**NEWSBRIEFS**

**Immunize**

With the start of school for borderland children just around the corner, it’s time that parents ensure they will be able to register their children by making sure all of their immunizations are up to date. Partnering with each of El Paso County’s school districts, Immunize El Paso will be operating clinics at area schools to vaccinate children during school registration. Under the Texas Vaccines for Children Program, qualify students are able to receive all the vaccinations they need for only a $10.00 flat rate, regardless of the number of shots needed. Medicaid, CHIP and some major insurance plans are also accepted. Parents are encouraged to visit any outreach locations or visit one of the clinics. No appointment is ever needed for any of the services offered. For more information regarding the immunization requirements or for a list of outreach locations contact the Immunize El Paso downtown clinic at 533-3414 or the eastside clinic at 857-2474. You can also visit the website at www.immunizeelpaso.org. The Tillman Health Center is downtown at 222 S. Campbell in the basement. It is open Monday through Friday from 9 a.m. to noon and 2 p.m. to 5 p.m. The eastside clinic is at 1580 George Dieter Ste 102. It is open Monday through Friday from 9 a.m. to noon and 2 p.m. to 5 p.m. It is also open the third Saturday of each month from 9 a.m. to noon.

**Wanted**

Roger Matthew Robles is a Wanted Man in this Socorro Search because, according to his sister she was in his car when they got into an argument. The sister told City of Socorro Detectives that Robles was sitting in the front passenger seat and she was sitting in the middle rear seat. During the fight she says the 31-year-old Robles turned around and grabbed her by the hair, and pulled her over into the front seat. Then she says he started punching her with a closed fist in the stomach and face. Then she says Robles pulled her hair again and this time attempted to choke her. That’s not all; she told City of Socorro Criminal Investigators that in a desperate attempt to get free she opened the door to jump out of a moving vehicle going 35-45 miles per hour. That’s when, she says he drove by and yelled “call the police then” and pushed her out of the vehicle. She stated as she told detectives she hit the road and hurt her back and ribs. She added she feared for her life. City of Socorro Detectives cannot find Robles, but know somebody has seen him in the area and may know where he’s hiding. If you do, call the police. In the City of Socorro the number is 858-6986. He faces more charges if he doesn’t turn himself in. Right now he’ll need $5,000 bond.

**Film explores center of an ancient world**

By Alfredo Vasquez

EL PASO COUNTY – Chaco Canyon was the center of the Anasazi world. It was occupied at least from 800 to 1300 A.D. Today, the canyon’s massive architectural wonders built by these ancestral people testify to the organizational and engineering abilities not seen anywhere else in the American Southwest.

For a deeper appreciation of the mysteries of this ancient site located in northern New Mexico, El Paso Archaeological Society invites the public to a free screening of the film, Chaco, at 2 p.m., Sunday August 19, at El Paso Museum of Archaeology, 4301 Transmountain Road.

The Anasazi Indians lived in this area for centuries. Some prefer the name “Ancestral Puebloans,” which more clearly describes their relationship to present-day Pueblo people, including the Hopi, Acoma, Taos Pueblo, Zuni, and other Pueblos of New Mexico.

The hour-long film incorporates beautiful photography of the Chaco Canyon environment with its ancient structures and explores the debate over whether Chaco was an ancient religious destination, according to Marilyn Guida, museum education curator.

Chaco is a production of Camera One and was made in cooperation with the Chaco Canyon National Historic Park. It is presented by the El Paso Archaeological Society in partnership with the El Paso Museum of Archaeology. For more information, call 755-4372 or send email to guidamr@elpasotexas.gov.

**Vinton company contributes to London’s Olympic landmark**

By Alfredo Vasquez

LONDON – The Orbit, the tall iconic structure that flanks London’s Olympic stadium, has the local ArcelorMittal facility in Vinton, Texas burning with pride.

The majority of the steel in the Orbit came from ArcelorMittal’s plants in Western Europe. However, token quantities of steel were used from plants in every continent where the company has a presence, – including Vinton – to reflect the spirit of the Olympic Games that brings together athletes from across the globe.

In an effort to make a lasting contribution to London and reinforce ArcelorMittal’s position as a leading, global steelmaker, the company pledged its sponsorship of the London 2012 Olympic...
NOTICE OF PUBLIC MEETING TO DISCUSS BUDGET AND PROPOSED TAX RATE

The Anthony Independent School District will hold a public meeting at 6:30 p.m., Wednesday, August 22, 2012 in the Anthony ISD Board Room, 813 Sixth Street, Anthony, Texas 79821. The purpose of this meeting is to discuss the school district’s budget that will determine the tax rate that will be adopted. Public participation in the discussion is invited.

