

NEWSBRIEFS

Courier closed

The business office of the West Texas County Courier is closed temporarily through Oct. 28. The office will re-open on Monday, Oct. 31. For more information call 852-3235.

Mission Valley event

The City of Socorro and Fiesta Mercado Shopping Center will host the Third Annual Christmas Tree Lighting on Nov. 25 at 6 p.m. at 10600 North Loop Rd. The entire Mission Valley community is invited to participate, with numerous community dignitaries, Santa Claus, gifts for the children, and performances from multiple area schools. For more information contact Margie Perez at 859-6424

In other news

As part of the statewide celebration of 4-H, kids and families in El Paso County have been "walking around Texas" attempting to log as many miles as possible. Then by adding up the total walked, the clubs can "walk" to places like Austin, Dallas and Houston. Just to make it interesting, a group of hardy youths and adults from local clubs climbed to the highest point in Texas last weekend - the 8,749-foot Guadalupe Peak. Miles are logged and posted at http:// elpasotaex.tamu.edu/4hweek/index.html. Information: 859-7725, ext. 237.

The Medicine Shoppe in Fabens is offering flu vaccinations through the Visiting Nurses Association, which will administer the shot for \$23. The VNA will be at the Fabens pharmacy, 1330 Fabens St., on Wednesday, Oct. 26, from 2-6 p.m. For more information call 764-2739.

College bound high school students can take the ACT college admission and placement exam on Dec. 10 - next national test date. The basic registration fee is \$29, with an additional \$14 for students who choose to take the ACT Writing Test. The deadline for postmark or online registration is Nov. 4. Late registration is Nov. 17, however, a late fee of \$18 will be charged. The ACT website, www.actstudent.org, offers information that includes nearest testing location.

Fabens high school students share stories with elementary

By Vanessa Rodriguez Special to the Courier

FABENS – Rose Guedeas' English classes at Fabens High School undertook a worthwhile project last week as they journeyed to

most of them are scenarios that children can identify with.

One of the budding high school authors said that this project provided her with an opportunity to share her ideas with the youngsters, as well as giving her the chance to perform as a teacher. She added that she was debating



Photo courtesy Fabens ISD

TELLING STORIES — Adriana Sanchez, left, and Melissa Gandara share their stories with first graders at O'Donnel Elementary School.

O'Donnel Elementary School to share personal stories with first graders.

Guedea, who has been sponsoring this project for years, feels that it is beneficial to her students as well as the youngsters from the elementary because the high school students actually create their own stories and write and draw pictures depicting the events of their creations. This gives the scholars a chance to use their imagination and creativity — and the first graders are really impressed by the stories as

The elementary teachers were pleased with having the high school students over and commented that this had been a very positive experience. Several added that the young students were impressed with the attention from the secondary students who set positive role models for them. The project may serve as a role model of its own - several teachers mentioned initiating a program in the elementary for students to compose their own stories and share with their classmates.

DSHS recommends flu shots now for those at risk of complications

Even in El Paso *County – buyer* beware of flood damaged vehicles

AUSTIN - At least 200,000 Louisiana vehicles are estimated by officials to have been damaged as a result of Hurricane Katrina, and now Rita has damaged more vehicles along the Texas coast. Citizens throughout the region should be aware that flood damaged vehicles, could soon appear on the market.

Texas titles are issued with salvage/flood damage brands and citizens are advised to look for such remarks on a vehicle title. They may also call TxDOT's Vehicle Titles and Registration Division's Customer Help Desk at (512) 465-7611 to search for "flood damaged" and other registration and title brands by vehicle identification number. TxDOT's Web site has a list of vehicles damaged by Texas floods in 2001-02, this list will be updated as additional vehicles are titled with the flood damaged remark.

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ideas

important,

positive role

models.

The State of Florida provided TxDOT with an online link to its flood damaged vehicle database after the 2004 hurricane season (https://www6.hsmv.state.fl.us/ rrdmvcheck/mvchecking). TxDOT will post links to other Gulf States' databases if they become available.

"Consumers should be aware that some states do not carry forward flood damaged brands," said Mike Craig, Interim Director of TxDOT's Vehicle Titles and Registration Division, "so purchasing commercial car histories is a good idea, since they contain information from all states."

Because there is no guarantee vehicle damage will be reported, the best way for consumers to protect themselves is by having a reputable mechanic do an inspection of the vehicle to look for signs of water damage.

Citizens needing information about vehicle titles and registration should call the Customer Help Desk at (512) 465-7611 Monday through Friday, 8 a.m. to 5 p.m. CST, or visit TxDOT's Web site at www.dot.state.tx.us.\

How to spot potential flood damage

Managers who fear their employees are angling for their jobs are probably spending needless hours worrying. A recent survey was conducted by OfficeTeam to coincide with National Boss Day found that 71 percent of workers surveyed said they would rather not take the helm of a managerial position, because 63 percent of them said they felt that they couldn't do a better job than the boss they already had. Diane Domeyer, executive director of OfficeTeam, said that even though bosses are the target of workplace humor, "top jobs can be demanding and many employees acknowledge that fact, even if they may not always express their appreciation for their manager's efforts."

The hardest people to convince that they're ready to retire are children at bedtime.

- Quips & Quotes

By Emily Palmer Special to the Courier

The Texas Department of State Health Services (DSHS) is recommending that Texans at high risk of severe influenza complications get their flu shot starting in October.

Priority groups to receive flu shots include people age 65 and older, residents of long-term care facilities, people ages 2 years to 64 years with chronic health conditions, children ages 6 months to 23 months, pregnant women, health-care workers who provide direct patient care, and household contacts and out-of-home caregivers of children less than 6 months old.

"Many people will ache with the flu this fall and winter," said Dr. Eduardo Sanchez, Commissioner of State Health Services, "but for some, flu can be deadly. Now is the time for those at high risk to get their flu shots."

People who are not in the priority groups are encouraged to wait until November to get the flu vaccine. Flu season typically runs from hai and strains similar to these.

October through March, and vaccinations can be given at any time during this period.

