



NEWSBRIEFS

Sales tax holiday

The annual Texas sales tax holiday is scheduled for this Friday, Saturday and Sunday, Aug. 7 - 9. The law exempts most clothing, footwear, school supplies and backpacks priced under \$100 from sales tax, which could save shoppers about \$8 on every \$100 they spend during the weekend. Lists of apparel and school supplies that may be purchased tax-free can be found on the Comptroller's website at TexasTaxHoliday.org. This year, shoppers will save an estimated \$87 million in state and local sales taxes during the sales tax holiday, which has been an annual event since 1999.

— Lauren Willis

Vinton meeting

The Village of Vinton will host a on August 17, 2015 at 6:00 p.m. at Vinton City Hall (436 E. Vinton Rd.) for the Texas Water Development Board to answer any questions regarding Vinton's water and waste water projects and funding opportunities. The TWDB provides leadership, information, education, and support for planning, financial assistance, and outreach for the conservation and responsible development of water for Texas. All Vinton residents are encouraged to attend and stay informed with the most up to date information.

— Marina Ramirez

Robot mugging

hitchBOT's U.S. odyssey ended tragically this week; the endearing droid was mugged as it hitchhiked in Philadelphia, reports the Association of Mature American Citizens. The boy-like robot was stopped in its tracks by unknown vandals just two weeks into its planned country-wide journey, its creators at Canada's Ryerson University said in a statement. The wee bot wended its way through Europe without incident before winding up in the U.S. where it thumbed its way from Boston to New York City and on to Philly where it met its fate. Hospitable travelers would stop for the cute metallic creature, enjoying its repertoire of amusing anecdotes as they rode together to the robot's next destination. "Sometimes bad things

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Happiness is not something you have in your hand; it is something you carry in your heart.

— Quips & Quotes



— Photo courtesy of Anthony Independent School District

LIGHT IT UP – Anthony Independent School District (AISD) was recently awarded a grant by Texas Association of School Boards (TASB) to increase lighting on school campuses. The additional lighting will help promote a safer environment on district grounds and make AISD less vulnerable to property loss. Anthony High School, above, will receive additional lighting.

Anthony ISD receives loss prevention grant

By Alfredo Vasquez
Special to the Courier

ANTHONY – Anthony Independent School District (AISD) has been awarded a \$3,000 loss prevention grant from the Texas Association of School Boards (TASB) Risk Management Fund. The grant monies will be used to provide additional outdoor lighting on AISD school campuses.

AISD, which is slated to start classes for the new school year on August 24, operates

three campuses. Current enrollment for each school is 458 at Anthony Elementary; 171 at Anthony Middle; and 206 at Anthony High School.

"A few months ago, Erica Saldivar, AISD maintenance manager, and I applied for the TASB grant, and we recently received word that we were awarded the grant. Two representative from TASB attended AISD school board's July 22nd meeting and presented the grant award," stated Oscar A. Troncoso, AISD Assistant Superintendent.

The TASB risk management grants

are intended to help implement loss prevention and safety initiatives that reduce the potential for property losses and on-the-job injuries, improve emergence management operations, and raise awareness of safety issues, according to TASB officials.

The AISD grant award is part of \$700,000 in grants the risk management fund gave this year to 180 Texas school districts and education entities.

"We're really excited and grateful

See AISD, Page 5

When the walls come tumblin' down



— Photo by Alfredo Vasquez

FABENS – What is left of this former gas station in Fabens, TX is being torn down. The station was used in a scene in the hit movie *Glory Road* about the 1966 Miners basketball team. Texas Western College (now the University of Texas – El Paso) Coach Don Haskins actually played the part of the attendant pumping gas in the movie. The movie portrays the Miners ascent to basketball fame when it beat the University of Kentucky 72-65 to win the national title in 1966. The game garnered extra national attention because Haskins started five black players against the all-white Wildcats. The gas station, built in the 1930s, is being demolished to make room for a new business venture by the property owners.