The tax rate that is ultimately adopted at this meeting or at a separate meeting at a later date may not exceed the proposed tax rate shown below unless the district publishes a revised notice containing the same information and comparisons set out below and holds another public meeting to discuss the revised notice.

### Maintenance Tax
$1.040000/$100 (Proposed rate for maintenance and operations)

### School Debt Service Tax
$0.130000/$100 (Proposed rate to pay bonded indebtedness)

### Comparison of Proposed Budget with Last Year’s Budget
The applicable percentage increase or decrease (or difference) in the amount budgeted in the preceding fiscal year and the amount budgeted for the fiscal year that begins during the current tax year is indicated for each of the following expenditure categories:

<table>
<thead>
<tr>
<th>Expenditure Category</th>
<th>Last Year’s Rate</th>
<th>Current Year’s Rate</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance and Operations</td>
<td>$223,918,967</td>
<td>$222,761,283</td>
<td>-0.51%</td>
</tr>
<tr>
<td>Debt Service</td>
<td>$3,104,666</td>
<td>$12,250,684</td>
<td>392.93%</td>
</tr>
<tr>
<td>Total Expenditures</td>
<td>$162,196,173</td>
<td>$161,501,419</td>
<td>-0.43%</td>
</tr>
</tbody>
</table>

### Total Appraised Value and Total Taxable Value
(As calculated under Section 26.04, Tax Code)

<table>
<thead>
<tr>
<th>Preceding Tax Year</th>
<th>Current Tax Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total appraised value* of all property</td>
<td>$233,918,967</td>
</tr>
<tr>
<td>Total appraised value* of new property**</td>
<td>$3,104,666</td>
</tr>
<tr>
<td>Total taxable value*** of all property</td>
<td>$162,196,173</td>
</tr>
<tr>
<td>Total taxable value*** of new property**</td>
<td>$3,053,338</td>
</tr>
</tbody>
</table>

* "Appraised value" is the amount shown on the appraisal roll and defined by Section 1.04(8), Tax Code.
** "New property" is defined by Section 26.012(17), Tax Code.
*** "Taxable value" is defined by Section 1.04(10), Tax Code.

### Bonded Indebtedness
Total amount of outstanding and unpaid bonded indebtedness* $3,170,999

* Outstanding principal.

### Comparison of Proposed Rates with Last Year’s Rates

<table>
<thead>
<tr>
<th>Rate to Maintain Same Level of Maintenance &amp; Operations Revenue &amp; Debt Service</th>
<th>Last Year’s Rate</th>
<th>This Year’s Rate</th>
<th>increase (decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance &amp; Operations Fund</td>
<td>$1.040000</td>
<td>$1.047500*</td>
<td>$0.007500</td>
</tr>
<tr>
<td>Interest &amp; Sinking Fund</td>
<td>$0.100050</td>
<td>$0.002880*</td>
<td>$0.000170</td>
</tr>
<tr>
<td>Local Revenue</td>
<td>$0.003530</td>
<td>$0.003710*</td>
<td>$0.000180</td>
</tr>
<tr>
<td>State Revenue</td>
<td>$0.2284</td>
<td>$0.2262</td>
<td>$0.0022</td>
</tr>
<tr>
<td>Total Per Student</td>
<td>$1.2917</td>
<td>$1.2712</td>
<td>$0.0205</td>
</tr>
<tr>
<td>Total Per Student</td>
<td>$1.2917</td>
<td>$1.2712</td>
<td>$0.0205</td>
</tr>
<tr>
<td>Proposed Rate</td>
<td>$1.040000</td>
<td>$1.047500*</td>
<td>$0.007500</td>
</tr>
<tr>
<td>Proposed Rate</td>
<td>$0.100050</td>
<td>$0.002880*</td>
<td>$0.000170</td>
</tr>
<tr>
<td>Proposed Rate</td>
<td>$0.003530</td>
<td>$0.003710*</td>
<td>$0.000180</td>
</tr>
<tr>
<td>Proposed Rate</td>
<td>$0.2284</td>
<td>$0.2262</td>
<td>$0.0022</td>
</tr>
<tr>
<td>Proposed Rate</td>
<td>$1.2917</td>
<td>$1.2712</td>
<td>$0.0205</td>
</tr>
</tbody>
</table>

* The Interest & Sinking Fund tax revenue is used to pay for bonded indebtedness on construction, equipment, or both.

