:

- The first is a free booklet. When a patient is diagnosed by his or her primary care provider, participating health care professionals will distribute the free informational booklet "Where Do I Begin? Living With Type 2 Diabetes," which is available in English or Spanish.

Said Mayer-Davis, "In order not to overwhelm the new patients, the booklet will provide a basic introduction about living with type 2 diabetes. People will have the opportunity to receive more-detailed information and tools throughout the year to help them manage their disease and improve healthy behaviors."

- The second part of the initiative is a free, 12-month program. It's



designed to provide lifestyle education and offer guidance and support to help people learn how to manage and live well with diabetes.

Topics include food and nutrition, stress and emotions, physical activity and complications. Participants will have access to recipes and other tools.

### How to Participate

To enroll in the program, visit [www.diabetes.org/living](http://www.diabetes.org/living) or call (800) DIABETES. Participants in the program can choose to receive information online or through the mail.

## Easing Your Pet's Anxiety

(NAPSI)—Pet parents may be pleased to learn that there are simple ways to keep their furry and feathered friends from feeling anxious in summer.

The problem is, many of the things people look forward to—vacation trips, fireworks displays, even watching a thunderstorm from the safety of a cozy room—can make pets very nervous.

Fortunately, you can protect your anxious animal—and reduce the risk of destructive and aggressive behavior—with a natural remedy, suggests Dr. Margo Roman, DVM. One hundred percent natural Rescue Remedy Pet can help relieve anxiety in all different types of pets including dogs, cats, birds, horses and even rab-



bits.

You can find Rescue Remedy Pet at Whole Foods and select natural products and pet retail locations. It's also available online at [www.rescueremedy.com/pets](http://www.rescueremedy.com/pets).

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# Coloradoans Don't Support Social Security Changes

by Eileen Doherty

Denver, CO. In January, 2010, 52.7 million or 1 in 6 Americans received Social Security including 33.7 million retirees, 4.4 million widows and widowers, 2.5 million spouses, 7.8 million disabled workers, along with 0.9 million severely disabled adult children, and 3.2 million children under age 18 because of the death of a parent.

Funding for Social Security comes from 12.4% tax that is paid by the employee and the employer on wages that are earned.

The average benefit for retirees is \$1,166 in January 2010 and \$1064 for disabled workers, while widows receiving about \$1125. Families receive a little higher benefit.

Eighty percent of retired Americans report that Social Security is the main source of income.

The Social Security Trust Fund is managed by the Trustees who include the Secretaries of the Treasury, Labor, Health and Human Services, as well as the Commissioner of Social Security. There are two additional trustees appointed by the President and approved by the Senate.

The actuaries make projections that are high and low based on federal law. Due to increases in population, increased longevity and higher costs of living, it is expected that these programs will

face substantial growth in future years.

In 2010, the Trust Fund received about \$791 billion (\$544.8 billion from payroll taxes, \$108.2 billion from interest, and \$22.1 billion from taxes on benefits) and paid out about \$715 billion in benefits, leaving a surplus of \$77 billion. Less than 1% is spent on administrative costs. The annual surplus is invested in interest-bearing U.S. government securities. In 2010, the invested assets or the trust fund reserves were estimated to be \$2,617 billion.

Due to the lack of a cost of living adjustment (COLA) for the past several years, the trust fund is expected to have a surplus for the next 15 years bringing the reserves to \$4,200 billion.

By 2025, the tax revenues plus interest income to the trust funds will be less than the total expenditures for that year. By 2037, the reserves will be depleted. The interest will pay about 78% of benefits. By 2084, assuming no changes in taxes or benefits, the tax income is expected to cover 75% of the costs.

To close the gap, the Trustees suggest raising the tax rate from 12.4% to 14.38%. Other suggestions include imposing Social Security taxes on wage earners who earn more than \$106,000 per year. Some suggestions in the past have been to privatize Social Security.

However, according to a recent

survey done by the National Committee to Preserve Social Security and Medicare, Americans are very much opposed to changes in Social Security. Seventy-eight percent oppose raising the retirement age, 60% oppose reducing the benefit for new retirees; and 74% oppose converting it to a flat benefit.

The only change that receives any support is to remove the cap on Social Security by taxing wages over \$106,800.

Nationally, only 2% of Americans believe that Social Security is responsible for the deficit; rather they place 27% of the blame on the military activity and wars, followed by 9% on government waste, 6% on bank bailouts, and 5% on foreign aid.

The same study showed Social Security is critical in bad economic times because it is the main source of income. Furthermore, 70% of Americans think they will need Social Security to be able to retire.

The National Committee also did a poll of likely voters in March, 2011 to determine perspectives on Social Security cuts. While 78% of the national participants believe that Social Security is not the cause of the deficit, 71% of likely voters in Colorado oppose cutting Social Security to reduce the federal deficit. Individuals representing all the major political viewpoints share this view. Ac-

ording to the study, 83% of Democrats, 61% of Republicans, 69% of Independents and 53% of the Tea Party supporters are less likely to vote for candidates if they support cutting Social Security.

Coloradoans also agree that Congress should not cut Social Security benefits typically for those over \$60,000 in annual earnings (62%), reduce the Cost of Living Adjustment (59%), or increase the retirement age (56%). But similar to the national findings, 62% of likely voters in Colorado want Congress to raise the earnings limit from \$106,800 to a higher amount.

Discussions in Congress seem to be focusing cutting Medicaid, rather making any cuts in Social Security. Based on the health care reform act, Medicare is slated to be cut by about \$538 billion over the next ten years.

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

## Colonoscopy Fears: Low-Volume Treatment Aid Available

(NAPSI)—With colorectal cancer being the second-leading cause of cancer death in the United States after lung cancer, having a regular colonoscopy would be a no-brainer, right? Wrong! Despite the fact that many times, colon cancer can be prevented, many people are not getting tested and only about four out of 10 are diagnosed at the early stage, when treatment is most likely to be successful.

Many studies have shown that patients do not like the preparation. In August 2010, the Food & Drug Administration (FDA) approved SUPREP® Bowel Prep Kit (sodium sulfate, potassi-

um sulfate and magnesium sulfate). The product is now available by prescription.

The SUPREP® Bowel Prep Kit, manufactured by Braintree Laboratories, Inc., is an effective, low-volume bowel preparation, indicated for the cleansing of the colon prior to colonoscopy in adults. SUPREP® Bowel Prep Kit is Braintree's first colonoscopy preparation with split dosing. Patients drink two 6-ounce bottles of SUPREP (each bottle is mixed with 10 ounces of water)—the first is taken the evening before and the second is taken the morning of the procedure. In the first hour following both doses, patients must drink two additional

16-ounce glasses of water.

"Although colon cancer can be prevented, too many people are not getting tested and only about four out of 10 are diagnosed at the early stage, when treatment is most likely to be successful."

"Years of research at Braintree have culminated in the approval of SUPREP®," said Harry Keegan IV, Vice President, Marketing and Sales. "We are very excited by its 98.4 percent efficacy result in a Phase III trial."

For more information, please visit [www.suprepkit.com](http://www.suprepkit.com).

Braintree Laboratories is a privately held pharmaceutical company that was founded in 1982 in Braintree, Massachusetts. Braintree pioneered the first gastrointestinal lavage in 1984 with the introduction of GoLYTELY® (PEG-3350 and Electrolytes for Oral Solution), which was soon adopted as a standard colonoscopy preparation procedure. Today, Braintree Laboratories has four gastrointestinal lavages available in the U.S. market.

- i National Cancer Institute

Fact Sheet. Available at: <http://www.cancer.gov/cancer-topics/factsheet/Detection/colorectal-screening>

- ii American Cancer Society, Learn About Cancer, Colon/Rectum Cancer. Available at: <http://www.cancer.org/Cancer/ColonandRectumCancer/MoreInformation/five-myths-about-colorectal-cancer>

- iii Summers, R., The Elephant in the Room: Bowel Preparation for CT Colonography Editorial for Academic Radiology article 08410R1, Acad Radiol. 2009 July; 16(7): 777-779.

- iv Rex DK, Di Palma JA, Rodriguez R, McGowan J, Cleveland M. A randomized clinical study comparing reduced-volume oral sulfate solution with standard 4-liter sulfate-free electrolyte lavage solution as preparation for colonoscopy. Gastrointest Endosc. 2010;72:328-336



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## Treating Your Sciatica Pain

(NAPSI)—Some people have a lot of nerve-and if it's their sciatic nerve, they may also have a lot of pain. That's because when the sciatic nerve, which originates in the lower back, becomes inflamed—it really hurts.

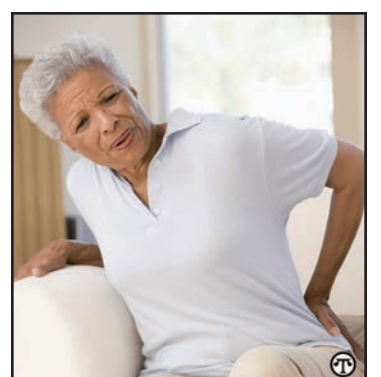
Other symptoms can include low back pain and tingling or numbness down one or both legs. Fortunately, these symptoms often respond well to chiropractic care.

A study in the Journal of Manipulative and Physiological Therapeutics found spinal manipulation just as effective as microdiscectomy for most people with sciatica secondary to lumbar disk herniation, with 60 percent of sciatica patients able to avoid low back surgery by going to a chiropractor.

"This study," said Dr. Gordon McMorland, who co-authored the paper with neurosurgeons Steve Casha, M.D., Stephan J. du Plessis, M.D. and R. John Hubert, M.D., can "provide evidence of a valuable treatment alternative."

Doctors of chiropractic are trained in physical examination and diagnosis and routinely treat patients with symptoms of sciatica.

To learn more, visit the Foundation for Chiropractic Progress at [www.yes2chiropractic.com](http://www.yes2chiropractic.com).



# Take Your Pick From Your Own Veggie Garden

by Marty Ross

Suddenly growing your own vegetables is back in style, and raising a crop of tomatoes or beans turns out to be pretty easy. You don't have to forsake roses or plow up the peonies to grow vegetables, and you're going to love the way they make you feel.

"My life is so real, and it's because I'm around plants and food all the time," says Rosalind Creasy, a champion of edible landscaping. Creasy's book on ornamental vegetable gardening was ahead of its time when it was first published in 1982, and the new, revised edition of "Edible Landscaping" is something of a sensation, hitting the market just as interest in home-grown vegetables reaches a new high. First-time gardeners cultivating a window box full of lettuce or harvesting cucumbers for their own homemade pickles can find plenty of help and advice these days in a bumper crop of vegetable gardening books. The authors are experienced vegetable gardeners who still feel a thrill when they pull a carrot out of the ground.

Creasy grows cherry tomatoes on an arbor and bright red peppers in big red pots in her densely planted vegetable garden in her front yard in California. Zucchini plants fill the gaps between cosmos and marigolds along the driveway. She loves fresh food, and growing vegetables among the flowers has developed her appreciation for both. "The single best thing you can do for yourself is to grow your own," she says.

Rita Pelczar, author of "Home-grown Harvest," is a North Carolina gardener whose modest beginnings on

the weeding detail in her father's vegetable garden developed into an abiding interest in organic gardening and a career as a gardener and author. Pelczar's advice for beginning gardeners is to start by growing what you like to eat, but to experiment like crazy. In her garden, she always grows peppers and turnips because her family loves them, but she introduces unexpected crops, too, such as kohlrabi, rutabagas, lima beans, sweet potatoes and greens of every description.

"I always try something new," she says. Seasoning celery, which has shiny leaves and does not form stalks, was one of her new crops last year, and she's still sold on it. Sweet potatoes and other root vegetables are among her favorites. "I love growing things that are invisible," she says.