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 19, 2015 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	
Approved by Local Voters	\$0.204200/\$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:

Maintenance and Operations	4.90%	Increase
Debt Service	32.30%	Increase
Total Expenditures	37.20%	Increase

Total Appraised Value and Total Taxable Value (as calculated under Section 26.04, tax Code)

	Preceding Tax Year	Current Tax Year
Total appraised value* of all property	\$ 245,732,446	\$ 255,193,581
Total appraised value* of new property**	\$ 5,572,605	\$ 4,702,577
Total taxable value*** of all property	\$ 180,658,436	\$ 178,605,590
Total taxable value*** of new property**	\$ 5,540,758	\$ 4,670,827

* "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* \$5,700,000

* Outstanding principal.

Comparison of Proposed Rates with Last Year's Rates

	Maintenance & Operation	Interest & Sinking Fund*	Total	Local Revenue Per Student	State Revenue Per Student
Last Year's Rate	\$ 1.040000	\$ 0.174200*	\$ 1.214200	\$ 2,687	\$ 7,028
Rate to Maintain Same Level of Maintenance & Operations Revenue & Pay Debt Service	\$ 1.053530	\$ 0.204180*	\$ 1.257710	\$ 2,671	\$ 7,488
Proposed Rate	\$ 1.040000	\$ 0.204200*	\$ 1.244200	\$ 2,646	\$ 7,373

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

The bonds, and the tax rate necessary to pay those bonds, were approved by the voters of this district.

Comparison of Proposed Levy with Last Year's Levy on Average Residence

	Last Year	This Year
Average Market Value of Residences	\$ 94,547	\$ 95,707
Average Taxable Value of Residences	\$ 79,547	\$ 70,707
Last Year's Rate Versus		
Proposed Rate per \$100 Value	\$ 1.214194	\$ 1.244200
Taxes Due on Average Residence	\$ 965.85	\$ 879.74
Increase (Decrease) in Taxes		\$ (86.12)

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 \$1.244200. This election will be automatically held if the district adopts a rate in excess of the rollback rate of 1.244200.

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:

Maintenance and Operations Fund Balance(s)	\$ 2,113,341
Interest & Sinking Fund Balance(s)	\$ 39,439

Veterans Post By Freddy Groves

Cemetery thief gets slap on the wrist

When you look up “lowlife scum” in the dictionary, the corresponding picture you see next to the definition might well be one Kevin Maynard of Rhode Island.

Maynard worked at the Rhode Island Veteran's Memorial Cemetery in Exeter where, over the course of many years, he stole veterans' grave markers, which he took home for backyard projects.

Projects such as the floor under his makeshift garages (think: tarps on poles) and a shed. When finally caught, investigators found over 200 grave markers. Most were inscription-side down in the mud, some under Maynard's vehicle. (He stole full boxes of flags, too, also dumped in the mud.)

Granted, the grave markers were slated to be replaced because they were worn. Markers such as these are ground into dust – an honorable ending – before they are replaced. The National Cemetery Administration

website says, “Marble and granite headstones or markers that are permanently removed from a grave must be destroyed, ensuring that the inscription is no longer legible.” Destined for dust or not, Maynard had no right to take them. It was theft, among other things.

On learning that he could get 10 years in the prison and be fined \$250,000, Maynard agreed to a plea deal in exchange for a more cushy sentence: a year of probation and 500 hours of community service.

Whathappened, one wonders, to the Let Our Veterans Rest in Peace Act of 2008? It provides sentencing guidelines for any offense involving theft (as well as other desecrations) of any object that marks a veteran's grave. Sentencing is supposed to be “appropriately severe... so that potential thieves will be deterred.”

Where's the deterrent in a slap on the wrist?

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† AMERICAN LUNG ASSOCIATION
of Texas

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Find out how you can help ...

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When you lose someone dear to you — or when a special person has a birthday, quits smoking, or has some other occasion to celebrate — memorial gifts or tribute gifts made for them to your local American Lung Association help prevent lung disease and improve the care of those who suffer from it.

1-800-LUNG-USA



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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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Monday 4 p.m. for Thursday publication.

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\$10 for 25 words, \$15 for 40 words. Ad must be in writing and pre-paid. The Courier reserves the right not to print classified advertising it considers inappropriate.

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Open rate — \$25 per column inch. Call for more information or to set an appointment. The Courier reserves the right not to print advertising it considers inappropriate.