Influenza, or flu, is a viral respiratory illness marked by a sudden onset of fever, headache, extreme tiredness, dry cough, sore throat, runny or stuffy nose and muscle aches. The illness is spread when an infected person coughs, sneezes or talks, sending the highly contagious virus into the air.

The flu shot takes about two weeks to become effective. A nasal-spray flu vaccine that contains weakened live viruses is an option for most healthy people ages five years to 49 years who are not pregnant. Flu vaccine for children ages six months to 23 months is free of preservatives.

Four manufacturers expect to provide influenza vaccine to the U.S. market during the 2005-06 flu season. Between five and eight million doses are expected to be given by health care providers in Texas. The vaccine protects against three virus strains: A/California (H3N2), A/New Caledonia (H1N1), B/Shang-

· Search from under the dashboard with a flashlight for mud, grit, rust or mold.

· Search for mud and grit in the engine compartment, including wires, alternator, starter motor and power steering pump crevices.

· Inspect the vehicle's undercarriage for rust and flaking.

· Be aware of odors, both musty and recently-shampooed.

More warning signs:

• The car history reveals it has been titled several times over a short period.

• Be wary of "curbstone sales" on street corners. TxDOT will verify a dealer's license at 800-687-7846.

• The title is in an insurance company's name or has brands like flood, salvage, rebuilt.

There is no title.

· The vehicle was last registered in a flood affected area.



for breakfast.

ister, waiting for our menfolks to pay

I didn't know this lady, but we both

had carry-out boxes, which means we

had something in common, which

said. "You know, one of those little

dogs with the squished up nose. I'm

taking this home for her," she said,

"I'm not taking mine to my dog,"

A restaurant menu never does jus-

tice to the huge amount of food we

are served in American restaurants.

I'm too old to order off the kid's

menu and still too young to take ad-

vantage of the senior's smaller size

portions, so I usually get way too

Not that I can't eat it, you under-

stand. I've been known to consume

unnaturally large amounts of food,

especially if somebody says I can't

and is willing to put their money

where their mouth is. But since there

wasn't any money at steak - I mean,

stake – this morning, I decided to

take home about half of my table-

sized garden deluxe omelet.

"We have a new shitzu puppy," she

was basis for conversation.

indicating the box in her lap.

I said. "I'm gonna eat this."

much food when I eat out.

Page 2

One perspective By Francis Shrum

Leftovers

We were three huge hearty-whole-wheat-andsitting on a nut pancakes, and given the choice bench near — maple syrup in the bargain — the the cash regomelet lost out hands down.

> My folks never made a big deal about it but I grew up understanding that food is something you just don't waste. You take what you want but eat what you take. And there were almost always leftovers. The only thing that ever created serious competition amongst the kids at the supper table was pie, cake or the like, which we didn't need to be eating much of, anyway.

> Leftovers mean different things to different people. It also depends on the cook in whose refrigerator said leftovers are found.

> In other words, not all leftovers are created equal.

> I've been told by women who are mothers to large numbers of children that they had a hard time learning to cook in smaller portions as the chicks began to leave the nest. These moms were used to cooking big dinners to feed a lot of mouths. Suddenly, there were huge amounts of unconsumed food filling up their cold storage, and the original pair weren't eating as much as they used to, either.

These are the people whose refrigerators you want to be able to access. That was because it came with These women cook like you wouldn't

believe - I mean, they've had all this been asked for the recipe, to which I cup of cranberry sauce. experience feeding a multitude of appetites and at least some of them family secret. had to be discriminating.

There's nothing like opening a refrigerator to discover a big pan of green chile enchiladas shy only a couple of servings. A tender, juicy brisket with a few slices gone. A big pot of pinto beans with a few scoops missing. A pan of biscuits with only two gone. A big bowl of potato salad with the spoon marks barely visible. Striking gold in the Klondike had nothing on this.

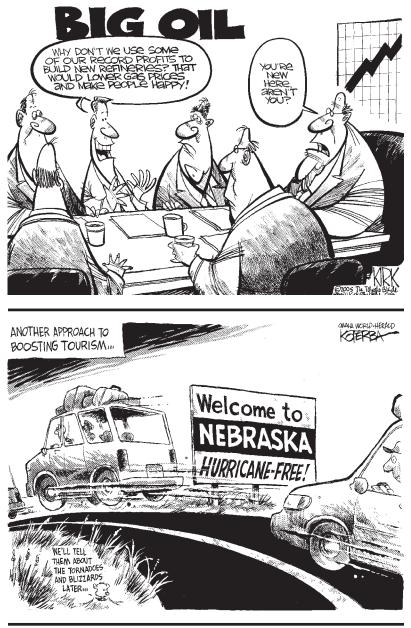
The trickier kind of leftovers to have in your own frige are those that are plenty tasty but there's just not enough to feed everybody the same thing. The solution to this, which certainly has its drawbacks, is to heat 'em all up and serve 'em buffet style. First come, first served. When the dust settles, the fittest get the favorite.

Another solution, if your leftovers are even remotely compatible, is to make stew. This is particularly successful during cold weather. Throw those two pieces of steak, cup of mashed potatoes, a few sliced carrots, onions and celery sticks left in the salad bowl, handful of green beans or other vegetables, all into the crockpot and let 'em simmer all afternoon. My family doesn't know that I've also thrown in a cupful of chili that went unused when we had nachos, shredded cheddar cheese, or even small servings of enchiladas into the same pot.

I've been frequently complimented on such illustrious creations and even must wink and reply that it's an old

leftovers that simply can't be used. With as many people coming and going in a refrigerator as there are in mine, it is hard to keep up with exactly what's in there unless you take daily inventory. I gave that up sometime ago. So every now and then you just have to go in there and start chucking it out. After all, I've never been able to figure out what kind of stew will disarm the flavor of half a fully in an inch of juice.