### Comparison of Proposed Levy with Last Year’s Levy on Average Residence

<table>
<thead>
<tr>
<th>Last Year’s Levy</th>
<th>This Year’s Levy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Market Value of Residences</td>
<td>$91,108</td>
</tr>
<tr>
<td>Average Taxable Value of Residences</td>
<td>$75,071</td>
</tr>
<tr>
<td>Last Year’s Rate Versus Average Residence</td>
<td>$1.187500</td>
</tr>
<tr>
<td>Taxes Due on Average Residence</td>
<td>$902.15</td>
</tr>
<tr>
<td>Increase (Decrease) in Taxes</td>
<td>$36.93</td>
</tr>
</tbody>
</table>

Under state law, the dollar amount of school taxes imposed on the residence homestead of a person 65 years of age or older or of the surviving spouse of such a person, if the surviving spouse was 55 years of age or older when the person died, may not be increased above the amount paid in the first year after the person turned 65, regardless of changes in the tax rate or property value.

Notice of Rollback Rate: The highest tax rate the district can adopt before requiring voter approval at an election is 1.17000. This election will be automatically held if the district adopts a rate in excess of the rollback rate of 1.17000.

### Fund Balances
The following estimated balances will remain at the end of the current fiscal year and are not encumbered with or by a corresponding debt obligation, less estimated funds necessary for operating the district before receipt of the first state aid payment:

<table>
<thead>
<tr>
<th>Fund Balances</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance and Operations Fund Balance(s)</td>
<td>$2,450,000</td>
</tr>
<tr>
<td>Interest &amp; Sinking Fund Balance(s)</td>
<td>$167,000</td>
</tr>
</tbody>
</table>

 Veterans Post by Freddy Groves
eBenefits

The Department of Veterans Affairs reports that 1.6 million of us veterans and their families (including widows, widowers, and survivors, alike) have signed up online for access to our benefits information.

That number slightly exceeds the VA’s expectations for 2012. Next year it’s hoping to increase that to 2.5 million users.

eBenefits, at www.ebenefits.va.gov, allows us to learn about our individual benefits without having to go to a VA facility and ask. With one password, we can access the whole site. VA officials say it’s secure. I suppose time will tell whether that’s accurate, but for now there haven’t been any problems.

What can you do at eBenefits? There are 46 functions. Here are a few:

- The most popular function so far is checking the status of claims with the VA. Two million of us per month have been using it for that.
- The CareerCenter has a hiring site, resume builder, self-assessment tools and a translator that takes military experience and correlates that to civilian skills. Eight thousand of us visited that site in the first week it was up.
- There is a one-click link to the myHealthVet, where we can get health care for free.
- Another handy function is the ability to download VA correspondence, including military records, home loan certificates of eligibility, civil-service preferences, benefits verification letters and more. We can check GI Bill enrollment, health insurance status and VA payment history.

The VA is hoping that all of this online interaction will help speed up the processing of claims. It wants to go digital as a way of clearing the backlog and reaching its goal of completing claims in less than 125 days by 2015.

If you check in and use eBenefits, here’s a suggestion: Once you locate documents, print them out and keep a copy... just in case.

Write to Freddy Groves in care of King Features Syndicate, P.O. Box 536475, Orlando, FL 32853-6475, or send e-mail to colamoreply@gmail.com. (c) 2012 King Features Synd., Inc.
Stopping telemarketer calls

By Jason Alderman
Special to the Courier

When the Do-Not-Call Implementation Act of 2003 was passed, it was supposed to herald a new era of silence—as in, no more annoying dinner-time telemarketing calls. Based on the number of unsolicited calls our household still receives nearly a decade later, however, I’d say the law has been had only mixed success.

True, the sheer volume of calls did drop significantly after we registered our home and cell phone numbers with the Federal Trade Commission’s National Do Not Call Registry. But because so many types of organizations are exempt from the legislation and so many shady companies flout the rules, everyone I know still gets pestered relentlessly.

There are steps you can take to curtail annoying calls; and just as important, ways to avoid falling for telemarketing scams.

First, if you haven’t already done so, register your phone numbers with the registry, either online at www.donotcall.gov or by calling 888-382-1222 from each phone you wish to enroll. Although it’s illegal for telemarketers to call wireless phones, you may want to register them just in case.

Be aware that certain organizations are exempt from the Do Not Call regulations barring contact. Charities, political organizations, telephone surveyors and companies with which you’ve done business in the last 18 months (and their affiliates and business partners) are still allowed to contact you unless you specifically request to be removed from their lists.