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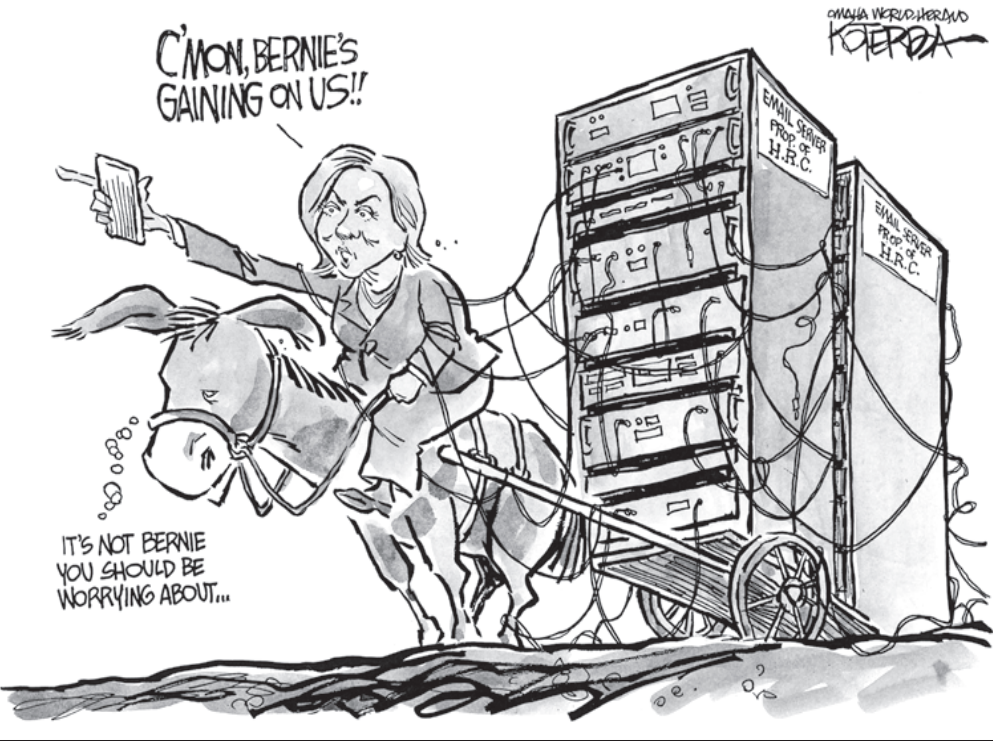
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Finances

By Nathaniel Sillin

Over 50?: Supersize your retirement savings

If you're over age 50 and not sure whether you're going to be able to retire, it's time to focus, get advice and build a realistic plan.

You're not alone. The U.S. Government Accountability Office recently reported that most households approaching retirement have low savings, adding that nearly half of households led by individuals or couples aged 55 and older having no retirement savings accounts at all.

The first step is to define where you really stand financially. Consider speaking with a qualified financial and tax advisor to define your present financial circumstances. Such a conversation should take into account your household income, tax situation, debt and retirement assets in any form. Reviewing these factors can help shape your decisions about supersizing your retirement plan

for maximum safe returns. While a customized plan is generally the best way to approach shortfalls, here are some general approaches.

Take time to reevaluate your budget (<http://www.practicalmoneyskills.com/budgeting>). To accelerate retirement saving and investing, you need to find the money first. Non-mortgage debt is a major retirement savings obstacle. Better budgeting can help you find the money to pay off debt quicker. Adjust your spending across the board so you can accomplish this while adding more money to savings over time.

Know that you're going to need to accelerate your savings. Estimates vary, but generally, after age 50, it's best to direct at least 10 percent of your gross income in savings and investments to

See FINANCES, Page 5

2015 Property Tax Rates in El Paso County Emergency Services District #1

This notice concerns 2015 property tax rates for the El Paso County Emergency Services District #1. 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	\$ 1,188,247
Last year's debt taxes	\$ 514,966
Last year's total taxes	\$ 1,703,213
Last year's tax base	\$ 1,703,213,000
Last year's total tax rate	\$ 0.100000 /\$100

This year's effective tax rate:	
Last year's adjusted taxes (after subtracting taxes on lost property)	\$ 1,699,955
÷ This year's adjusted tax base (after subtracting value of new property)	\$ 1,700,641,889
= This year's effective tax rate	\$ 0.099959 /\$100