It is also helpful to consider your timing when cleaning out the frige. Needless to say, there are some If you've got a couple of hapless teens helping clean up the kitchen, that's a good time. If you have an older daughter who has become a mother herself and therefore is newly aware of the value of food, and she happens to be helping in the kitchen, this is not a good time. She will doubtless bemoan your wasteful ways as you dispose of those three ancient green beans floating bliss-





September shows increase in Texas auto thefts

Total Thefts in Texas

August

Chevrolet Pickup – 509 Ford Pickup – 504 Honda Accord - 211 Honda Civic – 183 **Chevrolet Tahoe – 98** Ford Mustang – 74

September

Chevrolet Pickup – 779 Ford Pickup – 632 Honda Accord - 294 Honda Civic - 242 **Chevrolet Tahoe – 125** Ford Mustang – 91



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CLASSIFIED RATES

\$5 for 15 words, \$10 for 35 words. Ad must be in writing and pre-paid. The classified advertising it considers inappropriate.

TEXAS — Usually, July suffers the greatest number of auto thefts and February has the fewest but according to the Department of Public Safety Auto Theft Reports, auto thefts took a significant jump in September.

Most notably, the Chevrolet pickup, Texas' number one most stolen vehicle, jumped from 509 stolen in August to 779 in September.

Vehicles are stolen for a variety of reasons, and contrary to popular belief, the most stolen vehicles are several years old. Some are stripped for parts while others are resold by the thief to another party. Manyare also stolen for joy-riding, to committing other crimes, to support drug habits, or for the street-racing phenomenon.

The Texas Automobile Theft Prevention Authority (ATPA), a division of the Texas Department of Transportation, has funded law enforcement programs specializing in vehicle theft investigation, recovery, prevention and prosecution since 1991. Throughout the years, ATPA has worked closely with local, state, and national agencies to reduce auto theft. For more information on statistics and prevention, contact April Marie Layton with ATPA's RATT program via the Texas "Watch Your Car" hotline, 1-800-CAR-WATCH.

LETTERS TO THE EDITOR:

Letter must not be more than 250 words in length. They should be dated, must be signed and have an address and daytime phone number. Only the name and city will be printed with the letter. The Courier reserves the right not to print letters to the editor or other submitted materials it considers inappropriate

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Page 3

View from here By Mary Katherine Stout Health care system shouldn't make bad behavior easy

other students talked about getting again, I got nothing.

I never got paid for grades; this was paid for each A and B. I got nothing. one of the great injustices of my For many, high school graduation childhood. Every grading period was about elaborate parties and gifts;

My parents made it clear: meeting their expectations was not cause for great fanfare. I was expected to make good grades and graduate from high school, and failure to meet expectations would have almost certainly resulted in punishment. Perhaps this was a case of a bigger stick than carrot, but the fact was my parents did not create incentives for what I was expected to do.



Reyes Reports By U.S. Rep. Silvestre Reyes

El Paso County seniors need to know about Medicare mistake

77,500 El Paso County

residents are Medicare beneficiaries, and will soon receive the *Medicare* & You 2006 handbook in the mail that includes information to help them sign up for the new Medicare drug benefit. Starting in October, the federal Centers for Medicare & Medicaid Services (CMS) began mailing these handbooks to Medicare beneficiaries in El Paso and across the country.

Unfortunately, the handbook includes an error. The error occurs in the comparison charts listing the Medicare Prescription Drug Plans, and misleads applicants about premium payments. The chart incorrectly states that all premium pay-

A b o u t ments will be covered by the fed- mailing the handbook upon the dismately 60-percent of the Prescription Drug Plans listed in the handbook are not fully covered.

> CMS is not mailing new handbooks to correct the mistake, although they will correct the handbook posted on their website at http:// /www.medicare.gov:

http://www.medicare.gov/publications/pubs/pdf/10050.pdf and will provide the correct information to those calling 1-800-Medicare.

The new Medicare drug benefit is extremely complex. This handbook is supposed to assist Medicare recipients in navigating the new system, and while it does include valuwhy CMS continued printing and

eral government. However, approxi- covery of this mistake. We need to do all we can to ensure the El Paso community is aware of this mistake. Especially when working with the senior population, posting a change on a website just won't cut it. I have contacted CMS about the mistake, and have urged them to take increased steps to publicize this careless error.

> This error does not impact the auto-enrollment of low-income dual-eligible beneficiaries, who are seniors that currently receive Medicare and Medicaid. These beneficiaries will be auto-enrolled into plans that will not incur a premium.

The new Medicare Prescription able information, I don't understand Drug benefit goes into effect Jan. 1,2006.

Eye on D.C. By U.S. Rep. Henry Bonilla

Start early to make most of scholastic opportunities

school seniors apply to institutions of higher learning. Students and parents alike are shocked at the price of higher education. What many don't know is that there are billions of dollars worth of scholarship opportunities available to them.

Scholarships are available to every type of individual, not just those that have straight-A grades, 1600 SATs, or amazing athletic skills. Scholarships are offered at the national, regional, state and local levels. The trick is finding the one that best applies to you.

The first step to take in the scholarship hunt is to start early. I'd recommend starting as early as your junior year in high school. The sooner you start, the more time you have to research the various scholarships that are available. You'll want plenty of time to narrow down the best scholarships for your skill set and to fill out the time consuming applications. Giving yourself time will also help improve your application, which gives you a better chance of success. Once you've selected the scholarships you wish to apply for, it is essential that you are very thorough, professional and prompt during the application process. You want to make sure that you follow the application directions, no matter what the requirements might be. If the application asks you to write about your favorite cartoon character, write about your favorite cartoon character. Following directions is that important.

Each year thousands of Texas high without a reference? Probably not. high school is That's why references and recommendations are so important during the scholarship process. Companies and organizations are giving away millions of dollars each year for scholarships. They want to make sure the people receiving the scholarships are good candidates. I recommend that you have people you know write letters of recommendation. Consider asking an employer at a part-time job, teacher or advisor to write a letter. Personalized recommendations give scholarship organizations a better insight into who you are.

Finally, meet every scholarship deadline. The earlier you deliver

entered. Thousands of

awards are given out every year. Visit http://www.nationalmerit.org/ to learn more.

The College Board also offers the National Hispanic Recognition Program which is also based on scores from the PSAT/NMSQT. Visit http:/ www.collegeboard.com/student/testing/psat/about/scholarships.html to learn more about this program.