Telemarketers have up to 31 days to update their lists, so if you’re not currently registered it could take that long for calls to cease. After that, you can file complaints about unwanted calls at the Do Not Call website or phone number. Remember, though: Debt collectors may continue to call you, whether or not your number is registered.

Here are a few additional tips for reducing call volume:

- Use Caller ID to screen incoming calls. By law, telemarketers must use some iteration of their business name in their onscreen ID, but many unscrupulous organizations will attempt to “spoof” you by providing misleading identifying information.

If you don’t recognize the name or number you can either take the call or let it go to voice mail.

See CALLS, Page 4

2012 Property Tax Rates
in Town of Horizon City

This notice concerns 2012 property tax rates for the Town of Horizon City. It presents information about three tax rates. Last year's tax rate is the actual rate the taxing unit used to determine property taxes last year. This year's effective tax rate would impose the same total taxes as last year if you compare properties taxed in both years. This year's rollback tax rate is the highest tax rate the taxing unit can set before taxpayers can start tax rollback procedures. In each case these rates are found by dividing the total amount of taxes by the tax base (the total value of taxable property) with adjustments as required by state law. The rates are given per $100 of property value.

Last year's tax rate:
- Last year's operating taxes: $2,014,079
- Last year's debt taxes: $88,707
- Last year's total taxes: $2,102,786
- Last year's tax base: $675,622,811
- Last year's total tax rate: $0.311250/$100

This year's effective tax rate:
- Last year's adjusted taxes (after subtracting taxes on lost property): $2,097,126
  - This year's adjusted taxes (after subtracting value of new property): $670,454,885
    - This year's effective tax rate: $0.323549/$100

(Minimum rate unless unit publishes notices and holds hearings.)

This year's rollback tax rate:
- Last year's operating taxes: $2,014,079
- Last year's debt rates (after subtracting taxes on lost property): $1,997,126
  - This year's debt rate: $0.037994/$100
  - This year's total rollback rate: $0.327971/$100

Statement of Increase/Decrease
If the Town of Horizon City adopts a 2012 tax rate equal to the effective tax rate of $0.327971 per $100 of value, taxes would increase compared to 2011 taxes by $61,209.

SCHEDULE A – Unencumbered Fund Balances

The following estimated balances will be left in the unit's property tax accounts at the end of the fiscal year. These balances are not encumbered by a corresponding debt obligation.

<table>
<thead>
<tr>
<th>Type of Property Tax Funds</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt Service (M&amp;O)</td>
<td>$228,787</td>
</tr>
<tr>
<td>Debt Service (I&amp;S)</td>
<td>$228,787</td>
</tr>
<tr>
<td>Maintenance &amp; Operations (M&amp;O)</td>
<td>$228,787</td>
</tr>
</tbody>
</table>

SCHEDULE B – 2012 Debt Service

The unit plans to pay the following amounts for long-term debts that are secured by property taxes. These amounts will be paid from property tax revenues (or additional sales tax revenues, if applicable).

<table>
<thead>
<tr>
<th>Description of Debt</th>
<th>Principal or Contract Amount to be Paid from Property Taxes</th>
<th>Interest to be Paid from Property Taxes</th>
<th>Other Amounts to be Paid</th>
<th>Total Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Lease</td>
<td>$39,205</td>
<td>$4,704</td>
<td>$0</td>
<td>$44,909</td>
</tr>
<tr>
<td>Note Payable</td>
<td>$33,879</td>
<td>$3,901</td>
<td>$0</td>
<td>$37,780</td>
</tr>
<tr>
<td>Bond Payable</td>
<td>$135,682</td>
<td>$12,409</td>
<td>$0</td>
<td>$148,091</td>
</tr>
<tr>
<td>Total required for 2012 Debt Service</td>
<td></td>
<td></td>
<td></td>
<td>$262,868</td>
</tr>
</tbody>
</table>

- Amount (if any) paid from funds listed in Schedule A
- Amount (if any) paid from other resources
- Excess collections last year
- Total to be paid from taxes in 2012
- Amount added in anticipation that the unit will collect only 100% of its taxes in 2012
- Total debt levy

This notice contains a summary of actual effective and rollback tax rates' calculations. You can inspect a copy of the full calculations at the City of El Paso Tax Office, located at 221 N. Kansas.
2012 Property Tax Rates in El Paso County Emergency Services District #2

This notice concerns 2012 property tax rates for the El Paso County Emergency Services District #2. It presents information about three tax rates. Last year’s tax rate is the actual rate the taxing unit used to determine property taxes last year. This year’s effective tax rate would impose the same total taxes as last year if you compare properties taxed in both years. This year’s rollback tax rate is the highest tax rate the taxing unit can set before taxpayers can start tax rollback procedures. In each case these rates are found by dividing the total amount of taxes by the tax base (the total value of taxable property) with adjustments as required by state law. The rates are given per $100 of property value.