If you're just getting started as a gardener, it's best to start small, Pelczar says. Build a raised bed with untreated lumber (plans are available on the Internet) in a sunny spot, and fill it with good soil. In general, small gardens and raised beds are easier to take care of than long rows of crops, and you'll be surprised how much you can harvest from a small space, she says.

"There are lots of things you can do to tip the scale of gardening in your favor," Pelczar says, and building healthy soil -- for vegetables or for flowers -- is one of the most important. Compost (homemade or store-bought) adds essential organic matter to sandy soil, and it also improves drainage in heavy soil. "Getting that organic matter in the soil is the answer to everything," she says. "Getting a biologically active soil -- once you get it going -- everything is so much easier."

New gardeners tend to worry about crop failures, but every year is different, Pelczar says, and even experienced gardeners have occasional problems. One year she grew lima beans on teepees that blew over in the wind, one after another. Now she grows them in a row, instead of clustered around teepees, and lets them climb an A-frame trellis. She learned from experience not to let her turnips grow too big, and that they taste even better after a light frost.

Eating vegetables you've grown yourself puts you in touch with the rhythm and the flavors of the seasons, says Barbara Damrosch, author of the authoritative "Garden Primer." Damrosch and her husband, Eliot Coleman, are market gardeners and the owners of Four Season Farm in Maine. The growing season is short in Maine, but Damrosch plants early and harvests late, organizing her crops so she nearly always has something fresh. At a grocery store, you can buy asparagus, strawberries or tomatoes year-round, of course, but that isn't really a luxury, she says: "The real luxury is to have those things at the moment they are most perfect." She likes to harvest herbs just before she tosses them in a salad, and eats tomatoes "standing there in the row, with juice dribbling down my chin." There's nothing fresher than that, and nothing more delicious.

## SIDEBAR

Help is at hand

Vegetable gardeners are in it for the taste, says Bill Calkins, a business manager for Ball Horticulture, which markets the Burpee Home Gardens line of vegetable and herb plants. In a national survey of gardening trends, Ball found that gardeners are making room for more vegetables because they love homegrown flavor, and that growing vegetables in pots and planters is particularly popular. New gardeners, especially, worry about crop failures, Calkins says, but the satisfaction of harvesting a handful of cherry tomatoes or homegrown beans builds confidence and leads to more ambitious efforts.



- Burpee Home Gardens ([www.burpeehomegardens.com](http://www.burpeehomegardens.com)) and many other reliable gardening sources offer tips and advice online; Burpee Home Gardens also has a garden coach text-messaging system, new this year. Here are a few great resources:

-- Bonnie Plants, [www.bonnieplants.com](http://www.bonnieplants.com), has articles on crops and gardening projects, including raised-bed gardening and compost making.

-- The National Gardening Association, [www.garden.org](http://www.garden.org), is an authoritative source of information and an inspiration for vegetable and flower gardeners.

-- The National Garden Bureau's website, [www.ngb.org](http://www.ngb.org), includes descriptions of new varieties of vegetables and flowers and extensive planting and growing information.

-- If you're looking for information specifically for your area, contact your local master gardeners, who are trained by Extension horticulturists and have experience in your climate and conditions. Search the Internet using the name of your city or county and the words "extension master gardener".

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# Cruising Safely, Eschewing Jackets At Life Boat Drill

by David G. Molyneux  
TheTravelMavens.com

If you haven't been on a big cruise ship in a while, you may be surprised to learn about changes in mandatory lifeboat drills. While you still are required to attend a safety lecture, many ships no longer require you to wear a lifejacket to the drill.

The U.S. Coast Guard, which oversees cruise ship safety, says the new life-jacket policies are within the rules. A safety lesson and instruction about how to wear a lifejacket are required for each cruise. Whether passengers actually put the jackets on is up to the ship.

For decades, cruisers have tripped all over themselves on the first afternoon of their vacations at sea, as they returned to their cabins on signal, walked from their cabins to an emergency lifeboat muster station while wearing bulky life vests, listened to safety instructions, then pushed through the crowds – often with lifejacket cords dangling to trip the unwary – to carry their vests back to the cabin so they could get on with their holiday.

First-time cruisers often snapped silly pictures of each other. But as the

number of cruises increased, so did the yawns. I know of one embarrassed passenger who was caught, during lifeboat drill, hiding in the closet of his cabin (which won't work because with today's technology, ship personnel will know if you skipped the lecture).

Lifeboat drill has become routine, like the safety speech on airplanes before take-off – important but tiresome. There is comfort in knowing that your vessel, unlike the infamous Titanic ocean liner, carries plenty of lifejackets and lifeboats, plus GPS systems that would bring help quickly.

Royal Caribbean started the trend toward lifejacketless drills when the cruise line, building Oasis of the Seas (2009) and Allure of the Seas (2010), could only imagine the potential chaos at weekly life boat drills. Think of 6,000 passengers on a huge ship running back and forth to their cabins. The process easily could have taken an hour.

"We started with the idea that if guests can proceed directly to their assembly stations without having to go back to their cabins to collect their lifejackets, it would greatly reduce congestion and help guests reach their assembly station much quicker," said Christiaan Van Raalten, director of Maritime Safety & Compliance for Royal Caribbean Cruises Ltd. "We also were able to decrease the amount of time it takes to conduct a muster-drill."

Mike O'Berry, senior chief petty officer with the Coast Guard, which oversees regulations of SOLAS (Safety of life at sea), said that the ship is required to have a lifejacket available at each station and to provide personal instruction on wearing it for any passenger who requests help.

Following Royal Caribbean's lead, most cruise lines with big ships changed their lifejacket policies, including Celeb-

rity, Carnival, Holland America, and Norwegian.

MSC and Costa, which operate a majority of their big ships in Europe, did not change procedures. "We ask our passengers to put their lifejackets on and go to their muster station," said an MSC spokeswoman. "Our idea is that the drill should be as realistic and serious as possible." Costa requires passengers to carry their life-jackets to an assigned muster station.

Most of the smaller, typically more luxurious ships have not changed their life-jacket policies. Crystal asks passengers to put on a lifejacket before leaving their cabins and then proceed to an emergency station. Windstar passengers also wear the life jacket to life boat drill. Regent Seven Seas and Oceania passengers bring their lifejacket with them to the drill. Seabourn passengers are instructed to carry their life jackets to lifeboat drills, but the policy is being reviewed and may change.

My guess is that after the safety lecture, few passengers remember exactly how to wear their lifejackets or where they are to meet in an emergency. But I wouldn't worry much. Putting on a lifejacket is pretty easy. And the place for emergency muster is written on the back of your cabin door. If you are out and about in an emergency, tell crew members your cabin number, and they will know where you are to meet.



A crew member on the new Carnival Magic explains some workout equipment to a passenger on the ship's inaugural cruise out of Venice in May. (Photo by David G. Molyneux, TheTravelMavens.com)

parts of the world, you might be surprised at the laxness of safety rules at sea. But in North America, and on ships that do business with North Americans, cruise ships are remarkably safe. At any given moment, about 80,000 North Americans are cruising somewhere at sea, and chances are, except for the natural occurrences in their lives, the same number of people who boarded a ship will walk off at the end of their vacations.

The key is training the crew, which is why you see the crew in frequent safety drills aboard ship during cruises. All ship captains know that sea disasters seldom are the result of a single incident. In almost every case, they happen because of a sequence of events, a series of errors, so the crew trains constantly to hone the skills needed in an emergency.

Just like on an airplane, the only time I'd be worried is when the people running the show aren't taking safety seriously.

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

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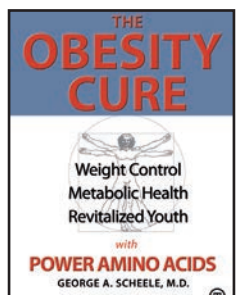
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## The Obesity Cure

(NAPSI)—Good news for people who feel they are losing the Battle of the Bulge: A new book may provide a breakthrough in nutritional science, identifying both the cause of and solution to obesity, America's No. 1 metabolic disease.

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The book is published by NovaLife and available through e-book vendors including Amazon, Apple, Barnes & Noble, and Atlas Books. Buyers also qualify for a free copy of "Power Amino Acids: The Factor4 Advantage in Weight Loss Success."

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## The Silent Epidemic: Protecting Folks From Elder Abuse

### The Silent Epidemic: Protecting Aging Americans From Elder Abuse

(NAPSI)—Every year, millions of aging Americans experience physical, financial and emotional abuse. It is estimated that up to 10 percent of people aged 65 years or older have experienced some form of abuse. However, experts suggest that only one out of every 14 incidents ever comes to the attention of authorities.



“We need to educate ourselves to recognize the warning signs of elder abuse so that we can better protect our loved ones from abuse or exploitation,” said Rhonda Randall, D.O., executive vice president and chief medical officer at UnitedHealthcare Medicare & Retirement. “Seniors should feel empowered to talk with their caregivers, family members, physicians or other health care providers anytime they feel threatened, or when they suspect someone is trying to exploit them. In order to stop elder abuse, we must talk about it openly.”

An area that is sometimes overlooked when discussing elder abuse is financial exploitation, the most common form of elder abuse. Medicare fraud—one aspect of financial abuse—costs U.S. taxpayers \$60 billion to \$90 billion each year.

According to Randall, aging Americans, caregivers and others can work together to prevent elder abuse by

doing the following:

- Know the warning signs of physical and emotional abuse: Clues to the presence of abuse include unexplainable bruises or injury, unreasonable fearfulness or suspicion, and changes in personality, attitude or behavior.

- Take precautions to prevent Medicare fraud: Never give out Medicare, Social Security or credit card information to anyone without proper identification. If a Medicare card is lost or stolen, report it immediately by calling (800) 772-1213. Never sign your name to a form you do not fully understand. Ask questions of Medicare and health care provid-

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

ers in order to clarify any questionable charges or claims.

- Take advantage of resources that can assist you. Look to your community for support—seek help from family members, friends and neighbors, senior organizations and physicians.

- The most important thing is to speak up. Elder abuse thrives on si-

lence. By educating ourselves to recognize the signs and through taking smart, preventive measures, we are working together to ensure aging Americans are no longer abused or exploited. To learn more about elder abuse, including information on recognizing and reporting abuse, visit the National Center on Elder Abuse at [www.ncea.aoa.gov](http://www.ncea.aoa.gov)

## Car Care Corner

(NAPSI)—To stay on the road to safety, you need to inspect your vehicle's headlights after they've been out in the sun. Its heat can cause damage to them and make driving unsafe.

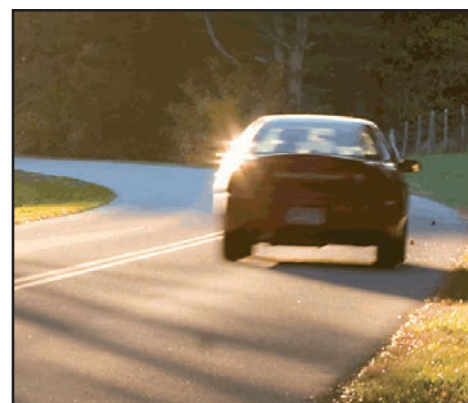
In fact, if you are out cruising at night, the odds are good that you can't see anywhere near as well—or as far—as you could when your car was new. Why? Over time, your headlights get dull and cloudy, a condition somewhat akin to human cataracts. This cloudiness, caused by degradation from the sun's bright rays, reduces and diffuses the light going through the headlight

lens. This makes it difficult to see when driving in the dark and creates an unsafe situation for many Americans, most of whom don't even realize it's happened. In addition, the buildup actually creates an unusual beam pattern that can be a major distraction for oncoming traffic.

Most likely, if your car is five years old or older, the headlights are already showing visible signs of weathering and hazing. Folks who live in warm climates are likely to experience the problem much sooner.