Two other national awards are the Siemens Awards for Advanced Placement, which grants scholarships based on students Advanced Placement scores in science and math exams. and

In recent years, the new fad in

health care has been to create incentives encouraging healthy living. Stop smoking, lose weight, go to the gym, eat healthier, go to the doctor for annual checkups... the list goes on. There is no doubt a healthy lifestyle is important. The almost daily reminder from the media that Americans are gaining in girth is but one example of how unhealthy the country is becoming.

This doesn't just mean bigger people, it means bigger costs.

Many employers see wellness programs as a way to increase employee health and productivity, while hoping to save on the cost of employee health benefits. Even Medicaid is getting into the action by encouraging a modicum of personal responsibility in exchange for a prize. Some state Medicaid programs, like many private employers, have encouraged this attention to personal health through small contributions to special savings accounts or lower co-payments, while others consider such lavish rewards as color televisions and similar gifts.

Incentives work. At first glance, the rush to create incentives for healthy living makes sense. State governments and private employers buckling under the cost of health care are desperate for the silver bullet to bring expenses under control. They theorize they can create incentives for people to make better decisions, and they may well be right.

But are big government rewards programs the solution to big government problems?

There is no lack of incentives; the incentives are just in the wrong place. The health care system today is generally devoid of incentives to do the right thing, and ripe with incentives to spend more, spending it unwisely, while neglecting important aspects of health care. In fact, for many the effects of an unhealthy lifestyle are lic Policy Foundation, a non-profit, masked by an insurance structure that non-partisan research institute based shelters the patient from much of the in Austin.

Perhaps I learned the lesson too well. cost, along with medical innovations that minimize the personal burden created by unhealthy choices.

> If patients made decisions with perfect knowledge and heightened personal responsibility, the clear incentive would be on doing the right thing at the beginning. This means revealing prices and expecting patients to take greater responsibility for first-dollar coverage, creating an environment where the patient must be a well informed consumer in complete control of their health care decisions.

This is the foundation of consumer directed care, and it ought to the foundation for health care reform, whether in Medicaid or private health insurance. Many critics of consumer directed care suggest people are either incapable of making decisions, or will make the wrong decisions. They wrongly predict people will not want to spend money on an inhaler, for instance, if they must bear the upfront costs. Yet this scenario does not make sense. While some people may choose wrongly, we know people will make the rational decisions to purchase the inhaler, rather than pay for a more expensive trip to the emergency room during an asthma attack. In this case, it isn't necessary to give this person a television for using their inhaler regularly — the incentive will be to avoid the more costly consequences.

The solution isn't to create another program to encourage better behavior, but to instead remove the incentives that make it so easy to choose bad behavior. Unless incentives are placed correctly across the entire system at the outset, this focus on wellness and healthy lifestyles will join the ash heap of failed programs and leave the health care system continuing to struggle under the weight of an aging and unhealthy population.

Mary Katherine Stout is the health care policy analyst for the Texas Pub-





the application, the better. It tells the people evaluating your application that you are very interested and responsible.

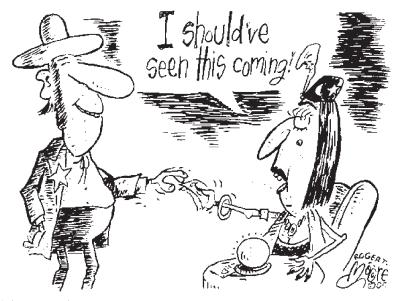
A good place to start looking for scholarships is in your local community. Many businesses and organizations offer scholarships to citizens in the area. Research and ask around to see what your community has to offer.

While you should consider finding a scholarship that applies to your individual background, such as academic and athletic accomplishments, extracurricular activities, and religion, there are a few national scholarships that are available to almost everyone.

The National Merit Scholarship is one of the most well known national competitions. Every high school junior who takes the Preliminary SAT/ National Merit Scholarship Qualify-Would you hire someone for a job ing Test (PSAT/NMSQT) with their

the Siemens Westinghouse Science and Technology Award, which offers a scholarship competition for students conducting independent science research projects. Visit http:// www.siemens-foundation.org/scholarship/default.html to find out more. There are hundreds of other scholarships offered, ranging from military ROTC scholarships to AmeriCorps scholarships. One of the most effective ways to research the various opportunities is to use the internet and in particular, college-help websites. Also consider visiting the U.S. Department of Education website for more scholarship information.

There are so many scholarship opportunities that it's definitely worth the time to research your options. Don't forget to start early, be enthusiastic, and do all your research. With diligence you may just find some funding that you never knew existed. see www.williamsriverfarm.com



TRUE TEXAS FACT by Roger T. Moore May 4, 1882: The Texas Legislature levied taxes on public fights, actors and even fortune tellers.

Dynamic Slider Middle team help students excel in TAKS writing

TAKS Writing test. And this has been

By Carlos A. Briano Special to the Courier

EAST EL PASO COUNTY -More than 90 percent of students at Slider Middle School will pass the

the case for the last five years. More impressively, Just 4Kids - an organization that compares top performing schools - has ranked Slider Texas' best in teaching 7th grade writing.

What makes the difference? The teamwork of

three teachers: Melissa Nunn, Cristina Lorusso and Michelle Romero. The three teachers were honored SISD by Board Trustees at a Sept. 20 meeting. "We believe our kids can it," do Romero says. "But we are not happy - Photo courtesy Socorro ISD

The three teachers are not using any special program. Instead they are focusing intensely on the basics. If you walk into any one of their classrooms, there is a 90 percent chance that students will be reading or writing. The other 10 percent will be talking about reading or writing. "We spend a great deal of time fixing their writing," Lorusso says. "We write and have students look at our writing. They know it's OK to copy our model until they develop a style of their own."

The three teachers also learn from one another and continually set clear short term and long term goals for their team. "We meet all the time," Nunn says. "We focus on a common goal and then use our creativity to teach."

The Slider 7th grade writing teachers have set a goal to increase their TAKS writing passing rates from 91 percent to 95 percent. They also want 50 percent of 6th grade students to pass the 7th grade TAKS release test bewith 90 perfore they ever enter the 7th grade.

cent. We are "We all share a love and passion for shooting for kids," Romero says. "We want them to 100 percent." succeed long after they leave school."