### Last year’s tax rates:
- Last year’s operating taxes: $788,018
- Last year’s debt taxes: $1,956,589
- Last year’s total taxes: $2,742,067
- Last year’s total tax rate: 0.098875 / $100

### This year’s tax rates:
- This year’s adjusted tax base after subtracting taxes on lost property: $2,742,067,569
- This year’s effective tax rate: 0.098875 / $100
- Last year’s debt base: $2,500,000
- Last year’s debt rate: 0.0030616 / $100
- Last year’s total debt rate: 0.0104413 / $100

### Differences:
- **Statement of Increase/Decrease**
  - If the El Paso County Emergency Services District #2 adopts a 2012 tax rate equal to the effective tax rate of $0.098875 per $100 of value, taxes would increase compared to 2011 taxes by $61,592.

### SCHEDULE A – Unencumbered Fund Balances

The following estimated balances will be left in the unit’s property tax accounts at the end of the fiscal year. These balances are not encumbered by a corresponding debt obligation.

<table>
<thead>
<tr>
<th>Type of Property Tax Funds</th>
<th>Maintenance &amp; Operation (M&amp;O)</th>
<th>Debt Service (D&amp;S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance</td>
<td>$225,048</td>
<td>-$0.00</td>
</tr>
</tbody>
</table>

### SCHEDULE B – 2012 Debt Service

The unit plans to pay the following amounts for long-term debts that are secured by property taxes. These amounts will be paid from property tax revenues (or additional sales tax revenues, if applicable).

<table>
<thead>
<tr>
<th>Description of Debt</th>
<th>Principal or Contract Payment to be Paid from Property Taxes</th>
<th>Interest to be Paid from Property Taxes</th>
<th>Other Amounts to be Paid</th>
<th>Total Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total required for 2012 Debt Service</td>
<td>$2,071,619</td>
<td>$2,071,619</td>
<td>$0</td>
<td>$2,071,619</td>
</tr>
</tbody>
</table>

This notice contains a summary of actual effective and rollback tax rates’ calculations. You can inspect a copy of the full calculations at the City of El Paso Tax Office, located at 221 N. Kansas.

Name of person preparing this notice: M. Beatrice Thick, RTA
Title: Tax Customer Accounts Supervisor
Date prepared: August 7, 2012

### 2012 Property Tax Rates in City of Socorro

This notice concerns 2012 property tax rates for the City of Socorro. It presents information about three tax rates. Last year’s tax rate is the actual rate the taxing unit used to determine property taxes last year. This year’s effective tax rate would impose the same total taxes as last year if you compare properties taxed in both years. This year’s rollback tax rate is the highest tax rate the taxing unit can set before taxpayers can start tax rollback procedures. In each case these rates are found by dividing the total amount of taxes by the tax base (the total value of taxable property) with adjustments as required by state law. The rates are given per $100 of property value.

### Last year’s tax rates:
- Last year’s operating taxes: $3,219,806
- Last year’s debt taxes: $3,100,707
- Last year’s total taxes: $6,319,513
- Last year’s total tax rate: 0.250000 / $100

### This year’s tax rates:
- This year’s adjusted tax base after subtracting taxes on lost property: $6,319,513,000
- This year’s effective tax rate: 0.249362 / $100
- This year’s debt base: $6,156,393,937
- This year’s debt rate: 0.010187 / $100
- This year’s total debt rate: 0.015658 / $100

### Differences:
- **Statement of Increase/Decrease**
  - If the City of Socorro adopts a 2012 tax rate equal to the effective tax rate of $0.493462 per $100 of value, taxes would increase compared to 2011 taxes by $85,908.

### SCHEDULE A – Unencumbered Fund Balances

The following estimated balances will be left in the unit’s property tax accounts at the end of the fiscal year. These balances are not encumbered by a corresponding debt obligation.

<table>
<thead>
<tr>
<th>Type of Property Tax Funds</th>
<th>Maintenance &amp; Operation (M&amp;O)</th>
<th>Debt Service (D&amp;S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance</td>
<td>$260,269</td>
<td>-$0.00</td>
</tr>
</tbody>
</table>

### SCHEDULE B – 2012 Debt Service

The unit plans to pay the following amounts for long-term debts that are secured by property taxes. These amounts will be paid from property tax revenues (or additional sales tax revenues, if applicable).