So take a step outside and look at your headlights. If they are hazy or cloudy, there's a good chance your visibility is being greatly compromised. But there is a solution—and it's a simple one. A headlight restoration kit, such as the one offered by Sylvania, takes only about 30 minutes per lens to restore them. You do not need to be a mechanic. You don't even need to be mechanical. If you can wash your car, you can clean and restore your headlights.

Before heading outside on a hot day, you probably slather on some sunscreen and throw on a pair of shades to protect your skin and eyes from too much



exposure. The headlight restoration kit does the same for your headlights with its unique UV Block Clear Coat, a specially formulated coating designed to extend the life of your headlight lenses. Plus, it takes years of degradation away, provides up to three times more light on the road and, most importantly, provides you with greater visibility and a safer nighttime driving experience. Certainly a case where a little elbow grease goes a long way.

For more information on restoring your headlights, visit [www.sylvania.com/auto](http://www.sylvania.com/auto).

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# There's Nothing Like A Holiday



## Magic Ship On New Course For Carnival

by David G. Molyneaux - TheTravel-Mavens

### MAGIC SHIP IS ON A NEW COURSE FOR CARNIVAL CRUISE LINE

For a good look at the future ships of Carnival Cruise Line, book a ride on the new 3,690-passenger Carnival Magic.

The Magic, which debuted in May in the Mediterranean, where it will spend the summer before moving to Texas, is the first ship fully designed by the current top management team at Carnival. Although it is structurally the same as the Carnival Dream, which was launched in 2009, President Gerry Cahill's group has made some significant changes.

Dare I say it? Carnival Magic seems slightly upscale in focus, away from a Las Vegas approach, more modern, less glitzy, with lighter, fresher, more cheerful colors than Carnival ships past.

Carnival is not evolving into a more luxury product. Au contraire. "We are not going upscale," says Cahill. "Everybody else wants to be luxury. We do not. For instance, we used a group of our own employees under age 35 to plan the nightclub. Our guests are not wealthy. They are Middle America. We are fun, memorable, and affordable."

Still, the Magic has a more sophisticated atmosphere, at least partly because the Cahill gang has changed the familiar passenger flow. On other Carnival ships, passengers tend to move around public areas in never-ending waves, as if they are at a gigantic party, sort of a Mardi Gras at sea, day and night. Bars offer different themes, colors and furniture, but they are like rooms in the same house, and seldom is there a place to get away from crowds.

On Magic, Carnival's new approach is to disperse crowds to venues that offer different experiences – a family Italian restaurant, an inviting Carib-

bean pub, a sports deck with enough games and water attractions to while away a day.

This grand design will follow on the 130,000-ton sister ship Carnival Breeze, which is due out next summer in Europe, as well as on the next generation of Carnival ships that will be somewhat smaller. The Breeze will cruise the Caribbean from Miami starting in fall 2012; the Magic will stay in Europe until late October, when it



will move to Galveston, Texas, and sail Caribbean cruises.

Cahill said he wanted each venue aboard ship to have its own personality, not just a place to stop for a few minutes but a destination to savor for the experience.

The Magic's RedFrog Pub, for instance, is not just a place to have a beer. It offers live music; images of patrons that flash on big screens throughout the pub; tasty pub grub at \$3.33 each ranging from spicy conk fritters (with several choices of bottled hot sauce) to coconut shrimp that can be dipped in a pina colada sauce; themed cocktails and assorted rums; bottles of Caribbean beer; and two beers on tap, Stella Artois, and Thirsty Frog Red, a brew labeled specially for Carnival.

The RedFrog, which Cahill believes will become the heart of the ship, was a big hit from the moment Carnival Magic began its inaugural cruise in Venice May 1 – so big that in less than two days passengers drained the kegs of Thirsty Frog Red. Carnival sent out an emergency signal for new kegs that were air-freighted to Messina, Sicily. In less than a week on the first cruise, passengers consumed 20 kegs of Frog, 50 liters to a keg.

Expect Carnival to publicize Thirsty Frog Red – a smooth draught beer, a bit malty, a bit sweet – and place it on some of its other ships. Cahill didn't give away his plans, but he did say that some retrofitting on other ships will happen.

SEE "CRUISING" PAGE 17.

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# Reeves: Here We Go Again In California



by Richard Reeves

LOS ANGELES -- Forget the midnight ride of Paul Revere, Callista Gingrich's jewelry collection and Anthony Weiner's ... well, you know. The most important political people right now are 14 Californians you don't know. They are the members of the Citizens Redistricting Commission of this great state.

American elections are rarely decided by debates in New Hampshire or even hundreds of millions of dollars in television advertising. By and large, American elections are determined by who comes out to vote, the fine print of election laws and squiggly lines on state maps. Except for presidential elections, which can surprise you, more than 90 percent of congressional and legislative elections are decided before ballots are even printed.

California, ever ready to reform itself, the country and democracy with referendum and initiative, has now embraced "citizen redistricting." Drawing the lines of congressional and legislative districts has always been a secret weapon of professional politicians. New districts have to be drawn after each census (2010, right now) and there have been two basic ways to do that:

(1) In states where one party dominates, state legislators of the ma-

majority party, using census data and past voting patterns, draw lines to create districts to maximize their numbers in the legislature and in Congress. "Gerrymandering" they called it in high school civics, after a particularly clever 19th-century governor of Massachusetts named Elbridge Gerry, who created a district that looked like a salamander.

(2) Legislators of both parties draw lines to protect incumbents. Themselves.

The California problem was that the politicians had created what were basically Democratic districts, usually in the cities, and Republican districts in the rest of the state. One consequence of that was primary elections where the more extreme candidates in each party usually won, leading to more and more political polarization. Moderates, those rational outcasts in both parties, were being squeezed further and further out.

(More reforms: California has opted for open primaries. The top two finishers, regardless of party, will face each other in the general election. But that is a story for another time.)

So, in referenda in 2008 and 2010, the voters of California, those who came out, decided what the state needed was a panel of 14 ordinary citizens -- three Democrats, three Republi-

cans and two independents, who would then choose six other members. Thirty thousand people applied to become commissioners. It was a complicated piece of business, picking those first eight; there was vetting, interviews and then a lottery.

The commissioners had to follow certain rules. Obviously, the population of each of California's 53 congressional districts had to be roughly equal, minorities had to be protected under federal Voter Rights legislation, city and county boundaries had to be taken into consideration and so did "communities of interest." In California, those words mean that people who live along the Pacific Ocean have different interests than farmers and desert dwellers. And, specifically, the commissioners could not take into account regional political registration. It was not their business to make districts competitive.

The first draft proposal, supported by a unanimous vote of the commissioners, was released last weekend. It seemed fair and balanced, as they say at Fox News. But because of changing demographics between the 2000

and 2010 censuses -- there are many more Latino voters now -- the draft maps would most likely produce three or four more Democratic members of Congress, and more Democratic state legislators as well.

Ignoring local realpolitik, the commission was praised in newspaper editorials, and politicians were left speechless by the unrealistic fairness of it all. One example: Two Democratic congressmen of note, Howard Berman and Brad Sherman, were thrown into the same new draft district, a new one that might be inclined to support a Latino candidate.

The next step in this adventure in democracy will be 11 more hearings around the state, and then a new draft map will be drawn. That will be fun.

Who are the winners, then, of this new California do-gooding? The lawyers. California is headed into a year where there will be more lawsuits than days of sunshine.

## Colo. Jobs For Mature Workers

(NAPSI)—SER Jobs for Progress, a training and employment service organization, funded in part by grants from the U.S. Department of Labor, is providing low-income, older workers in Colorado job development through the Senior Community Service Employment Program (SCSEP).

SCSEP is a community service and work-based training program for older workers that provides subsidized, part-time, community service training for unemployed, low-income persons age 55 or older who have poor employment prospects. Through the program, older workers have access to services and employment assistance through the One-Stop Career Centers of the workforce investment system.

Program participants must be at least 55 and have a family income of no more than 25 percent above the federal poverty level.

To learn more, please call any local case manager: Joann Torrez Weldon, Pueblo (719) 404-0935; Josephine Quintana, Lakewood (303) 237-1842; Dannette Kelly, Lakewood (303) 462-1725; Judy Campbell, Durango (970) 385-3995; Rita Arvizo, Grand Junction (970) 256-1382; Alvaro Maldonado, Fort Collins (970) 402-0012. You can also visit our website [www.ser-national.org](http://www.ser-national.org)

## Cruising

from page 16.

Will we see a RedFrog Pub on older ships? "We can't remake everything," he said, "but this (what you see on Carnival Magic) is the direction we are going." Carnival also plans some new playthings for the RedFrog pub in the coming months: Something froggy, for sure.

The Italian restaurant, Cucina del Capitano (Captain's Kitchen), is the first alternative restaurant for Carnival beyond its steakhouses. Cucina is in the same space as the pasta stations on Carnival Dream -- and has a similar feel at lunch -- but at dinner becomes a warm, familiar family restaurant with singing waiters and a menu with some of Carnival's Italian captains' family recipes. Walls are covered with black and white family pictures from the captains and their families. The dinner fee is \$10 adults, \$5 for children.

At lunch, Cucina is open at no fee for choices of pasta dishes. It is part of the Magic's plan to disperse the mid-day crowd from the buffet restaurant on the aft end of the Lido Deck, which became a high-traffic bottleneck on the Carnival Dream. Carnival passengers tend to prefer casual buffets at breakfast and lunch. So, on the Magic, not only did designers choose more efficient furniture, traffic patterns and recess the ice cream machine in the Lido, they also expanded and publicized a barbeque at Ocean Plaza, which spills outdoors onto a patio on Deck 5. Plus, you can always

go the RedFrog and eat pub fare.

Carnival Magic also plays strongly on the cruise line's developing theme of interactive vacation activities, far beyond the old standbys such as bingo and ice carving demonstrations (which remain).

In the daytime, the SportsSquare open decks are abuzz with people using diverse sets of equipment, from impressive water slides and workout stations (with a Vita exercise course) to a ropes course that is somewhat challenging but also possible for most people of moderate athletic ability. Beneath the ropes course is a family playground of possibilities from miniature golf and ping pong to foosball. Families can hang out on this deck and play together.

At night, interactivity continues in the comedy club, at Karaoke that draws singers who want to perform with a live backup band, and in the piano bar called Play It Again.

Play It Again is smoke-free, as are all piano bars on all Carnival ships, which started in Mid June. Cigarette smoking in public areas now will be permitted only in Carnival's dance clubs, designated areas within the casino and casino bar, certain sections on the open decks on all vessels and in the jazz clubs on 13 Carnival ships

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

## Probiotic Powerhouse

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

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# Social Security & You

from Melinda Minor, District Manager - Pueblo



## YOU CAN RELY ON ELECTRONIC PAYMENTS

You probably don't need a reminder that natural disasters lurk around the corner when we least expect it.

Many natural disasters force people to leave their homes. The last thing a person who falls victim to this kind of devastation needs to worry about is how they're going to get their next Social Security or Supplemental Security Income (SSI) payment.

Here's a solution. Make sure that you're receiving your benefit payments electronically. Electronic payments are the best way to receive your benefit payments. Here's why.

Electronic payments are safe. Your money is deposited directly into your account each month. Because it's transferred electronically, there's never a risk of your check being lost or stolen.

Electronic payments are quick. You'll get your payment faster when it's made electronically. Your money is immediately available to you once it's deposited; no waiting by the mailbox for the check to arrive.

Electronic payments are convenient. No more need to stand in line at the bank to cash your check or to leave your house when the weather is bad. It's also nice to know your payment is in your account instead of your mailbox when you're on vacation or away from home.

Perhaps we also should mention that electronic payments are now

mandatory. People who apply for Social Security benefits on or after May 1, 2011, must receive payments electronically. Nearly everyone currently receiving benefits who has not signed up for electronic payments must switch to electronic payments by March 1, 2013. Electronic payments may be made by direct deposit, the Direct Express card program, or an Electronic Transfer Account. You can learn more about all three at [www.godirect.org](http://www.godirect.org).