El Paso. Shown welcoming the exhibit, from left, is Lorraine Huit, Chair of the Public Arts Commission of El Paso, former First Lady of El Paso Kenna Ramirez, the artist Jesus Moroles, Gallery owner Adair Margo and Jan Engels. The sculpture is entitled Ocean Ellipse and is made of green Chinese granite.

MASSIVE IMPRESSION — The imposing art of Jesus Moroles came to

El Paso welcomes massive stone sculptures in anniversary exhibition

DYNAMIC THREE - Melissa Nunn, Cristina Lorusso and

Michelle Romero have helped 90 percent of Slider Middle

7th graders pass the writing portion of the TAKS, five

years in a row.

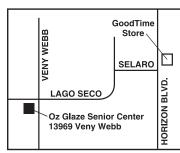
Horizon City Health Fair

SPONSORED BY

Horizon City Lion's Club, HCIA (Horizon Communities Improvement Association), Oz Glaze Senior Center and Del Sol Medical Center

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INFORMATION

Cancer
 Sleep Disorders

- Weight Loss Surgery
- Rehab Services

By Jan Engels Special to the Courier

EL PASO COUNTY - I was there... at the Adair Margo 20th Anniversary Exhibition of Sculpture on Thursday, Sept. 15 with Jesus Moroles, renowned artist of modern sculpture. The audience was diverse as the art, with Moroles presenting a compelling assortment of larger than life sculptures in exotic arrangements that tweaked the imagination of the observer.

The artist's right hand man, his brother Lalo, related the harrowing trip to get the exhibition to El Paso. It is no easy task to transport several thousand pounds of granite, mortar, hoists and other assorted equipment from one city to the next — and this exhibit almost did not make it. The truck transporting the exhibition broke down in Van Horn on Monday and it took until late Wednesday for the exhibition to finally arrive at Adair Margo's Gallery. Then it took another small army to assemble the exhibition in time for the opening and Thursday's night reception.

It was worth it. The arrangements were breath-taking and awesome. Coming from Rockport, Texas, Moroles has over 2,000 works of art on exhibition all over the world, including China, Egypt, France, Switzerland and the United States in esteemed private and public collections. His sculptures have been shown in over 300 museum and gallery exhibits worldwide. Art enthusiasts have come to count on Adair Margo to present thought provoking exhibits. Margo opened her art gallery in El Paso in 1985 hoping to make an impact on the arts in her hometown. Over the past 20 years she has more than made an impact by promoting the arts all the way from El Paso to the White House. She was first named by former Texas Gov. Bill Clements to the Texas Commission on the Arts and later by President George W. Bush to the chair of the President's Committee on the Arts and Humanities in 2001. She continues to promote the arts throughout the world having been selected as a member of the United States delegation for the UNESCO Convention to be held in October 2005 in Paris, France. She is truly an "Ambassador to the World" for art.







- Women's Services • Maternity
- Hip, Knee, and Shoulder Pain
- - Diagnostic Services
 - Children Finger Printing

Children's Health Insurance Program (CHIP) Registration

FOR MORE **INFORMATION:**

Door Prizes!



Del Sol Medical Center

594-5938





Page 5

Stash house raid near Sunland Park makes community aware of signs

961

The West Texas High Intensity charged with possession of mari-Drug Trafficking Area (HIDTA) juana over 50 pounds but under

over

that

garage and

inside the



Jaime Diaz

home located at the 4200 block of Hookheath, task force that is lead by the El \$768,800.

As a result of the investigation, County Sheriff's Dept.

WEST EL PASO COUNTY - Edgar Ochoa and Jaime Diaz were

Stash House 2000 pounds Unit seized with bond was set at pounds of \$100,000 for marijuana on each. Both Oct. 3 inside were booked of a 1999 into the El Dodge Van Paso County Jail. was parked in the The West



near Marwood Park. Estimated Paso Police Department and constreet value of the narcotics is sists of the El Paso Police Department, FBI, DEA and The El Paso

The West Texas HIDTA Stash House Unit has issued a reminder to the public of possible indicators that a residence may be used as a drug stash house:

Rental homes:

- Attached garages;
- Unkept Yards;

• Little if any furniture; Occupants keep to them- home after days or weeks selves or are not visible on of no one being seen at the a daily basis;

 Occupants will not hold lifestyle;

• Different vehicles — especially vans and pickup trucks — entering and exiting the garage with dif- prefer to dump it at an-

including Texas, New Mexico, Mexico, and paper "buyer" or "dealer" plates; • Sudden activity in the home:

 Accumulation of advera normal pattern of tisements on the front door; and

 Occupants failing to put their trash out for regular collection, but instead ferent out of town plates other location themselves.

These are some of the typical indicators of a stash house, however, these indicators alone do not necessarily mean that the occupants of the home are running a stash house. If residents believe there is suspicious activity in a home in their area they should call the West Texas Stash House Unit at 629-8600.





When buying a home, it helps to know the vocabulary

By Linda Anderson Special to the Courier

COLLEGE STATION - Homebuying is a complicated business. Not only does it require a lot of time, money and form-signing, but also learning a new vocabulary, said an expert from Texas Cooperative Extension.

Knowing these terms could be worth thousands of dollars, said Nancy Granovsky, Extension family economics specialist.

Granovsky quoted an article in the Wall Street Journal, which stated some of this vocabulary is connected to new styles of mortgages designed to "snare borrowers seeking lower monthly payments."("Lenders Retool Long-Term Mortgages," by Ruth Simon, June 16, 2005, page D1)

Seeking lower monthly payments isn't necessarily a bad thing, Granovsky said, but borrowers need to know the long-term consequences of these new mortgages before they sign on the dotted line.

Take, for example, interest-only loans.

With these loans, the borrower literally pays only the interest, Granovsky said.

"You aren't really paying the principal you owe," she said. "People who do that (take out interest-only loans) are banking on the value of the property to go up so they can cover what they owe by the growing value of the house. That may or may not happen."

Interest-only loans are usually written on 30-year fixed rate mortgages, she said. For the first 10 to 15 years of the loan, the borrower pays only the interest on the loan.