<table>
<thead>
<tr>
<th>Description of Debt</th>
<th>Principal or Contract Payment to be Paid from Property Taxes</th>
<th>Interest to be Paid from Property Taxes</th>
<th>Other Amounts to be Paid</th>
<th>Total Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total required for 2012 Debt Service</td>
<td>$1,194,921</td>
<td>$1,194,921</td>
<td>$0</td>
<td>$1,194,921</td>
</tr>
</tbody>
</table>

This notice contains a summary of actual effective and rollback tax rates’ calculations. You can inspect a copy of the full calculations at the City of El Paso Tax Office, located at 221 N. Kansas.

Name of person preparing this notice: M. Beatrice Thick, RTA
Title: Tax Customer Accounts Supervisor
Date prepared: August 6, 2012

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**Calls**

If you go to a highly regarded podiatrist, I suppose your feet are in good hands.

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**CryptoQuip Answer**

If the line goes dead, that usually means it was a robo-call and there was no live operator available. Either way, you'll likely continue to receive calls unless you take action. If a message is left and you think the organization is legitimate, call them back to request being taken off their own internal Do Not Call list, which they're required to maintain by law or face steep fines. If you suspect the call is a scam, go straight to filing a complaint. You can also use your phone carrier's call-blocking function to prevent future calls from that number. However, this step won't do much good if someone is harvesting and selling your phone number to multiple telemarketers; plus, many carriers limit the number of callers you can block.

And finally: You can notify specific sellers in writing that you wish to continue receiving their calls. Just be aware that some marketers may attempt to obtain such consent surreptitiously via innocent-seeming solicitations or emails. This is one more reason why it's important to read every document and email carefully before signing or checking "I agree" to the fine print.

**Jason Alderman directs Viva’s financial education programs.**
Texas Veterans may now take advantage of the VLB’s low-interest rate loans to borrow as much as $100,000 to buy land. The previous rate was 7.25 percent. Loans are now being closed at a record rate was 7.25 percent. Loans are now being closed at 6.75 percent. Rates on land loans to a record low of 100%.

Land Board has dropped interest rates on land loans to a record low of 100%.

“I hope every veteran in Texas hears about these record low rates,” said Jerry Patterson, chairman of the VLB. “This is a great benefit they have earned and should take advantage of.”

Texas veterans can now take advantage of the VLB’s low-interest rate loans to borrow as much as $100,000 to buy land. The previous rate was 7.25 percent. Loans are also now being closed in a record average of 30 days or less. The practice of rewarding Veterans for their service with land in Texas goes back to before the Republic. After World War II, Texas created the VLB to oversee the land loan program, which eventually expanded to offer home and farm improvement loans.

Since taking office in 2003, Patterson has raised the amount of land loans available to veterans from $75,000 to $100,000. He said, “And all of our programs are self-funding, which is good news for Texas taxpayers.”

For more information on VLB land loans, talk to your realtor or public housing to discuss the client participation plan, local housing development needs, eligible activities, past use of funds, and development of TCDBG applications. Written comments may also be submitted to the Office of the Mayor, P.O. Box 1363, 78883-9000.

The Town of Austin will be having a public hearing on Tuesday, August 21, 2012, at 6:00 PM at the City Hall. The Town of Austin is responsible for all local housing development needs, eligible activities, and past use of funds, and development of TCDBG applications. Written comments may also be submitted to the Office of the Mayor, P.O. Box 1363, 78883-9000.

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A sporting view

By Mark Vasto

Olympic Games are a joke

The Olympic Games are a joke... but then again, they are a great excuse to spruce up the place a little bit.

Straight out of college, I decided to take my sheepskin on the road and see all of those wonderful places I was supposed to go. This was the mid-'90s and the graduates of the day - already a bit stultified was the mid-'90s and the graduates and see all of those wonderful things was going to be my life. I was 996 days into town had a convenient digital countdown sign. I was 996 days away from the Olympics. True, I had moved there because the lure of the Olympics was too great. Soon, after leveraging my parents' connections, I scored an Olympic-related job – the mother lode of all jobs in Atlanta after CNN at the time. I was a seller of bricks for the soon to be christened Centennial Park that would become far more infamous than I ever would have anticipated. Have you ever lived in a city with a "goal"? Let me rephrase that and ask if you've ever thrown a party in your home. You made sure things were clean and that the carpet was vacuumed. You worked painstakingly on the menu, and then you worried that maybe nobody would come and you'd be left with nothing but egg on your face and a few relics.