If you're ever faced with a devastating event, there will be no question about where you'll find your money when you receive electronic payments. The same cannot be said for paper checks being sent to mailboxes that may no longer exist.

Learn more by reading our online fact sheet, Get Your Payments Electronically at [www.socialsecurity.gov/pubs/10073.html](http://www.socialsecurity.gov/pubs/10073.html). Or go directly to the source, where you can learn more and sign up for electronic payments: [www.godirect.org](http://www.godirect.org).

## MAKE SURE YOU GET THE RIGHT AMOUNT

At Social Security, our goal is to make sure you are paid the correct amount, on time, every month.

Some things have made that job easier over our more than 70 years of paying benefits, such as direct deposit and electronic application systems. But some of the factors that determine your payment amount still depend on good old fashioned human intervention. And in some cases, getting the correct payment amount depends on you.

You certainly don't want to be paid less than you're entitled to receive. But what can be even more difficult, in the long run, is to be overpaid — in which case you'll probably have to pay us back, cutting your payment down each month until the debt is repaid.

What can cause an overpayment? Sometimes an overpayment (or even an underpayment) occurs because the person receiving benefits did not report a change to us.

For example, if you receive Social Security retirement or survivors benefits and are under

your full retirement age and working, we usually ask you to estimate your earnings for the year. If you realize your earnings will be higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits.

If you receive Social Security disability benefits, you should tell us if you take a job or become self-employed, no matter how little you earn. You also need to report if you begin receiving or have a change in any worker's compensation or other public disability benefits — or if your disabling condition improves.

If you receive SSI, you need to report any changes that can increase or reduce the amount of your benefit, such as changes in address (even if you get electronic payments), changes in living arrangements, income, or increased savings that inch over the resource limit (\$2,000 for an individual, \$3,000 for a couple). Any changes in your living arrangements, income, or resources could change your SSI payment amount.

Learn more about the kinds of things you need to report when you receive Social Security retirement and survivors benefits by reading our online publication: [www.socialsecurity.gov/pubs/10077.html](http://www.socialsecurity.gov/pubs/10077.html)

Read about reporting responsibilities for people receiving Social Security disability benefits here: [www.socialsecurity.gov/pubs/10153.html](http://www.socialsecurity.gov/pubs/10153.html)

Learn all about the sorts of things to report when you receive SSI by reading over this online publication: [www.socialsecurity.gov/pubs/11011.html](http://www.socialsecurity.gov/pubs/11011.html)

If you're underpaid in any given month, once we verify the information that caused you to be underpaid, we will send you any money you are due. If you're overpaid, read our online fact sheet to learn what happens next: [www.socialsecurity.gov/pubs/10098.html](http://www.socialsecurity.gov/pubs/10098.html)

With your help and by diligently reporting any applicable changes, we'll achieve a goal we can all agree on: paying you the right amount, on time, every month.

## IMPORTANT INFORMATION FOR PUBLIC EMPLOYEES

We have important information that should be of interest to public employees. If you work for an employer who does not withhold Social Security taxes from your salary, such as a government agency, the pension you get based on that work may reduce your Social Security benefits under the "Windfall Elimination Provision."

This provision affects how the amount of your retirement or disability benefit is calculated if you receive a pension from work where Social Security taxes were not taken out of your pay. We use a modified formula to calculate your benefit amount, resulting in a lower Social Security benefit than you otherwise would receive.

Why a modified formula? The

law requires we determine Social Security benefit amounts with a formula that gives proportionately higher benefits to workers with low lifetime earnings. Before 1983, people who worked mainly in a job not covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job where they did not pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

In addition to the Windfall Elimination Provision, there is another reduction that could make a difference in benefits a spouse, widow, or widower can receive.

If you pay into another pension plan and do not pay into Social Security, any spouse, widow, or widower benefits available through Social Security may be subject to a Government Pension Offset. Generally, if government employment was not covered by Social Security, any Social Security benefits must be reduced by two-thirds of the government pension amount.

Why? Benefits we pay to wives, husbands, widows and widowers are "dependent's" benefits. These benefits were established in the 1930s to compensate spouses who stayed home to raise a family and who were financially dependent on the working spouse. Now it's more common for both spouses in a married couple to work, each earning his or her own Social Security retirement benefit. The law has always required that a person's benefit as a spouse, widow, or widower be offset dollar for dollar by the amount of his or her own retirement benefit.

Similarly, if this government employee's work had instead been subject to Social Security taxes, any Social Security benefit payable as a spouse, widow, or widower would have been reduced by the person's own Social Security retirement benefit.

Even if you do not receive monthly benefits based on your spouse's work, you still can get Medicare at age 65 on your spouse's record if you are not eligible for it on your own record.

To learn more about the Windfall Elimination Provision, please read this fact sheet: [www.socialsecurity.gov/pubs/10045.html](http://www.socialsecurity.gov/pubs/10045.html)

To learn more about the Government Pension Offset, please read this one: [www.socialsecurity.gov/pubs/10007.html](http://www.socialsecurity.gov/pubs/10007.html)

## QUESTIONS AND ANSWERS GENERAL

### Question:

Is it true I must now receive my benefits through direct deposit?

### Answer:

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

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## WEIRD NEWS

from page 4.

In December (1993), a New York appeals court rejected Edna Hobbs' lawsuit against the company that makes the device called The Clapper. Hobbs claimed she hurt her hands because she had to clap too hard in order to turn her appliances on: "I couldn't peel potatoes (when my hands hurt). I never ate so many baked potatoes in my life. I was in pain." However, the judge said Hobbs had merely failed to adjust the sensitivity controls.

### Equine Herpes?

Giddyup! When a strain of equine herpes led to a temporary quarantine at horse farms in central Utah, the sponsors of the Davis County Mounted Posse Junior Queen contest in May had a dilemma, but instead of canceling the competition in which the cowgirls show their skills on horseback, they decided to conduct the show except with the girls "riding" stick "ponies" to get style points. Former queen Savanna Steed told KSL-TV the change would be good because it would better test riders' knowledge of the routines instead of their relying on their horses to make the moves.

### Latest Religious Messages

-- Unclear on the Concept: India's Ganges River has become famously polluted, in part by reverent Hindu pilgrims who toss "offerings" (such as clothing, statues and the cremated ashes of loved ones) into it in hope of prosperous lives and holy afterlives. Hindu immigrants in New York City, without access to the Ganges, have called upon Jamaica Bay as a stand-in. The formerly quiet waters adjacent to JFK International Airport now ebb and flow with similar offerings that ultimately litter the bay's federal recreation area shoreline. Hindu community leaders in New York, with only mixed success, constantly urge greater environmental sensitivity.

-- From time to time, clever rabbis suggest ways of bypassing ancient Talmudic laws that restrict observant Jews' behavior on the Sabbath (a day of "rest"). In April, Rabbi Dror Fixler, an electro-optics expert from Bar-Ilan University in Israel, said he could foresee a day when even driving a car might be permitted on the Sabbath. The driver would wear an encephalography helmet that could catch brain signals and transmit them to a car's operating and steering system, removing the need for "action" on the driver's part (thus theoretically leaving him "at rest").

### The Continuing Crisis

-- Mattel revealed that its best-selling fashion doll in the last year, for the age-6-and-up market, has been the

teen werewolf "Monster High" model, Clawdeen Wolf, who comes with heavy makeup, a short skirt and high boots, and who supposedly spends her time "waxing, plucking and shaving." (Says Clawdeen, in promotional materials, "My hair is worthy of a shampoo commercial, and that's just what grows on my legs.") Though Mattel claims the doll celebrates girls' imperfections, a counselor told Fox News she was appalled that the company tells young girls they "need to sculpt, tweeze, wax and ... change their bodies" to attract men.

-- Cyber Making-Out: Tokyo's Kajimoto Laboratory has created a tongue-kissing machine to enable lovers to suck face over the Internet, according to a May CNN report. At separate locations, the pair place special straws in their mouths and mimic a deep kiss, which is recorded and transmitted to each other's straws. Researcher Nobuhiro Takahashi sees profit in "celebrity" tongue-kissing applications, but said more work is needed to establish individual taste, breathing and tongue moistness. (Another team of Japanese researchers, using a harness-type device, reported making similar advances -- in Internet "hugging," with sensors that mimic lovers' heartbeats and even their spine's "tingling" and stomach's "butterflies.")

-- Tacky: (1) The Columbus, Ohio, school board accepted principal Kimberly Jones' resignation in May following revelations by The Columbus Dispatch that she, though earning \$90,000 a year, swore on federal forms that she made just \$25,000 -- so that her own two children would qualify for reduced-price school lunches. (2) Prime Healthcare Services, with a reputation for rescuing financially failing hospitals, reported that two new acquisitions, in Victorville, Calif., and Redding, Calif., somehow curiously experienced rates about 40 and 70 times the state average in patients with a rare Third World Ghanaian sickness that, conveniently, qualified the hospitals for enhanced Medicare reimbursements.

### Fine Points of the Law

In a pre-trial motion in a Chicago court case in May, the defense lawyer for Exotic Motors Inc., which is being sued over car repairs, complained about plaintiffs' lawyers' unusual decision to permit a female paralegal to sit at their courtroom table, especially since she is a "large-breasted woman." Her "sole purpose" at the table, lamented defense lawyer Thomas Gooch, was "to draw the attention of the jury," presumably in favor of the plaintiffs. Gooch later told

the Chicago Daily Law Bulletin that he was concerned only with her "qualifications" to sit at the table.

### Questionable Judgments

-- The recent Memorial Day weekend was a time of reflection for the residents of Long Island (N.Y.)'s Shelter Island, who were honoring a soldier from the neighborhood who had recently been killed in Afghanistan. The local American Legion placed new, heavy-duty American flags on telephone poles along a parade route, but only afterward was informed that Long Island Power Authority, which owns the poles, is required by state law to charge an unwaivable rental fee for the poles.

-- Principal Terry Eisenbarth apologized to parents and children at Washington Elementary School in Mount Vernon, Iowa, in May and promised to stop his ritual "whammies," in which he summons kids on their birthdays to his office, sings "Happy Birthday" to them, and ceremonially spansk the child's backside with a cushioned hockey stick (with the number of whacks equaling the child's age).

### Creme de la Weird

In May, based on five women's complaints, Virginia Beach, Va., police arrested restaurateur Henry Fitzsimmons, 54, for abduction and sexual assault for harshly beating them as punishment for violating the terms of the "scholarship" he supposedly offered them. The women claim that Fitzsimmons is a devotee of the "Spencer Plan" of orderly discipline, in which contracting parties adhere to agreed-on roles but at a cost of being physically disciplined if they fail. Fitzsimmons acknowledged his fascination with the Spencer Plan, but denied the assaults, pointing out that he had fired one of the women and that the other four were helping her retaliate.

### Least Competent Gun-Handling

(1) Former Camden, N.J., police Sgt. Jeffrey Frett pleaded guilty in May in a scheme to qualify for early retirement by arranging to be shot in the leg (to be attributed to random street violence). The plan deteriorated, police said, when Frett's wife (the designated shooter) missed his leg, merely ripping a hole in his uniform pants. (2) Ryan Martin, 29, and Erica Clayburn, 20, were charged with reckless endangerment in Derry Township, Pa., in April after Martin was shot in the jaw. The couple were playing a game resembling "Marco Polo" with a loaded handgun, with an eyes-closed Clayburn firing when Martin shouted "Gun!" (Martin was supposed to duck out of the way before Clayburn pulled the trigger.)