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

This year's rollback tax rate:	
Last year's adjusted operating taxes (after subtracting taxes on lost property and adjusting for any transferred function, tax increment financing, state criminal justice mandate, and/or enhanced indigent health care expenditures)	\$ 1,186,568
÷ This year's adjusted tax base	\$ 1,700,641,889
= This year's effective operating rate	\$ 0.069772 /\$100
x 1.08 = this year's maximum operating rate	\$ 0.075353 /\$100
+ This year's debt rate	\$ 0.027114 /\$100
= This year's total rollback rate	\$ 0.102467 /\$100

Statement of Increase/Decrease	
If the El Paso County Emergency Services District #1 adopts a 2015 tax rate equal to the effective tax rate of \$0.099959 per \$100 of value, taxes would increase compared to 2014 taxes by \$176,893.	

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.	
Type of Property Tax Funds	Balance
Maintenance & Operation (M&O)	\$ 1,249,592
Debt Service (I&S)	\$ -0-

SCHEDULE B – 2015 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).				
Description of Debt	Principal or Contract Payment to be Paid from Property Taxes	Interest to be Paid from Property Taxes	Other Amounts to be Paid	Total Payment
2008 Pierce Ladder	\$ 38,930	\$ 17,219	\$ 0	\$ 56,149
2013 Pierce Pumper	\$ 34,000	\$ 5,692	\$ 0	\$ 39,692
Fire Station	\$ 230,000	\$ 126,880	\$ 0	\$ 356,880
2015 Pierce Heavy Rescue	\$ 46,277	\$ 10,989	\$ 0	\$ 57,266
Total required for 2015 Debt Service				\$ 509,987
- Amount (if any) paid from funds listed in Schedule A				\$ -0-
- Amount (if any) paid from other resources				\$ -0-
- Excess collections last year				\$ -0-
= Total to be paid from taxes in 2015				\$ 509,987
+ Amount added in anticipation that the unit will collect only 100% of its taxes in 2015				\$ -0-
= Total Debt Levy				\$ 509,987

This notice contains a summary of actual effective and rollback tax rates' calculations. You can inspect a copy of the full calculations at www.epcounty.com.

Name of person preparing this notice: Ruben P. Gonzalez
Title: El Paso County Tax Assessor-Collector Date prepared: July 29, 2015
500 E. Overland Ave., Suite 101, El Paso, Texas 79901 • (915) 546-2097

IF YOU THINK PICKING UP DOG POOP IS UNPLEASANT, TRY DRINKING IT.



Pet waste washes into storm drains, polluting our rivers, lakes and drinking water sources. Get the scoop.

The Town of Horizon City Storm Water Management Team would like to remind our residents how very important it is to keep our storm drains and ponding areas trash free.

Town of Horizon City Storm Water Management Program
14999 Darrington Road • Horizon City, Texas 79928
(915) 852-1046 • Fax (915) 852-1005 • www.horizoncity.org

SanElizarioIndependentSchoolDistrict

PublicNoticeofNon-Discrimination

It is the policy of the San Elizario Independent School District to prohibit discrimination on the basis of race, color, national origin, gender or disability in the admission or access to programs, delivery of services or employment.

The San Elizario Independent School District is fully committed to meeting its responsibilities as specified by Title VII of the Civil Rights Act of 1964, as amended; Title IX of the Education Amendments of 1972; prohibiting sex discrimination, the Age Discrimination Act of 1975, Section 504 of the Rehabilitation Act of 1973, as amended; and the Americans with Disabilities Act (ADA).

Inquiries concerning your rights may be referred to Title IX Coordinator: Superintendent Sylvia Hopp, 1050 Chicken Ranch Rd., Administration Building, San Elizario, Texas 79849, (915) 872-3900; or Section 504 Coordinator, 1050 Chicken Ranch Rd., Special Education Office, San Elizario TX 79849, (915) 872-3960. Mail: PO Box 920, San Elizario, TX 79849.

Notificación Publica

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El distrito escolar de San Elizario esta comprometido a cumplir con las responsabilidades especificadas por el Título VII del Acta de Derechos Civiles de 1964, como enmendado, el Título IX de la Enmienda de Educación de 1972, como enmendado, que prohíbe la discriminación sexual, del Acta de la Discriminación por Edad de 1975, la Sección 504 del Acta de Rehabilitación de 1973, como enmendado, y el Acta de Americanos con Deshabilidades.