Some, myself included, thought Ted Turner should have been in charge of the games and not Billy Payne. Turner had, after all, started "The Goodwill Games" in the wake of Jimmy Carter's absurd decision to condemn a great educator, philanthropist and sports director will no doubt go to trial and eventually be held partly responsible for what Sandusky did. Looked the other way and covered up unspeakable acts on young boys, a bevy of cozy friends in the big house.

Is any real justice in the world, he might make a few more friends in the big house.

Though they didn't actually perform any unspeakable acts on young boys, a bevy of Penn State administrative heavyweights looked the other way and covered up Sandusky's deeds. Enter the Paterno family. There are sayings out there about letting sleeping dogs lie, and of discretion being the better part of valor, and frankly, knowing when to shut up.

I know the Joe Paterno family has suffered greatly over the past year, but their grief and pride might just be making matters worse.

Just when things were beginning to quite down with the whole affair, the Paterno family stirred things up again last week by hiring attorney Wick Sollers to appeal the NCAA sanctions handed down on Penn State.

These are the sanctions and penalties that Penn State has already agreed to in an attempt to put the matter to bed and begin the recovery process. The letter sent by the family stated, "This matter may be the most important disciplinary action in the history of the NCAA, and it has been handled in a fundamentally inappropriate and unprecedented manner. To severely punish a University and its community and to condemn a great educator, philanthropist and coach without any public review or hearing is unfair on its face and a violation of NCAA guidelines."

Obviously the family is interested in one thing and one thing only – clearing Joe Paterno's name. But without the coach around to testify on his own behalf, that just isn't going to happen.

Before his death, Paterno did say with hindsight he probably could have done more to help the situation, but never elaborated on what he could have done or what he knew.

I have to say that it's got to the point that every time the Paterno family says something, I tend to have less and less sympathy for them and more and more frustration.

And I'm not alone.

Stories are being printed left and right about how by constantly bringing up the subject, they are tarnishing what's left of the coach's dignity. Not that there's a whole lot left to begin with.

It has to be extremely difficult for the family to sit back and listen to all the bad things being said about Joe Paterno. It would be difficult for all of us if we were in their situation.

But their constant berating of the investigation (basically that everyone is guilty except for Joe Paterno) is growing weary and I'm not alone.

And here's why I laugh at the Olympics today: Yes, we had the "Dream Team II," but it was 4 feet nothing Kerri Strug who stole the show. The basketball team earned money for their involvement in these past games (I'm not sure what they were paid in 1996), but I think that sort of misses the point of the games.

I'll expound in the next column.

Mark Vasto is a veteran sportswriter who lives in Kansas City. (c) 2012 King Features Synd., Inc.
DEAR DR. DONOHUE: This will be my first year as an assistant football coach at the high-school level. The head coach has given me the task of preparing for heat-related injuries. It starts hot by way into October. I’d appreciate any tips you can give me. – G.O.

The best prevention for heat injuries is calling off practice on hot, humid days. What exactly is a hot, humid day? If your school has a wet-bulb-globe thermometer, on days when it registers 82 or higher, either call off practice or limit the work done. This reading incorporates heat and humidity. It takes two weeks for the body to acclimate to heat. In the first few days, drills should not be demanding. Once acclimatized, the body sweats earlier and the sodium content of sweat lessens. Encourage players to stay hydrated. They should drink 16 to 20 ounces of water or a sports drink two hours before and again half an hour before practice. Players should continue to drink 8 ounces every 20 minutes. Sports drinks provide sodium.

Heat cramps are the first sign of trouble. Muscles of the arms, legs or abdomen cramp. Cramping players should be taken out of practice, sit in a cool, shaded place and drink sodium-containing fluids. Heat fainting is a more serious sign of heat trouble. Such a player should be taken to an air-conditioned room, hydrated and carefully watched. This player ought not to practice the following day.

Heat exhaustion is the next and is a quite serious sign of heat injury. The player sweats heavily, might be nauseated, breathes rapidly and has a fast pulse and low blood pressure. He’s apt to be confused. The player is dehydrated and sodium-depleted. He must be quickly taken to an air-conditioned room, have his clothes removed and his legs elevated. Cold fluids containing sodium are essential. If he’s not responding to this treatment shortly, he ought to be taken to a hospital emergency department.

Heatstroke is the most serious heat injury. All the signs mentioned above are present, but the skin can be dry. The player is groggy or unresponsive. He needs to be taken to an emergency room by ambulance. Clothes are removed. During transport, ice-water-soaked towels are placed under his arms, in his groin and around his neck. Immersion in an ice-water bath will be accomplished at the hospital.

DEAR DR. DONOHUE: What can you tell me about hypothyroidism? Does taking iodine help? I hear that taking thyroid hormone is a lifetime commitment. – C.N.