### The Classic Middle Name (all-new!)

Arrested recently and awaiting trial for murder: Anthony Wayne Smith (former Oakland Raiders football player), Los Angeles (March); Theron Wayne Johnson, Weston, Texas (May); Michael Wayne McGray, Vancouver, British Columbia (May); Darrell Wayne Morris, Price, Utah (May). Convicted of murder: Thilbert Wayne Hager, Statesville, N.C. (October). Execution for murder stayed by U.S. Supreme Court: Daniel Wayne Cook, Phoenix (on death row since 1987) (April). Sentenced for murder: Billy Wayne Haynes, Odessa, Texas (life) (May); Jeffrey Wayne Riebe, Conway, S.C. (40 years in prison) (June).

### A News of the Weird Classic (February 2007)

In September (2006), according to sheriff's officials in Buffalo, N.Y., Thomas Montgomery, 47, murdered a 22-year-old colleague in an online love triangle involving a West Virginia woman, except that two of the three people involved did not exist. Ostensibly, a young Marine flirted with an 18-year-old woman, but unknown to each other, the "Marine" was actually Montgomery, and the woman was actually her mother, 45, pretending to be her daughter. The workplace colleague (not pretending to be anyone else) had struck up an online conversation with the "daughter," also, making Montgomery jealous enough to kill him. Thus, in the make-believe "triangle," the only real person is now dead.

### The Entrepreneurial Spirit!

-- Several funeral homes in the United States have drive-thru windows to serve rushed mourners or those stressed by the parlor experience. "Not quite as emotional," said one visitor to the Robert L. Adams Mortuary in Compton, Calif., referring to the need not to linger in the queue of bereaved, idling motorists. The Adams facility was even more popular during the peak of gang murders in the area, according to an April Los Angeles Times report, because the drive-thru window's bulletproof glass rendered unnecessary the precarious indoor service in which gangbangers tried to further desecrate late rivals' corpses.

### Fine Points of the Law

Because of a loophole in Michigan law (which, at press time, legislators were working to fix), a winner of the "Make Me Rich" lottery game in July 2010 (publicized value: \$2 million) has been openly receiving the same food-stamp allotment he had been receiving before he won. In May 2011, confronted by WNEM-TV in Saginaw, winner Leroy Fick was defiant about his food stamps. Currently, eligibility is based on regular income, and Fick had taken his payoff last year in one lump sum.

### Medical Marvels

(1) Dugan Smith, 13, is almost as good as new, having overcome an extremely rare malignant tumor on his thigh bone. A surgeon at Ohio State's James Cancer Hospital removed the middle of Smith's leg, turned the bottom of it around so that the back faces the front, and reconnected the parts. (2) According to a February report in China's Wuhan Morning News, a 55-year-old farmer from Jiayu county in Hubei province finally has a functioning anus. His congenital condition had required him to restrict his diet severely and to "squeeze stools out with his hands."

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# Pirate Symbols Sparkle In This New Collection

(NAPSI)—With a Gothic influence and a vintage touch, black pearls, skulls and swords are the stars of a new Swarovski jewelry collection that includes exact replicas of pieces worn by the lead characters in a popular film series.

The Pirates of the Caribbean: On Stranger Tides collection is based on the swashbuckling adventure movie, a Walt Disney Pictures and Jerry Bruckheimer Films production released on May 20. Swarovski has the exclusive jewelry collection inspired by the film and its designs are closely linked to the film's key characters and icons.

• The "Angelica" jewels were inspired and named after the character played by Penélope Cruz. Echoing her swordswoman skills and taste

for adventure, sword and gun symbols adorn both a pendant and a necklace. The theme also features exact replicas of pieces worn by the daring Angelica: the cross pendant, complete with crystal pavé vintage look, and a vintage dragon ring embellished by green Swarovski mini crystals.

• The "High Sea" line takes everyone on board with shark teeth, compass and message-in-a-bottle elements. The octagonal pendant, made of black enamel and pavé finishing, reveals a compass with a mobile dial. The original can be seen on screen worn by Captain Jack Sparrow, played by Johnny Depp.

• Inspired by Captain Sparrow's ship, the "Black Pearl" line is all about mystery and refinement. Playing with

the nautical symbols of the anchor and the twisted cord, the necklace, pendant, rings and earrings create a feminine and stylish set. The subtle pavé work emphasizes the beauty of the black crystal pearl on each jewel.

• The "Skulls and Swords" theme has a masculine influence but women can also enjoy wearing it. Skulls adorn a ring, a bangle and a pendant with striking effect.

Any of these Swarovski jewels can make for a great gift for Father's Day, graduation, an anniversary, a birthday or any occasion—including when you just want to get some glamour for yourself.

The company even re-created a surface metal effect that gives an an-



tique look to the jewels, like those worn by pirates in the 17th and 18th centuries.

To order or for more information, visit [www.swarovski.com](http://www.swarovski.com).

## Football Star Is Well-Adjusted

(NAPSI)—Professional athletes often recognize the value of chiropractic care—some, however, really appreciate it. For example, Dr. Ed Rodgers—father of championship Green Bay Packers' winning quarterback Aaron Rodgers—became a chiropractor after he himself was treated by one when injured playing college football.

"The structure of the human body, especially the spine and its relationship to function, can be impacted by the physical nature of accidents, falls, poor posture and injuries," says Dr. Rodgers. "That's why chiropractic care is so valuable for many health problems."

He points out that every NFL football team and the majority of college and high school athletic programs have a doctor of chiropractic available to treat their players. Athletes from all sports credit chiropractic care for their ability to recover from neck, back and other joint injuries, and play their games at a high level.

To learn more, visit the Foundation for Chiropractic Progress at [www.yes-2chiropractic.com](http://www.yes-2chiropractic.com).



## WHERE ARE THEY NOW?

by Marshall Jay Kaplan

### CONRAD BAIN

The comedic television actor best known for his roles on "Maude" and "Diff'rent Strokes" still has an audience—but now the audience is looking at a stage, rather than their television set.

Conrad was born in Lethbridge, Alberta, Canada on February 4, 1923. His parents moved frequently within Canada before ending up in Calgary where he first started acting at the Western Canada High School. "After discharge from the Canadian Army I went to New York and attended The American Academy of Dramatic Arts and then started to look for work."

After many auditions, Conrad landed his first professional role in a summer stock production of "Dear Ruth". He continued appearing on the stage, until eventually landing New York-based productions. It was here where he was spotted for "Maude".

"Norman Lear had seen me in several plays and apparently like what he saw. His office called my agent and asked whether I would be interested in doing a series. Norman came out to New York and made me an offer. We negotiated a deal and I left the hit play, "Twigs" that I was currently appearing in on Broadway."

Like "All in the Family", "Maude" was a Norman Lear creation, and hence, dealt with topics that drove the censors insane. Topics such as, abortion, politics, and race all helped "Maude" become an immediate success. Conrad played the role of Doctor Arthur Harmond—a conservative airhead. He was one of the first male 'dumb blondes'. With his incompetence, he was able to have the series create jokes about the medical professional. After six years and 142 episodes, the series ended in 1978.

Immediately, Conrad was cast in another sitcom—"Diff'rent Strokes". The show's premise was about a white millionaire who adopts two Afro-American brothers. The show centered around cute Gary Coleman.



"Diff'rent Strokes was a different kind of challenge, partly because of the concept and also because I had top billing. There is a large responsibility that goes with that. We were saying something about how people of diverse races can relate to the love within a family." Conrad's fondest memory of both shows were the team of the casts and the writers. "We were all on this mission to succeed!"

Conrad's last series was "Mr. President" with "my old friend, George C. Scott." Currently, Conrad has appeared in many stage productions and even had time to play Meryl Streep's grandfather in "Postcards from the Edge" (1991). Although he is proud of his acting achievements, he is most proud of his personal life. He was married to Monica ("who was a superb painter") for over 50 years. A few years ago, he moved to a retirement home in Northern California where he resides. Conrad will not comment on the death of his co-star, Gary Coleman.

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# Downsizing: Time To Buy A Smart-Sized Home?

by Mary G. Pepitone

Downsizing from a large family home doesn't mean the space you live in has to be dumbed-down. Even though financial nest eggs shrank during the economic downturn, baby boomers are now leading the trend toward purchasing smaller, smart-sized, new construction homes.

Despite decreasing square-footage, active aging adults still want their homes to feel large and have certain amenities.

"Part of getting older is that you're becoming wiser, and that pertains to the way in which you live," says Stephen Melman, National Association of Home Builders spokesman in Washington, D.C. "Retirees want smaller homes, but they also want houses to be smarter, in terms of energy-efficiency and the usage of space."

## One-Level Living

According to ongoing NAHB Economics and Housing Policy Consumer Preference Surveys, the design features found most important to the 55-plus new-home buyer include a master bedroom on the first floor and larger bathrooms, opportunities for outdoor living

utilizing a patio or porch, an attached one- or two-car garage, and plenty of closet or storage space.

Melman says few retirees are requiring four-bay attached garages, but that no one is willing to give up the airiness of a 9-foot ceiling and an open floor plan. "More are building houses that appear larger, because of the way they're designed," he says. "The goal is to have a better looking and better working home in a smaller area."

## Energy-efficiency

Many retirees are gravitating to homes built in active-adult communities in warmer climates located throughout North America.

While it was the front porch on their new California-ranch-style home in Nipomo, Calif., that initially appealed to Roger and Christine Ridley, both in their mid-60s, it's the unseen aspects that make their home more comfortable than ever.

Shea Homes has nearly a dozen Trilogy-branded active-adult resort living communities located in Arizona, California, Washington, Florida and Nevada. The Ridleys moved from Riverside, Calif., to the Trilogy at Monarch Dunes

community in November 2009.

Situated on a golf course, the Ridleys experience one-level living in their Shea Homes' green-certified home with an ultra energy savings package. That means in addition to added insulation, and Energy Star-rated appliances and windows, the Ridleys' home also has a 3-kilowatt solar power system and a solar-powered attic fan.

"The solar panels are built into the roof to blend with the shingles," says Preston Holdner, general manager of the Trilogy development. "While residents can expect to pay up to \$25,000 more for energy-efficient upgrades, more than 90 percent of our residents have chosen to do so."

For Roger, an attorney, it's what he doesn't have to pay that makes his energy-efficient house so appealing. "Our electricity bills average about \$12 a month," he says. "Currently, because of our solar panels, we are exporting more kilowatt-hours to the grid than we draw, so at the end of our true-up period, we expect to receive a check from the utility company."

## Open floor plan

The Ridleys have five children and five grandchildren who they encourage to come and visit regularly in their Avila-model home. The three-bedroom house segregates visitors from the Ridleys by having the master suite and guest rooms on opposite ends of the house.

"I feel like a hallway is wasted space, and this house doesn't have one," Roger says. "When we have company, we can retreat to opposite ends of the house when we need privacy and then we can all meet in the central kitchen-great room area."

According to a recent NAHB consumer survey, nearly three-quarters of respondents who are 55 years and older, want a kitchen that flows into a family or great room. "Residents are no longer using formal dining and living rooms, so we opened up that space for a great room," Holdner says. "Gatherings can spill over from the kitchen-great room area right into the outside courtyard."

Form follows function in this nearly 2,000-square-foot home. Holdner also says homeowners who have easy access to laundry facilities and a large pantry near the kitchen have a floor plan that works for them.

The kitchen is the heart of their home for the Ridleys. "Christine finally got her dream kitchen with an island and



Today's one-level living for active adults has smarter open floor plans with a kitchen-great room that has easy access to outdoor living. Because of the way these new, smaller homes are designed, there are more options than ever for retirees to find a home they can afford, while still being able to live large. photo: Shea Homes

plenty of storage space," Roger says. "I, of course, am reaping the rewards with wonderful meals."

## Indoor-Outdoor Living

Creating an environment that encourages outdoor living, while also bringing the outside to the inside of a home appeals to the Ridleys.

Outdoor living spaces can include an outdoor kitchen, an outdoor fireplace and fountains. These amenities increase a home's square footage outside and complement a more casual style of entertaining.

## Universal Design

Home offices or dens are popular additions to floor plans for active aging adults. Many continue to work, only semi-retiring, as in Roger Ridley's case.