"You have low payments because you're not paying off the principal,"

VOLLEYBALL

EP VS. UCF

she said.

However, once that time is up, the borrower not only has to keep on paying the interest, he or she also has to start paying off the principal too. That means an enormous jump in monthly mortgage payments, Granovsky said.

"People believe they can make money if they are in an escalating market," Granovsky said. "That's not always the case. Real estate is not always as 'liquid' as other investments."

For example, she said, if a buyer uses an interest-only loan to purchase a house worth \$200,000, that person could make a profit only if he or she sells the house for more than \$200,000 while still paying only the interest.

However, Granovsky said, "If that \$200,000 house declines in value and they sell the house, they're still going to owe \$200,000."

To explain it another way, she said, "In 'heated' real estate markets there is great interest in interest-only mortgages, but also concern that if the bottom falls out, (buyers) are still left with debt obligations and... (houses) may be difficult to resell."

These kinds of loan are "a gamble," she said.

And so are adjustable rate mortgages, often called ARMs. These mortgages carry a rate of interest that varies, according to the Wall Street Journal. The article describes variations of adjustable rate mortgages including:

• Short-term ARMs, which carry interest rates that can vary from month to month;

• Hybrid ARMs, which carry a fixed interest rate for a specified length of time before the interest starts adjusting annually; and

• Option ARMs, which have introductory interest rates as low as 1 percent and multiple payment options.

HER

Both interest-only loans and adjustable rate mortgages are popular, though, especially in light of increasing prices for homes, Granovsky said.

Information from the Mortgage Bankers Association said nearly twothirds of the new mortgages issued in the second half of last year were adjustable rate mortgages and interest-only mortgages, according to the Wall Street Journal article.

And the low monthly payments might look fantastic at first, Granovsky said, but, she warned, "they could lead to a lot of foreclosures if a lot of people don't have the money to repay their debt."

One way lending institutions are trying out to help keep those monthly payments lower is the new 40-year mortgage, Granovsky said. But even with lower monthly payments, these mortgages can be more expensive over the long term because of the longer payoff time.

New 20-20 mortgages are a type of 40-year mortgage that has a lower rate of interest for the first 20 years of the loan and a higher one for the second, she said.

"A house is a big-ticket item," Granovsky said. "Is a house a shelter or is a house an investment — or it is both?"

Answering that question is a process each buyer must face.

"Risk is involved (in buying a home and choosing a mortgage), but risk is involved in all financial transactions," she said. "If you get involved (in home buying) you need to know what the risks are and know the pros and cons; compare the costs and the benefits; what it looks like now and what it's going to look like then, especially under the 'worse case scenarios' of rising interest rates and/ or eroding real estate values."

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OCT. 21

7:00 PM

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G+USA

Yankees out again: Are changes on the horizon?

By Steve Escajeda Special to the Courier

You have to admit, it feels strange going through the rest of the baseball playoffs without either the New York Yankees or the Boston Red Sox.

Maybe they beat the heck out of each other so much during the regular season that they had nothing left for the post-season.

But one of the most intriguing questions during the baseball off-season is how much will the Yankees change next year?

How many new faces will don the Yankees' pinstripes next season?

First of all, let's start at the top. All the talk of getting rid of manager Joe Torre is absolutely ridiculous.

Some sports media types are comparing Torre to Braves' manager Bobby Cox, who has won just one World Series title in his 14-year run as Eastern Division champ.

But let's not forget that Torre has won four world championships in his reign in the Bronx. And let's also not forget how bad the Yankees were before Torre arrived there.

lose is the heart and soul of the team. Derek horses either.

Jeter. The kids – Robinson Cano, Aaron Small and Bubba Crosby — will probably be back. So will veterans Gary Sheffield, Alex Rodriguez, Jorge Posada, Mike Mussina and Mariano Rivera.

The big question marks are Jason Giambi, Randy Johnson and Hideki Matsui.

Another question mark is general manager Brian Cashman. Many question the way he went out and grabbed a bunch of big bats who either hit the ball 450 feet, or pop it up to an infielder.

Remember the Yankees of Joe Torre's first five years? They were a bunch of no names, situational players who did the little things to win games.

Guys like Scott Broucious and Joe Girardi and Paul O'Neill, along with Jeter and Bernie Williams, did whatever it took. The Yankees manufactured runs, had great pitching and team defense.

Now the Yankees are top heavy with five or six players who swing so hard they try to hit five-run homers.

Love them or hate them, baseball is just more fun with the New York Yankees around to cheer or jeer.

Hey, we could always get rid of George The one face the Yankees cannot afford to Steinbrenner, I heard he's not too good with

The Sun brightens

We're about at the middle of the college football season and it's much too early to tell who is going to what bowl game.

But at least for the Sun Bowl, things are looking brighter than they have in recent years, at least when it comes to the Big 10 representative.

It's no secret that Sun Bowl officials have been waiting long and hard for that opportunity to host one of the league's big three, Ohio State, Penn State or Michigan.

They never have.

Anything can still happen but with the way Michigan and Ohio State are struggling this year, the Sun Bowl might finally get its wish.

How does this sound El Paso sports fans: Ohio State vs. UCLA. Not bad, huh? How about Michigan vs. Cal - not bad either.

In this, the final year of the Sun's affiliation with the Big 10, wouldn't it truly be something if El Paso finally bags one of the big boys?

Oh, and one more bit of good news Sun Bowl fans, it appears as though perennial participant, Purdue, is out of contention.

NBA's dress rehearsal

Could it be possible, is it time for the NBA already?

Didn't I just see the San Antonio Spurs hugging each other and clutching at that golden basketball-looking championship trophy?

Well, it's baaack. And the Spurs and Pistons and Heat and Pacers and Nuggets and Suns and Celtics and Rockets and Kings are all ready to battle one another again for the league title.

But before all that starts, league chief David Stern wants to upgrade the league a bit. He's introduced a dress code of wearing suits while traveling and, boy, are some of the players upset.

When I was young there were no flashier looking guys boarding their planes than NBA players. Every player wore a suit and looked sharp.