Para información tocanta a sus derechos comuniquese con la Coordinadora de Título IX: Superintendente Sylvia Hopp, 1050 Chicken Ranch Rd., Administration Building, San Elizario, Texas 79849, (915) 872-3900; o Coordinadora de Sección 504, 1050 Chicken Ranch Rd., Special Education Office, San Elizario TX 79849, (915) 872-3960. Mail: PO Box 920, San Elizario, TX 79849.

WTCC: 08-06-15

View from here

By Kelly Conklin

Offshore tax havens hurt small businesses

Recent revelations that Walmart, the world’s biggest corporation, is maintaining secret subsidiaries in well-known offshore tax havens are outrageous but far from surprising to small business owners. That’s because we’re used to seeing large corporations abuse the tax system in ways that hurt our businesses, communities and families. Walmart’s hidden web of 78 subsidiaries in 15 tax havens, unveiled in a report by Americans for Tax Fairness (ATF), is just the latest example. Let’s hope it spurs reform.

ATF says Walmart may have skirted U.S. securities law by not properly reporting its tax-haven subsidiaries. But even if hiding them runs afoul of the law, using tax havens to avoid U.S. taxes is perfectly legal. Yet, every time a big corporation uses accounting schemes to avoid paying its full measure of taxes – the typical use of tax havens – small businesses and working families pay the price, either in higher taxes or deteriorating public services.

A good example lies, ironically, right next to my local Walmart: a traffic-choked, 90-year-old highway desperately needing repair. My cabinet-making company recently had to pay \$2,300 to install a new suspension system in a delivery van ravaged by potholes. Now there’s talk in Washington of taxing the offshore profits of companies like Walmart to help fix highways. It may be a worthwhile solution – if it isn’t hijacked by those in Congress who want to give corporations even more tax cuts.

Walmart is not alone among big, profitable American corporations using well-known tax-avoidance strategies. In one recent five-year period, famous corporate names like General Electric, Verizon, Boeing and PriceLine.com paid zero federal income taxes, according to Citizens for Tax Justice. It’s outrageous that my small business paid more federal income taxes in one year than all of these huge companies combined paid in five years!

Small businesses can’t afford an army of accountants and tax lawyers like Walmart can to create offshore tax-avoidance strategies. None of us have shell corporations in Luxembourg (a country smaller than Rhode Island and with just half the population). Walmart has 22 paper subsidiaries there, holding \$64 billion in assets. And none of us would get away with paying just 1 percent in taxes – but that’s what Walmart paid Luxembourg between 2010 and 2013, on over a billion dollars in profits.

Even if we could pull off such financial shenanigans, I honestly believe most of us wouldn’t want to. We’d rather contribute what we should to the public good and see our communities thrive right alongside our businesses.

Meanwhile, corporate tax dodging flourishes. For instance, American corporations owe U.S. tax on all their profits earned overseas (less any foreign taxes paid). But a loophole called “deferral” lets them delay paying their U.S. bill until the company brings those profits home. That’s why American corporations have \$2 trillion in profits stashed offshore.

It makes sense that federal officials are looking to that big cash hoard as a source of highway funding: the federal highway trust fund is going broke and Congress refuses to raise the gas tax to replenish it. But don’t be fooled by two similar sounding proposals for tapping that offshore money that are actually very different – and keep in mind a third option that makes the most sense of all.

The worst idea – a repatriation tax holiday – would let companies voluntarily bring their profits home at a tax rate of about 6 percent – way below the normal 35 percent corporate rate. A similar holiday was tried in 2004, and all it did was enrich shareholders and executives, creating few if any jobs, according to a Congressional report.

President Obama would require corporations to pay tax on their offshore profits whether they brought them home or not. But the proposed rate of 14 percent is so low that ten companies alone would enjoy an \$82-billion tax-cut bonanza over the next decade, according to Citizens for Tax Justice.

The simplest and fairest solution would be to end the deferral loophole and tax corporations at the 35 percent rate on all their income wherever it is earned. This will eliminate corporations’ incentives to hide profits in tax havens and ship jobs offshore.