Also, a master bedroom-bathroom suite is a feature that is becoming essential. Master bathrooms can be specified to have a raised commode, grab bars, widened doorways and a shower seat as additional amenities.

NAHB's Melman says that in addition to selling homes, many developers are selling a lifestyle. "More builders are offering universal design as a concept so retirees can age in-place," Melman says. "That means one-story living with wider doors and an entrance with no stairs, nonslip flooring, grab bars with step-free showers in bathrooms and lower kitchen cabinets. The key is to make these accommodations in a home, without making it look too institutional."

Today's one-level living for active adults has smarter bedroom placement, laundry facilities, storage opportunities, home offices, energy-efficient packages and open floor plans with a kitchen-great room that has easy access to outdoor living. Because of the way these new, smaller homes are designed, there are more options than ever for retirees to find a home they can afford, while still being able to live large.

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# Homeowners: Your Warm Weather To-Do List

(NAPSI)—Warmer days can inspire homeowners to go outdoors—to garden and perhaps do a little grilling—but before you get to relax and enjoy your yard, you may want to inspect the outside of your home for winter damage.

At least once a year, it's a good idea to walk slowly around your home with a notepad and make a repair to-do list.

Here are a few things to look for:

- **Gutters.** You will probably need a ladder for this chore but make sure that your gutters are not clogged with leaves. Extend leaders five feet from the house.
- **Check outdoor paint.** Rain and snow can cause paint to flake, chip and peel. Blistering and peeling of interior and/or exterior paint can be caused by excessive temperature or high humid-

ity due to poor attic ventilation. Make a note to sand off any peeling and repaint.

- **Check the deck.** Look for water stains where the deck intersects with the house. Water leakage can lead to wood decay. Use a pressure washer to get rid of moss and mold. If your deck requires a lot of upkeep, consider replacing it with a new low-maintenance composite deck, such as one of GAF's DuraLife premium decking products that provide protection against mold, mildew, staining and fading.

- **Clear your air conditioner.** If you have an outdoor air-conditioning unit, clear it of leaves and debris. Be sure the power is off.

- **Examine your foundation** for fissures and cracks. Minor cracks are not a big deal but they are something to monitor in case they get worse. If cracks

spread, be sure to call a professional to examine your foundation.

- **Look up to your roof.** Inspect the roof for cracked, curled or missing shingles. This can signify that the shingles have reached the end of their life.

Check for leaks by looking in the attic and at the rafters. Leaky or inadequate shingle underlayment or deteriorated flashing can damage structural beams and promote the growth of dangerous mold. If your shingles are in poor shape, investing in a new roof may be a smart idea and can help prevent even more serious damage and health risks such as interior mold development.

When deciding on roofing systems, always choose quality and durability. While there are many manufacturers to choose from, the GAF brand has been a favorite of professional installers



and homeowners, who have made it the largest-selling brand in North America. Their Timberline shingles are available nationwide and carry a lifetime limited warranty.

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# Expanding Horizons For Our Blinded Veterans

(NAPSI)—Taking advantage of programs designed for blinded veterans was a life-changing experience for Jeff Henson.

Henson was a recent trainee at the Department of Veterans Affairs (VA) Southeastern Blind Rehabilitation Center (BRC) in Birmingham when he mentioned to social worker Sonya



Graham that he wanted to attend the upcoming Disabled Veterans Winter Sports Clinic in Snowmass Village, Colorado. Graham didn't waste a moment in trying to help Henson.

"Sonya made dozens of calls to help me get information and funding," said Henson. "I also received a lot of help and encouragement from my instructors."

It was a turning point for Henson. "After participating in my first sporting event, I was hooked," he said. "I felt in my heart that I could compete with anyone on any level."

Such confidence and motivation were quite a reversal.

"I had been active in athletic activities all of my life," he said, "but I stopped doing things after I lost my vi-

sion because I did not know there were adaptive sports programs out there."

Participation gave him the confidence to compete once again at age 50 against sighted athletes in nonadaptive events.

Since the Winter Sports Clinic, his activities included the Georgia Golden Olympics, which led him to the National Golden Olympics in San Francisco. He competed there in

two events against sighted athletes. He also rode a tandem bicycle from Miami to Key West.

Upcoming plans include a tandem ride from the White House to Gettysburg and the Normandy Challenge, a 10-day trip to France for a ride through World War II D-Day battlefields.

The VA residential BRC programs that restored Henson's self-confidence were the result of the advocacy efforts of the Blinded Veterans Association, or BVA, of which Henson is a member.

Since 1945, BVA has been the impetus behind congressional funding and VA implementation of rehabilitation programs to help blinded veterans and their families adjust to the challenges of

blindness.

"Most blinded veterans know very little about what's available to them in adaptive sports and in so many other areas—things that can literally change a life and bring hope to a person with vision loss," said Henson.

Chartered by the U.S. Congress in 1958, BVA links veterans with the services they've earned. Membership is open to all legally blinded veterans who have served in the U.S. military. Membership is not required for veterans to receive assistance, which is free of charge. For more information, call BVA at (800) 669-7079 or visit [www.bva.org](http://www.bva.org).

# Here Are Safety Tips For You To Help You Avoid Barbecue Blunders

(NAPSI)—Warmer weather is often the signal for backyard chefs to heat up the grill for a barbecue. Unfortunately, that's when the risk of food poisoning often heats up as well.

The good news is that grill masters can help keep their family and friends safe by following a few tips from the Home Food Safety program. The program is a collaborative effort of the

American Dietetic Association and Co-Agra Foods.

"Whether it's a picnic, barbecue or potluck, it's important to apply the same home food safety techniques to help keep you and your guests safe from food-borne illness," said registered dietitian and ADA Spokesperson Jim White.

- **Before firing up the coals,** scrub the grill, utensils and coolers with hot, soapy water. Set aside plates and utensils

to handle raw foods and another set for cooked foods since cross-contamination tops the list of food safety concerns during the grilling season. Always wash utensils in warm, soapy water between uses.

- **Plan ahead** so you are able to wash your hands before, during and after handling foods outside. According to White, it's important to wash your hands in warm, soapy water for at least 20 seconds and keep a bottle of hand sanitizer or pack of moist towelettes nearby when soap and water are not readily available.

- **When preparing favorites,** such as steak and chicken, remember to use different brushes to baste raw and cooked meats, and boil any leftover marinade before using it to season cooked meats. "A food thermometer is the only way to ensure food has been cooked to the proper temperature," White said. "It is not safe to rely on color or firmness or wait for the juices to run clear."

- **Stock coolers** with plenty of ice and a refrigerator thermometer to ensure foods are stored below 40 degrees Fahrenheit.

- **Don't let foods** stay unrefrigerated for more than two hours, or one hour in hot weather (90 degrees Fahrenheit or above).

The Home Food Safety program is dedicated to raising consumer awareness about the seriousness of food-borne illness and providing solutions for easily and safely handling food.

For a downloadable chart of safe minimum internal temperatures for all your barbecue favorites, visit [www.homefoodsafety.org](http://www.homefoodsafety.org).

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# Good Food News For The Lactose Intolerant

by Linda Descano, CFA®

(NAPSI)—For the estimated one in 10 Americans who suffer from lactose intolerance, dairy is a dilemma.

## Dairy's Dietary Importance

The National Institutes of Health says dairy is “the most significant source of calcium, which helps to form and maintain healthy bones and teeth.” For people who are lactose intolerant, however, dairy can lead to tummy trouble. Fortunately, points out celebrity dietitian Ashley Koff, RD, “Quality goat dairy offers nutritional benefits and great taste that can be enjoyed by all, including those who don’t tolerate cow milk products. You can also find national brands of lactose-free cow dairy, including fluid milk as well as more recently introduced yogurt and kefir. Both are excellent alternatives and easy-to-digest options.”

## Get Your Goat. Have A Cow.

For example, goat milk is more easily digestible than cow milk for most people and so may be enjoyed by many who are lactose intolerant. This can be important for infants and children.

“Goat milk is a great-tasting alternative for many people who are sensitive to traditional dairy. They get the good nutrition of dairy without experiencing the unpleasant side effects. Goat

milk is also naturally homogenized and, therefore, less processed,” said Jennifer Bice, winner of last year’s American Dairy Goat Association Premier Goat Breeder award.

What’s more, goat milk is higher in calcium and vitamin A than cow milk and the natural buffering qualities of goat milk make it beneficial for people with ulcers and other stomach problems. For the freshest flavor and best taste, look for goat milk products made with Grade A goat milk, such as those from Redwood Hill Farm. This family-owned farm has been making award-winning yogurts, kefirs and artisan cheeses for more than 40 years.

## Another Answer

It’s now also possible to readily find lactose-free, real cow dairy yogurt, kefir and sour cream. Green Valley Organics makes its line of lactose-free dairy products by adding the enzyme lactase during the production process.

In addition to being delicious, Redwood Hill Farm and Green Valley Organics products contain all-natural ingredients, including Flourish—a custom blend of 10 live active probiotic cultures found in both companies’ kefirs and Green Valley Organics yogurts. Both dairies’ products are gluten free, kosher

certified and free of artificial sugar, coloring, preservatives, stabilizers or powdered milk. Only the highest-quality, 100 percent fresh goat and cow milk is used, and Green Valley Organics’ milk comes from farms that are Certified Humane Raised and Handled.

## How To Have It

There are a variety of ways to enjoy easy-to-digest goat milk and lactose-free cow milk products, and one of the best and easiest may be Double Dip “Ice Cream”: Combine one pint of Green Valley Organics yogurt and one half pint of Redwood Hill Farm kefir in a home ice cream machine and follow instructions for a creamy treat.

Other delicious things to do with lactose-free cow milk and great-tasting goat milk products include:

- **Delightful drinks:** Mix equal parts plain kefir with orange or tomato juice or stir in chocolate.
- **Cool soup ideas:** Combine equal parts of plain yogurt or kefir, tomato juice and a mixture of finely chopped cucumber and dill.
- **Give fresh fruit a boost:** Add a little honey or several drops of extract, such as vanilla or almond, to plain or vanilla yogurt. Serve over fresh berries, bananas or a mixed fruit salad.
- **Perk up a baked potato:** Use lactose-free sour cream or plain yogurt instead of butter. Sprinkle with chopped chives.
- **Bake brilliantly:** Use goat milk



or lactose-free kefir in place of ordinary milk or buttermilk for light, fluffy results in muffins, pancakes and breads.

- **To tenderize meat as a marinade:** Yogurt makes an excellent tenderizer for grilled lamb, chicken or fish; use plain or stir in Dijon or blend with soy sauce, oil and vinegar.
- **Create a great changeup for your coleslaw:** Substitute yogurt for mayonnaise in coleslaw dressing recipes.
- **Make a more perfect parfait:** Substitute vanilla yogurt for the ice cream, add honey and crumbled ginger-snaps.

## More Information

To learn more about these wholesome products and award-winning dairy goats and Earth-friendly business practices, visit [www.RedwoodHill.com](http://www.RedwoodHill.com). At [www.GreenValleyLactoseFree.com](http://www.GreenValleyLactoseFree.com) you’ll find tips on living with lactose intolerance plus great recipes.