Hypothyroidism is a thyroid gland that’s putting out way too little thyroid hormone. All body processes slow. People become weak and are exhausted. They’re cold when others are pleasantly warm. They gain weight without overeating. Their skin dries. The face becomes puffy. The heart beats slowly.

Worldwide, iodine deficiency is the main cause of a sluggish thyroid gland. It is not in North America. Here, the main cause is an attack on the gland by the immune system. The appropriate treatment is supplying the hormone in pill form. Usually it is a lifelong treatment, but it’s not an onerous one. It’s taking only one pill a day.

Dr. Donohue regrets that he is unable to answer individual letters, but he will incorporate them in his column whenever possible. Readers may write to him or request an order form of available health newsletters at P.O. Box 536475, Orlando, FL 32853-6475. (c) 2012 North America Synd., Inc. All Rights Reserved.
Strange but True
By Samantha Weaver

• It’s not known who made the following sage observation: “Arguing about whether the glass is half-full or half-empty misses the point, which is: The bartender cheated you.”

• The longest war in history lasted 335 years and resulted in exactly zero casualties. In 1651, the Netherlands and the Isles of Scilly off Great Britain declared war upon each other, but nothing ever came of the conflict and it was soon forgotten. Finally, in 1986, the two combatants agreed to a peace treaty.

• Do you suffer from cacodemonomania? If you believe that you are possessed by an evil spirit, you do.

• The world’s smallest mammal can be found only in Thailand and Myanmar. Weighing about as much as a dime, Kitti’s hog-nosed bat is sometimes called the bumblebee bat due to its diminutive size.

• You might be surprised to learn that an eagle can kill a young deer and fly away with it.

• The Beatles was not the first band in which John Lennon played. Those previous groups obviously didn’t work out, though; in fact, at one point Lennon broke a washboard over a bandmate’s head during a dispute. After the Beatles’ success, though, Lennon apologized in style: He bought the poor guy a supermarket.

• Those who study such things say that armadillos can be housebroken.

• At sea level, water boils at 212 degrees Fahrenheit. At the top of Mount Everest, though, the lower air pressure reduces the boiling point to 156 degrees.

• If you recycle one glass jar, you’ll save enough energy to power a TV for three hours.

Thought for the Day: “The Bible tells us to love our neighbors, and also to love our enemies; probably because generally they are the same people.”

– G.K. Chesterton

Social Security Q&A By Ray Vigil

Q: My mom is interested in getting help with her Medicare Part D prescription costs, but she has about $10,000 in the bank. Would she still be eligible?
A: Based solely on the bank account balance you mention, yes. However, there are other factors to consider as well, including your mom’s income. If your mother has other resources, they may be included too. This year a person’s total resources are, in most cases, limited to $13,070 (or $26,120 if married and living with spouse) to qualify for Extra Help with Medicare prescription drug costs. The resource limits shown on the application include a $1,500 per person exclusion for burial purposes. Resources include the value of the things you own, such as real estate (other than the place you live), cash, bank accounts, stocks, bonds, and retirement accounts like IRAs or 401k’s. There are exceptions. Read more about how to qualify and apply for the Extra Help at www.socialsecurity.gov/prescriptionhelp/index.htm.

Q: How long does it take to complete the online application for Social Security retirement benefits?
A: It can take as little as 15 minutes to complete the online application. In most cases, once your application is submitted electronically, you’re done. There are no forms to sign and usually no documentation to mail in. Social Security will process your application and contact you if any further information is needed. There’s no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. To retire online, go to www.socialsecurity.gov.

For more information on any of the questions listed above, visit our website at www.socialsecurity.gov or call us at 1-800-772-1213. If you have any questions that you would like to have answered, please mail them to the Social Security Office, 1111 Gateway West, Attn: Ray Vigil, El Paso, Texas 79935.

Weekly Sudoku

by Linda Thistle

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from 1 to 9 only once.

DIFFICULTY THIS WEEK: ★

★ Moderate ★★ Challenging

CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: C equals P

DS MQA ZQ FQ T WDZWVM
BXZTBJX CJQJDBPFE D
PACQOPX MQAB SSXF TBX DL
ZQQJ WTLJP.

Answer Page 4

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Scramble these twelve letter strings to form each into an ordinary word (ex: HAGNEC becomes CHANGE). Prepare to use only ONE word from any marked (★) letter string as each unscrambles into more than one word (as ★ RATHIE becomes HATER or EARTH or HEART). Fit each string’s word either across or down to knot all twelve strings together.