Some looked like they were extras from "That 70s Show," others looked like extras from "Superfly."

But one thing was true, they all looked sharp. Now many NBA players dress like they just came out from a gang-banger's convention.

And who has complained the most? Allen Iverson. I don't know about you but I'd love to see Iverson spin that cap around to the front just once — just to see if he could at least look like a role model.

Nice try, Mr. Stern, but your idea will never work. To dress like a sharp looking character, you must first have a little character.

New Bible textbook may provide common ground on the battleground

have agreed on a new solution for academic study of the Bible in public schools. A new high school textbook, The Bible and Its Influence, recently released by the Bible Literacy Project is the first designed to meet constitutional standards for public school use and be subjected to extensive review by scholars. It is also the first high school textbook to provide comprehensive coverage of the Bible's influence on literature, art, music, and rhetoric.

"There has never been a public high school textbook like this," said Chuck Stetson, chairman and founder of the Bible Literacy Project at the National Press Club in Washington, D.C. "It was created to satisfy all constituencies involved in the heated public debate about the Bible in public schools. It treats faith perspectives with respect, and was examined by 40 reviewers for accuracy, fairness and the high-

WASHINGTON, D.C. – Eminent scholars est level of scholarship. At the same time, it is breathtaking." meets consensus standards for fulfilling First Amendment guidelines in that it informs and instructs, but does not promote religion."

> The new textbook has received approval from leading university scholars as well as teachers who participated in a pilot testing program. "Although I have taught Bible literature courses for several years, after using this new textbook with my students, I cannot conceive of going back into my classroom without it," said Joan Spence, a public school language arts teacher in Battle Ground, Washington, as cited in materials released at the press conference announcing completion of the text.

Panelists at the press conference included Dr. Leland Ryken, the Clyde S. Kilby Professor of English at Wheaton College, IL, who called the new textbook "an undisputed triumph in scholarship and presentation. The achievement glish teachers believe that Bible knowledge

Panelist Marc Stern, general counsel for the American Jewish Congress and textbook contributor, said The Bible and Its Influence "will serve as an excellent and even-handed introduction to the Bible. Without question, it can serve as the basis for a constitutional course about the Bible in the nation's public schools. It is therefore a signal achievement."

Panelist Dr. Charles C. Haynes, senior scholar of the First Amendment Center, said "This promises to be an outstanding resource for public schools."

The Bible Literacy Project received national accolades for its April 2005 release of the Bible Literacy Report: What Do American Teens Need to Know and What Do They Know?, with George Gallup, Jr. and Dr. John Templeton. The report revealed that leading high school En-

confers a distinct academic advantage and that a loss of Bible literacy among today's youth is harming students' ability to understand literature, art, music and history.

The second portion of the report contained a Gallup poll of 1002 teenagers, which indicated that only eight percent of public high school teens said they had access to an elective course on the Bible.

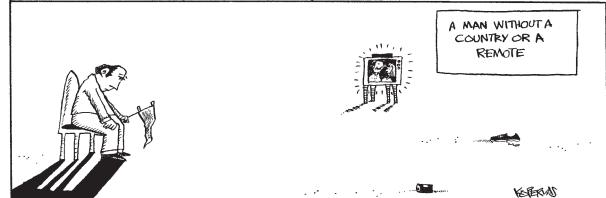
"The Bible Literacy Report revealed a huge disconnect between what teachers and scholars say is needed in American education and what students are actually offered," said Stetson. "It is completely legal to provide a course on the Bible. What is keeping American public schools from offering more academic study of the Bible," Stetson said, "is an unwarranted fear on the part of educators, and

SEE TEXTBOOK, PAGE 8



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Comix **OUT ON A LIMB** By Gary Kopervas

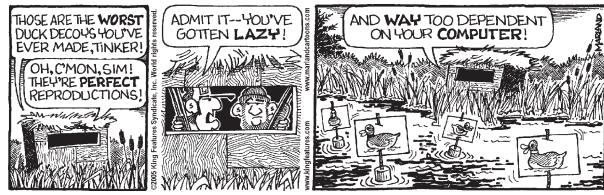


AMBER WAVES By Dave T. Phipps



THE SPATS By Jeff Pickering





Wow: Government waste ended

By Don Flood

Washington. House Majority Leader Tom Delay — in an absolutely true statement that was reportedly made with a straight face — announced that all fat has been trimmed from the federal budget.

You heard right. That ravenous, tax dollar-devouring federal dragon that conservatives have been fighting for decades? It's been slain!

(For those interested, the deceased monster will be on display at the Smithsonian Institution in the new Federal Fantasies Wing.)

Even more remarkable, conservatives have managed to cut the fat while adding, since 2001, \$2 trillion to the national debt.

As DeLay said in an actual quote, "Yes, after 11 years of Republican majority we've pared it down pretty good."

Lucky for us! Who knows how many trillion dollars would have been added without DeLay's razorsharp budget knife?

And all that waste and inefficiency has been removed just in time, because the wild and crazy Louisiana delegation has announced what the state needs for hurricane relief: \$250 billion.

Sure, why not? Here are some of the items on Louisiana's shopping list that you might have to pay for Hurricane Katrina. missed:

• One large cruise ship, all stocked in case of emergency. New Orleans Mayor Ray Nagin, responding to concerns about what purpose the ships would serve when not being used for disasters, announced, "As long as I'm mayor, this ship will be my personal party headquarters. And, believe me, it will be used day and night."

Louisiana legislators, upon hearing the mayor's plans, requested funding for a second cruise ship to be used for their party headquar- (c) 2005 King Features Synd., Inc.

ters. The governor and others are There's historic news from expected to follow suit - \$5 billion and counting.

• Spend Money Like a Drunken Sailor Fund — All citizens of Louisiana will be sent checks on their own birthdays and on George Clooney's birthday to spend on something "to make them feel good about themselves." - \$12 billion.

• Free lifetime supply of Tic Tacs for all citizens of Louisiana - \$1.1 billion.

• 800-foot statue of George W. Bush, with a revolving restaurant on top, to honor him for his "fiscal leadership" - \$3.2 billion.