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- Albertson's • Wal-Mart (No) & (So) in Pueblo & also Canon City
- Most Little Caesar's Pizza locations • Capt. D's • Golden Corral
- Pueblo Mall (W. entrance) • Canon City - Walden Books • Big D Superfoods-Florence • Pueblo Memorial Airport • Country Kitchen
- Southwest Grill • Parkview Medical Center • St. Mary-Corwin Medical Center • St. Thomas More Medical Center • Penrose Senior Center • Golden Age Center - Canon City • Florence Senior Center
- Southern Colorado Clinic • St. Mary-Corwin Medical Building
- All Nursing Homes (Pueblo) • Big R Store • SRDA
- Country Kitchen • LaGree's Market • SCNB-Pueblo West
- Southwest Grill • Senior Housing Centers and much more

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## Painting? Consider Paws

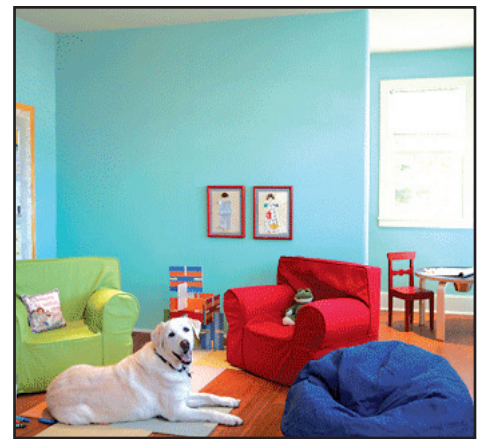
(NAPSI)—Painting, inarguably, is the most economic home makeover. And for any pet-populated household where the roller and brush are being readied to hit the walls, you may want to take pause for the paws and make sure the paint being used is a smart choice for your pet as well as for all of your family.

Going green—eco friendly—in your selection can help ensure the safest solution. When it comes to paint, volatile organic compounds (VOCs) are no-nos. VOCs are groups of chemicals often found in conventional paints and other building and decorating materials. Exposure to them can pose health risks.

So a zero-VOC interior paint, like Benjamin Moore's Natura, can be an ideal choice, especially since it remains at zero VOC even with the addition of the colorants needed to tint it the deepest, most saturated of hues.

The paint also enjoys a checklist of other advantages. It is virtually odorless, dries fast, has excellent adhesion and provides a durable finish.

What's more, while Natura is sustainable “green,” the color green is just but one of more than 3,300 color choices



es available, plus it can be custom color matched to personal specifications.

It has a durable, washable and fade-resistant finish that will look freshly painted year after year.

The millions of Americans who open their hearts and homes to pets—America's pet dog population is estimated to be at about 77.5 million, and the cat count at more than 80 million—may find it reassuring to know there are ways to make their living space a safer and more colorful environment.

For more information, visit [www.benjaminmoore.com](http://www.benjaminmoore.com).

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# Here's A Beautiful Tribute To The Lord's Prayer

(NAPSI)—Nationally known Pastor Rick Warren, author of one of the best-selling hardcover books of all time, "The Purpose Driven Life," is reaching out to children everywhere with the new, illustrated "The Lord's Prayer."

Warren, one of the nation's most talked about spiritual leaders, pours his signature heartfelt compassion into this celebration of the beloved Lord's Prayer.

"It is my hope that people will read this book with their children and pray the Lord's Prayer together, making it a meaningful bedtime ritual, a treasured memory and a lasting legacy that bears good fruit for generations to come," War-

ren said.

Borrowing inspiring words from the original prayer, Warren collaborates with award-winning illustrator Richard Jesse Watson and invites children to feel connected to the prayer they've heard their parents recite so many times.

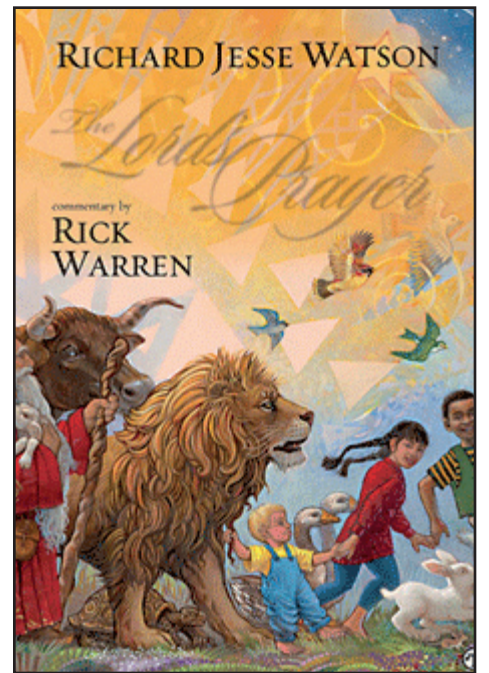
"Teaching children to trust God through prayer," said Warren, "and praying with them, is not just our responsibility—it is one of life's great privileges. The Lord's Prayer is a testament to that and it's a tool parents can use to adapt their children to prayer and its power."

Warren notes that children have their own unique way of praying.

"The funny thing," he said, "is that children often understand prayer better than adults do, which is why Jesus said, '...unless you change and become like little children, you will never enter the kingdom of heaven.' We often think we teach children to pray, but actually they have so much to teach us about prayer. Children don't pray to impress others. And they are straightforward and unashamed of their bold requests. Finally, they are simple and sincere. Children pray about what they care about. Authenticity, simplicity and spontaneity are hallmarks of childlike prayer and faith."

Young readers will be inspired by the book's vivid pictures of girls and boys playing, smiling and learning to understand the true meaning of the Lord's Prayer. The book brings the prayer to life with Watson's use of vibrant color and detailed imagery that brilliantly capture the essence of Jesus' words to his disciples and Warren's simple yet insightful commentary. Together, Warren and Watson help make the King James Version of the prayer come alive for children and parents alike.

Please visit <http://www.youtube.com/watch?v=fzcupvE8BRM> for a beautiful, inspirational video that revolves around both the book and the prayer itself.



The book is published by Zonderkidz and sells for \$16.99.

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Price is only \$1,399.00 per person, double occupancy, \$1,729.00 per single occupancy. Tour includes deluxe motorcoach accommodations, 9-nights deluxe hotel accommodations, 9 breakfasts and 6 buffet dinners, luggage handling, entertainment on bus, all admission fees and taxes.

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## Campaign Urges Hispanics To Question

(NAPSI)—When it comes to encouraging Hispanics to talk with their doctors about their medical concerns, a new, multimedia Spanish-language campaign may be the right prescription.

The national public service advertising campaign, Conoce las Preguntas (Know the Questions), was developed by HHS' Agency for Healthcare Research and Quality (AHRQ) and the Ad Council. It uses television, radio, print, outdoor and Web ads to help Hispanics prepare for medical appointments by thinking ahead of time about questions to ask their doctors.

The public service advertisements (PSAs) direct Hispanics to visit AHRQ's website at [ahrq.gov/preguntas](http://ahrq.gov/preguntas) to find tips and other important health information.

AHRQ research shows that Hispanics tend to seek medical treatment advice from friends, co-workers, and even casual acquaintances rather than going to the doctor. Some Hispanics report avoiding asking doctors questions out of respect, or because they feel intimidated or embarrassed.

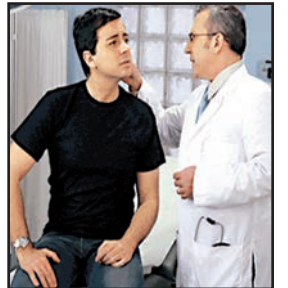
"Hispanics who go to the doctor and are unclear about the doctor's instructions should speak up," says AHRQ Scientific Review Officer Ileana Ponce-Gonzalez, M.D. "The lesson is that there is nothing to fear—doctors appreciate patients asking them questions if they don't understand something."

"I see this behavior in my practice all the time," adds Aliza Lifshitz, M.D., editorial director of VidaySalud.com and host of Univision radio's weekly health show "El Consultorio de la Dra. Aliza," who is also supporting the campaign. "Many Latinos are timid with medical professionals and turn to peers before turning to their doctors or other medical professionals. I hope that this campaign empowers Latinos to speak up when they have questions and more effectively communicate with their doctors so they get the best health care possible."

A mobile marketing program will further engage the Hispanic community in the campaign messages. A mobile version of the website has been created and users will have the opportunity to opt in to receive biweekly text message alerts for tips on talking with their health care providers, getting prescriptions and medical tests, and the benefits of getting more involved in their health care. Mobile users can text 80676/Preguntas to opt in to the program.

Conoce las Preguntas was created pro bono for the Ad Council by Revolución, an ad agency based in New York.

To learn more, visit the website at [www.ahrq.gov/preguntas](http://www.ahrq.gov/preguntas)



## Attention Seniors!

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**“MARANATHA! COME LORD JESUS!”  
JULY 2011**

“Where are you?” my sister’s voice sounded frantic.

“St. Louis! The Botanical Gardens. Why?”

“You better find a place to take cover. Another tornado is headed right at St. Louis.” She was watching weather updates from her home in New Mexico. Knowing we were in Missouri for our granddaughter’s graduation, she was greatly concerned. “It’s supposed to hit there in two minutes.”

I thanked her, clicked off my phone and relayed the message to my

# “Light For The Journey”

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



husband, Rick. Moments later, raging winds lashed tree branches, flinging them to the ground as we raced to the door of the closest building, a huge glass dome-covered garden we had just left. We were barely inside catching our breath before Garden staff members directed us to maintenance tunnels under the building.

Heavy musty odors permeated the dimly lit tunnel as sixty or more Botanical Garden guests were treated to an unanticipated excursion. The tunnel was about six feet wide, varying in height from five to eight feet. Rick had to stoop in places to walk through. There was no way to know what was happening above... if a tornado was eminent or this was just a warning. What a great opportunity to pray!

Groups of children on field trips were in individual states of emotion. Some were fearful and some ecstatic about this turn of events. The boys especially, who were not terribly thrilled about a visit to a garden in the first place, suddenly found themselves in a fantastic spelunking adventure. The adult chaperones were not as excited. Moms watching news reports of tornado warnings were surely traumatized at the thought of their children in danger, especially with the aftermath of the Joplin tornado freshly in the news.

After thirty or forty minutes we were allowed to exit the tunnel. Back in the huge dome room I was astounded at the rain pounding the glass above, and not just rain but rivers dumping on the roof... gushing violent rivers as brutal winds raged. About thirty minutes later we were informed that the park was closing due to loss of power. Broken branches littered walkways and we felt blessed to find the car still in the parking lot, especially after learning that high winds had over-turned several 18 wheelers and six lanes of the interstate west of the city were closed.

In recent months weird and violent weather patterns have disrupted lives across the world, leaving unprecedented destruction in the wake. Thousands have been killed or left homeless. Bombings and violence spread throughout the world. Lives are snuffed out in a moment. How many people who lost their lives in these disasters or acts of terrorism died with unforgiveness in their hearts? How many went

to bed angry and died before sunrise? These are signs of the times of which the Bible speaks.

Recently, a false prophet, once again, predicted the rapture of the church and the end of the world, naming a date. It made headlines and major news broadcasts. Once again, people fell for the lie, selling their homes, and spending huge amounts of money, confident they would be raptured and not have to pay the bill. Some quit their jobs and gave away all their belongings. Later, the false prophet made this arrogant comment about the disillusionment and confusion of his followers, “They’ll get over it!” The man has since suffered a stroke.

Events of today definitely point to the return of our Lord Jesus and it is important to prepare for it. Our hearts must be right with Him. We are clearly warned not to let the sun go down on our anger. How many survivors of these catastrophic events weep today because they did not forgive a loved one or ask forgiveness for a having wronged someone else? It can happen to anyone! Is there someone in Your life you need to make amends with? Don’t wait! Tomorrow may be too late.

Forgiveness withheld, can cause multiple physical and emotional issues. Seething anger and bitterness can lead to cancer, high blood pressure, ulcers and more. It just isn’t worth it to hold on to that stuff. The person you are angry with probably has no idea or doesn’t care you are boiling inside. Let it go.

There is great danger in harboring a grudge as the Apostle Paul warns in Ephesians. “If you are angry, don’t sin by nursing your grudge. Don’t let the sun go down with you still angry-get over it quickly; for when you are angry, you give a mighty foothold to the devil” Eph 4:26-27. The biggest danger is that it drives separation from God. The price of holding a grudge is extremely high. If you struggle to forgive someone, say the Lord’s prayer often and ask Him to help you forgive as you want Him to forgive you. Unforgiveness will not enter heaven.