Like a lot of other corporations, Walmart is apparently banking on some form of tax holiday winning out. That’s why it’s shifting more and more of its profits into tax havens. But it’s small businesses that need the holiday: a permanent holiday from big corporations damaging our businesses and communities by gaming the tax system.

Kelly Conklin is co-owner of Foley-Waite, LLC, of Kenilworth, NJ, and serves on the executive committee of the Main Street Alliance.

STRANGE BUT TRUE

By Samantha Weaver

• It was noted 20th-century British dystopian author George Orwell who made the following sage observation: “The nationalist not only does not disapprove of atrocities committed by his own side, he has a remarkable capacity for not even hearing about them.”

• If you’re like the average 75-year-old American man, you’ve spent a total of 37.5 days in the act of shaving.

• According to the World Health Organization, the United States ranks 48th in the world in alcohol consumption per capita, with the average adult drinking the equivalent nearly 2.5 gallons of pure, undiluted alcohol per year. You might be surprised to learn that Russia didn’t top the list; Moldova and Lithuania beat out the Russians, and Belarus scored the world’s biggest drinkers, with the average adult consuming a whopping 4.6 gallons annually.

• Actors Kevin Spacey and Val Kilmer were classmates in high school.

• In a 2014 survey conducted by Nutrisystem, 32 percent of respondents said that they hadn’t worn a bathing suit in public in the past five years, 20 percent said it had been 10 or more years, and 5 percent said they had never worn a swimsuit in public.

• In ancient Egypt, there was a ban on the export of cats, which, by the law of supply and demand, increased the value of the pets in the rest of the known world. This situation was an irresistible invitation to smugglers, of course; once Phoenician sailors managed to surreptitiously bring some felines to buyers around the Mediterranean, breeders took over and ruined the business.

• The vast nation of Canada got its name from the Iroquois word “Kanata,” which means “village.”

Thought for the Day: “A book must be an axe for the frozen sea inside of us.”
– Franz Kafka

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AISD

From Page 1

that we were selected as a grant award recipient from TASB. We plan to use these funds to increase our lighting, which will in turn, leave us less vulnerable to property loss. At the same time, it will help to promote a safer environment on district grounds when we have events in the evening. We are fortunate to be able to accomplish this while saving the district a considerable amount of money,” Troncoso stated.

The 2015 grants were awarded to 170 schooldistricts,sevencommunitycolleges, and three regional education service centers. Facilities security initiatives, driver improvement, and vehicle safety were the primary areas receiving grants under the property and auto programs. Workers compensation grants focused on fall prevention, personal lifting devices, and personal protective equipment.

Also this year, for the first time, the grant program was open to applications addressing unemployment and liability loss prevention concerns. The new unemployment and liability grants dealt with human resources training and emergency management.

The TASB Risk Management Fund is the oldest and largest risk sharing pool serving

Texas school districts and other members of TASB. The management fund provides workers’ compensation, property, liability, auto, and unemployment compensation coverage to more than 1,000 members. Since 1998, the fund’s loss prevention grant program has distributed 2,823 total grants of more than \$7.41 million to fund members in workers’ compensation and property and auto programs.

“For over forty years, the TASB Risk Management Fund has been committed to meeting the needs of our members. With a focus on the future, the Fund recognizes that as members’ needs change, it must find new and better ways to continue this commitment,” said Clem Zabalza, division director of TASB Loss Prevention and Training Services. “So while our traditional safety concerns are still at the core of the loss prevent grant, members enrolled in unemployment and liability programs are also facing challenges. These challenges prompted the Fund to provide resources so members can implement creative solutions to tackle these exposures. The grant program is now positioned to help even more members become better prepared to meet future risk management challenges. The new Data Breach/Privacy coverage for Property and Liability members is another example of the Fund’s responsiveness to a challenging world.”

Finances

From Page 3

cover living expenses when you stop working. If you are employed, review your contribution and income limits for the most popular self-directed and tax-advantaged retirement savings vehicles. Those include:

- 401(k), 403(b) and most 457 plans, which will have a maximum annual contribution limit of \$18,000 in 2015; and
- Individual Retirement Accounts (IRAs) – both Traditional and Roth – which will have maximum “catch-up” contribution limits of \$6,500 (the regular \$5,500 limit plus \$1,000 for taxpayers aged 50 or over by yearend 2015).