• Great Wall of New Orleans -Originally planned as a flood-control project, the structure - modeled after the Great Wall of China appeared headed for trouble when engineers determined it would serve no useful purpose. Then they remembered this was in Louisiana and it didn't matter - \$16 billion

• Special Interest Relief Fund -For many years, businesses have been hampered by the need to pay for bribes out of their own pocket. Supporters say this measure will help make government "more responsive." - \$5 billion.

But some may wonder whether even a financial whiz like DeLay can come up with enough dough

Actually, it's no problem. Just move it "off budget." That what we're doing with the Iraq War.

In fact, regular Americans can use this same financial management technique. If you're running short on cash, simply move your house or car payment "off budget."

When the bank calls, politely explain to them that your grandchildren will be making those payments at some unspecified future date.

It works in Washington.

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SELF-RESTRAINT 70 Part 3 of remark 129 Got what one ACROSS 74 Tightly packed basked for 1 Seaside shelter 75 Overact 76 Director David DOWN 7 Zoo baby 10 Donated 1 Riblical town 77 Conclude 14 Capone feature 79 Go over 2 Profess 3 Cry like a baby 18 Incarnation 80 Calculating 19 Genetic info 4 ABA member reptile? 82 To _ (perfectly) 20 Surrounded by 5 Uh-uh 21 Singer Melba

6 Where the action

40 Sow's sweetheart short 94 Theft 96 Intimidated

97 Big bang letters 98 "Wild " ('60 hit) 99 Singer Janis 101 Reprimand 104 Biscayne Bay city 105 Selling point 106 Mazda model

King Super Crossword



42 Outer limits 43 Furnish 44 Simon's "Plaza _" 45 Charge 47 Violinist Mischa 48 Big men on campus 49 Poet Rossetti 53 Carpentry or

22 Start of a remark 24 Leaf 25 Light weight? 26 Shoemaker's tool 27 TV's "Empty _' 28 Wine choice 30 Ray 32 Frantic Fawlty 35 Wrapped up 36 Hersev town 39 Upscale shop 40 Contemptible 41 Part 2 of remark 46 Funnyman Foxx 50 Roth 51 Coffee or cognac 52 Orient 54 Singer Salonga 55 Reasonable 57 Actress Jean 58 Origami supply 61 Word with nose or numeral 63 Pop in 65 Any 66 _ -garde 67 Monty Python's Michael

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printing 56 Lloyd Webber 7 Make waves? 8 Component musical 9 -relief 58 bear 10 Cumberland _ 59 Congregational 11 Remarkable comeback 60 Basilica feature 13 Temptation 62 Public 64 Bumblina 14 '72 Cicely Tyson 65 "Graf 67 Australian city 15 Publisher Nast 68 Basic organism 16 Shaped like a bow 69 Anesthesia type 17 Lively dance 71 Vintage 72 Bandleader's 21 Complains phrase 73 Russian lake 29 Rock's Tears for _ 78 _ shui 31 Wolf wail 80 Zone 81 Turn blue? 32 Like Mussorgsky's 82 Rocker Van Halen 33 Clay, today 84 "The Sound of 34 Offspring Music" setting 36 Sale stipulation 85 Carrot or parsnip 37 Mrs. David 86 Adjust an Amati 89 Tearierker? 90 Made wine divine 38 Deejay Freed 39 "_ Crazy" ('80 film) 91 Muchacha, for

107 _ d'Alene, ID 108 City on the Danube 109 Intoxicate 110 Show sorrow 111 Lose control 112 What you used to be 113 Bard's river 114 Soccer superstar 115 Secondhand 118 Funnyman Philips 119 Spasm 120 History division 121 China's Biao

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Social Security Q&A By Ray Vigil

Q: My daughter is a 21-year-old college student who was in a terrible auto accident that doctors now say may leave her permanently braindamaged. She has worked every summer since high school. Has she worked enough to qualify for Social Security disability benefits?

A: The number of work credits your daughter would need to qualify for disability benefits depends on her age when she became disabled and whether her credits were earned within a certain time period. Gener-

ally, a person needs to have earned 20 credits in the last 10 years, ending with the year he or she became disabled. But younger workers may qualify with fewer credits.† For example, a worker who becomes disabled before age 24 needs to have earned six credits in the three years before the disability starts. You should contact Social Security to discuss the specifics of your daughter's situation. To find your nearest Social Security office or to make an appointment, call 1-800-772-1213 (TTY 1-800-325-0778).

· Line and

Q: I am 57 years old and get Supplemental Security Income (SSI) disability payments, which I desperately need to live on. I recently inherited about \$2,000 cash from my uncle. As soon as I cashed the check, I put half of it in a burial fund. Will this small inheritance affect my SSI eligibility?

A: In order to get SSI, you cannot have more than \$2,000 in countable resources. However, you can set aside up to \$1,500 for burial expenses, and it will not count toward your resources. That means your new "countable resources" amount to them to the Social Security Office, \$500, which alone won't affect your 11111 Gateway West, Attn: Ray Vigil, SSI eligibility. However, in the El Paso, Texas 79935.

month when you received the inheritance, the entire amount is considered income, so you would not be due your SSI payment for that month. Because there are a lot of variables; you should contact Social Security at 1-800-772-1213 or visit your local Social Security office to understand all the issues that are involved.

For more information visit your local Security office, see www.ssa.gov or call us at 1-800-772-1213. If you have any questions that you would like to have answered, please mail Textbook

From Page 6

an unsatisfying range of curricula up to this point. Our new textbook was created to make school boards, educators and people of faith feel confident and comfortable."

As part of a national campaign funded by The John Templeton Foundation, ads about this new and one-of-a-kind textbook will be placed in major education periodicals, to be seen by more than four million educators this coming fall and winter. Information: www.bibleliteracy.org.

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ove Near Below mai Normal Normal		Z		Above Nea	ar Below		-H	H			Tues. Wed.	7:16 a.m. 7:17 a.m.	6:23 6:22	p.m. p.m.	Tues. Wed.	ed bv	12:18 a.n 1:16 a.m AccuWeath		2:4 3:1	6 p.m. 7 p.m.	11/8	1
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MS 170 Chain Saw



Page 8

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