Colorado has yet to see the destruction experienced by Florida, Alabama, Missouri and other states and countries. Never think it can’t happen here. Be ready! Write a letter telling that son, daughter, brother or sister you love and forgive them. Or ask them to forgive you. The clock is ticking. Jesus is coming back. He may not return in our life time but He tells us to live expecting Him at any moment. Today would be nice! Maranatha! Come Lord Jesus!

“Listen, I tell you a mystery: We will not all sleep, but we will all be changed—in a flash, in the twinkling of an eye, at the last trumpet. For the trumpet will sound, the dead will be raised imperishable, and we will be changed” 1 Cor 15:51-52. NIV

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

## MISSION OPPORTUNITY!

Lives are changed through prayer. Please consider praying for prisoners with the option of correspondence ministry. Go to the website or reply to learn more. [www.PrayerForPrisoners.org](http://www.PrayerForPrisoners.org) Jan McLaughlin Forman, PFPI Co-Director Prayer For Prisoners International Remember those in prison.... Heb. 13:3 Ph & Fax 719-275-6971 - Cell: 719-649-2937

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# Cool Ways To Reduce Your Home Energy Costs

(NAPSI)—If the expense of heating and cooling your house has you hot under the collar, heeding a few hints may help.

- Landscape: Plant trees and shrubs as windbreaks around your house.
- Program the temperature: Use a programmable thermostat to turn heat or air-conditioning down when you're asleep or away and up when you need it.
- Get bright about light: Use CFL or LED lights instead of incandescent ones. They use less energy and last longer.
- Look into new windows: Replace old windows with new, high-performance models that seal comfort in.

• Insulate: Keep windows and doors properly sealed and caulked. Make sure you have enough insulation in the walls and attic.

• Check for an ENERGY STAR label: This is especially important when choosing a refrigerator, the appliance that is the biggest user of energy in your home.

After your heating and cooling systems, your swimming pool is usually the second-largest energy drain on your home.

• Pump up pool savings: One way to pump up the savings is to switch to a variable-speed pump, like Pentair Water Pool and Spa's IntelliFlo®. With typical annual utility savings of \$620 to

\$1,360, the new pump will quickly pay for itself. Plus, many local utility companies are offering rebates from \$50 to \$1,000 to make the switch.

• Seal in the energy: Reduce heat loss by using a pool cover. According to the U.S. Department of Energy, savings of 50 to 70 percent are possible. Fencing, hedges, landscaping and cabanas that shelter your pool from prevailing winds will further reduce heat loss.

• High-efficiency heaters are hot: If a gas pool heater is more than five years old, an upgrade to a heater that meets today's stricter minimum energy requirements could quickly pay for itself. A better option in many climates is an air source heat pump, which can deliver savings of up to 80 percent over conventional heaters. Geothermal heat exchangers and solar heating systems may also

lower pool heating costs.

• Go automatic: Automatic pool control systems not only make pool ownership more convenient, they also save energy. They allow owners to access their pool equipment from practically anywhere...anytime...with push-button simplicity while also scheduling

equipment run times for heating, lighting, spa jets, water features and more, to maximize energy savings.

• Turn it down when you're not around: If you use your pool only on weekends, reduce your heater or heat pump thermostat settings by eight to 10 degrees during the week. Remember to turn it down when you go on vacation, too.

### Learn More

You can get more pool energy savings tips at [www.poolfyi.com](http://www.poolfyi.com) or [www.pentairpool.com](http://www.pentairpool.com).



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## Home Landscape Lighting

(NAPSI)—Offer a warm welcome, provide safety and security and increase the value of your property with a custom outdoor lighting design. Homeowners spend tens of thousands of dollars on beautiful landscaping, yet only enjoy it during the day. Well-planned landscape lighting can add depth and a sense of luxury to your home.

- First, view your home and outdoor areas from the edges of your property. Consult with a landscape lighting expert.
- Decide which features to highlight.
- Soft, diffused lighting along driveways, walkways and stairs provides safety and security and welcomes guests.
- Strategically placed lighting in trees or under the eaves illuminates larger areas.
- Properly positioned ground fixtures highlight natural elements, textured walls or favorite statues.



• Conceal light sources behind shrubs or flowerbeds, if possible, so you see the effect, not the fixture.

### Learn More

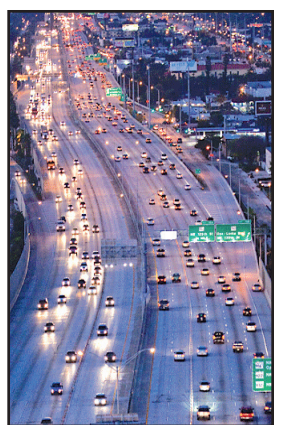
View videos and articles, see more than 500,000 unique lighting products from Capitol Lighting, plus get expert advice at [www.1-800Lighting.com/landscape](http://www.1-800Lighting.com/landscape) or call (800) 544-4846. The easy-to-navigate site even has a "Smart Shopper" feature to provide price comparisons from competitors to ensure you receive the best value.

## Cars That Avoid Crashes

(NAPSI)—Cars, trucks, buses and even bikes and motorcycles may soon be able to "talk" to each other to detect dangerous situations and help drivers avoid crashes before they happen.

"Connected vehicles will alert drivers if another vehicle is about to run

the red light, when a car in their blind spot drifts too close for comfort, if there's a crash ahead or even if the next bridge is getting icy," explained Scott Belcher, president and CEO of the Intelligent



Transportation Society of America, who noted that vehicles can also be equipped with pre-emptive braking systems to help drivers slow down.

In addition, connected vehicles can provide real-time information and navigation to avoid traffic, find better routes, check transit schedules, locate and reserve a parking space and pay tolls.

To find more good ideas, the Research and Innovative Technology Administration launched the Connected Vehicle Technology Challenge, a national competition seeking ideas for ways to use connectivity between vehicles to make transportation safer, greener and easier. More at [www.Challenge.gov](http://www.Challenge.gov) and [www.itsa.org](http://www.itsa.org).

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Life Care Center of Pueblo is the premier facility serving all of Southern Colorado since October 1989. Life Care Center of Pueblo's (LCCP) strong on-staff therapists are available to provide a continuum of therapy needs. Through individual treatment plans, the resident receives physical, occupational, speech and/or respiratory therapies per their physician's orders.

Our Wellness Program is unique in that we work with each resident to give them the best lifestyle that they are able to have.

**Please plan a tour soon to Life Care Center of Pueblo, 2118 Chatalet Lane. You are also invited to just drop by, view LCCP at your convenience, or phone 719-564-2000. Someone will be very happy to assist you.**

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## Life Care Center of Pueblo

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# Reeling "July, A Big Movie Month"

by Film Critic Betty Jo Tucker, Pueblo

## July: A Big Movie Month!

There's something for everyone among this year's July theatrical releases. Fans of action, romance, comedy, fantasy, or animation should be particularly pleased with this month's schedule. And one of the best sci-fi thrillers of the year will be available on DVD at the end of the month. If you prefer seeing movies on the big screen, the following offerings look like winners to me: "Transformers: Dark of the Moon," "Larry Crowne," "Zookeeper," "Harry Potter and the Deathly Hallows: Part 2," "Cowboys & Aliens," and "Winnie the Pooh."

Previews for the latest "Transformers" adventure look spectacular, while those for "Larry Crowne" make me eager to see Tom Hanks and Julia Roberts in what promises to be a delightful romantic comedy. Both films open on July 1 – and I can't decide which one to see first. "Zookeeper," a slapstick comedy starring funnyman Kevin James plus numerous talking animals, opens on July 8. It should be a lot of fun! On July 15, Harry Potter's last film outing takes over our multiplexes, and Muggles like me -- who haven't read J.K. Rowling's final chapters – are eager to see how things end

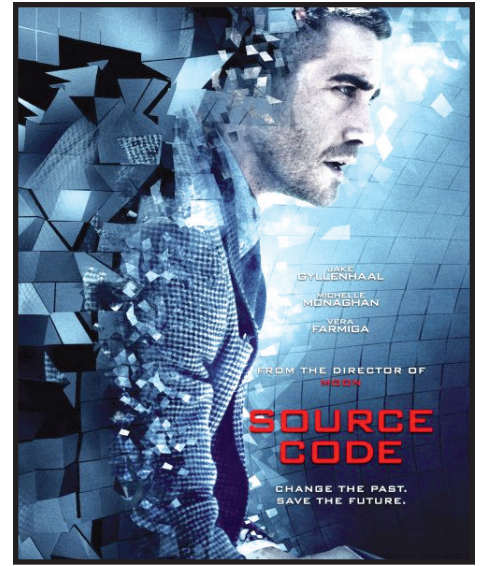
up for our favorite young wizard. On that same date, the animated "Winnie the Pooh" competes for box office attention, providing a charming option for the younger set. Finally, "Cowboys & Aliens" closes out the big-screen schedule on July 29. It's a sci-fi action Western (yes, you read that right!) with a terrific cast including Harrison Ford, Daniel Craig, Olivia Wilde and Brendan Wayne, the grandson of legendary film icon John Wayne. (Please remember that release dates are subject to change.)

For DVD viewers, a real treat arrives on July 26. That's the release date of "Source Code," a quantum genre thriller I highly recommend. Quantum genre films lead us to believe anything is possible. In this unusual sci-fi movie starring Jake Gyllenhaal, we see that idea played out with considerable suspense under the direction of Duncan Jones. We may feel befuddled while watching this movie because so much of what's happening seems weird and obscure to us, but we can't help feeling fascinated and eager to connect the dots. However, as in all quantum genre offerings, the unusual style of the piece assumes more importance than all those dots put together.

"Source Code" piques our interest right away as an injured soldier (Gyllenhaal) gets thrust repeatedly back in time to inhabit someone else's body in order to find a bomb -- and bomber -- before a commuter train headed for Chicago explodes. Yes, this violates everything we know about the ordinary rules of nature, but our hero's biggest problem involves having only 8 minutes for each "thrust." It's like the other side of a "Groundhog Day" coin. With every visit, the soldier finds new information. And with every return, he asks more questions about what's really happening to him, where he's actually located, and who's in charge. Gyllenhaal's performance as the confused but dedicated soldier comes across as one of the best so far this year – and his best since "Moonlight Mile." Gyllenhaal projects the right combination of emotional turmoil and strength of character to make this difficult role work for us despite the bizarre situation depicted in the film.

In movies like "Source Code," the key actors must be completely believable or the film fails to trigger our suspension of disbelief. Fortunately, along with Gyllenhaal, other cast members help make everything on screen seem real. Michelle Monaghan ("Trucker") is lovely and charming as a train passenger the soldier wants to save; Vera Farmiga ("Up in the Air") keeps us guessing about her "trying-to-be-no-nonsense" character; and Jeffrey Wright ("Cadillac Records") holds his own as a scientist onto something even bigger than he can imagine.

I'm pleased that director Jones



("Moon") and screenwriter Ben Ripley ("Species: The Awakening") understand the significance of change, ambiguity, and alternate realities in quantum genre works. Kudos for the twists and turns they include in "Source Code." As a result, I'm placing it among my quantum genre film favorites -- along with "The Fountain," "Mulholland Drive" and "Sliding Doors." (Released by Summit Entertainment and rated "PG-13" for violence including disturbing images, and for language.)

Read more film reviews by Betty Jo Tucker at [ReelTalkReviews.com](http://ReelTalkReviews.com). Copies of her two books, *CONFESSIONS OF A MOVIE ADDICT* and *SUSAN SARANDON: A TRUE MAVERICK*, are available on [Amazon.com](http://Amazon.com) and at Barnes & Noble Booksellers in Pueblo. *IT HAD TO BE US*, the award-winning romantic memoir she and her husband co-wrote under the pseudonyms of Harry & Elizabeth Lawrence, can be ordered at Amazon's Kindle store.

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