If after all this effort you’re still not able to find enough money to put away, consider making a greater effort on the income side. Many individuals boost their savings through a second job or freelancing from home. Consult qualified financial and tax professionals to make sure you’re handling this extra income correctly from a tax perspective and putting it in investments that make sense for you.

Downsizing to a smaller home or an apartment in a lower cost-of-living destination or deciding to move in with friends or family at minimal costs may also provide additional savings for retirement. But first, consider what you might get for your home. If you are able to sell a primary residence at a significant profit over your purchase price – above \$250,000 for a single taxpayer and above \$500,000 for married taxpayers filing jointly – speak to a tax professional about ways to avert a significant tax liability.

Finally, put proper financial safety nets in place. Make sure you have an emergency fund (<http://www.practicalmoneyskills.com/emergencycalc>) set up so you won’t be forced to dip into savings to cover unexpected expenses. And don’t forget insurance – having the right amount of property and casualty, health and disability insurance can protect your retirement nest egg from significant risk.

Bottom line: Building a retirement fund after age 50 is challenging, but not impossible. Get solid tax and financial advice, start downsizing immediately and don’t forget critical financial safety nets.

Nathaniel Sillin directs Visa’s financial education programs.

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		Y				T
		E		B	L	E
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CryptoQuip
Answer

Because the mathematician needed to use a gripping tool, he grabbed his multi-pliers.

4	÷	2	+	9	11
–		×		÷	
1	+	9	+	3	13
×		–		+	
5	+	8	–	7	6
15		10		10	

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Paseo del Este Municipal Utility District No. 1

Notice of Public Hearing on Tax Rate

The Paseo del Este Municipal Utility District No. 1 will hold a public hearing on a proposed tax rate for the tax year 2015 on Wednesday, August 26, 2015 at 11:30 a.m. (CDST), at the offices of TRE & Associates, Inc., located at 6101 West Courtyard, Building One, Ste. 100, Austin, TX 78730. Your individual taxes may increase or decrease, depending on the change in taxable value of your property in relation to the change in the taxable value of all other property and the tax rate that is adopted.

FOR the proposal: **Jack Holford, Dan Roark, Larry Mellenbruch and Ken Mills**

AGAINST the proposal: **NONE**

PRESENT and not voting: **NONE**

ABSENT: **Sid Covington**

The following table compares taxes on an average residence homestead in this taxing unit last year to taxes proposed on the average residence homestead this year.

	Last Year	This Year
	Adopted	Proposed
Total tax rate (per \$100 value)	0.750000/\$100	0.750000/\$100
Difference in rates per \$100 of value	\$ 0/\$100	
Percentage increase / decrease in rates (+/–)	0%	
Average appraised value	NA	NA
General exemptions available (excluding senior citizen’s or disabled person’s exemptions)	NA	NA
Average taxable value*	NA	NA
Tax on average residence homestead	NA	NA
Annual increase / decrease in taxes if proposed tax rate is adopted (+/–)	NA	
and percentage of increase (+/–)	NA	

NOTICE OF TAXPAYERS’ RIGHT TO ROLLBACK ELECTION

If taxes on the average residence homestead increase by more than eight percent, the qualified voters of the district by petition may require that an election be held to determine whether to reduce the operation and maintenance tax rate to the rollback tax rate under Section 49.236(d), Water Code*.

**This District has no residence homesteads.*

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‘Deflategate’ still has a lot of hot air to spare

By Steve Escajeda
Special to the Courier

I’m very proud to report that our long national nightmare is over.

Well, it might be over. Well, it actually might be weeks away from being over. Well, it could drag on well into the coming season.

You know what? Forget what I said earlier. We are still trapped in the middle of our long national nightmare.

When it was reported that Roger Goodell was sticking to his guns and keeping the four-game suspension of Tom Brady, sports fans all over country breathed a sigh of relief.

Everyone thought it was finally over. It was determined that Brady had destroyed all the evidence contained in his cell phone that would have proved his guilt and everything was pretty much open-and-shut at that point.

His four-game suspension was now justified to many who were still on the fence.

But as always – the lawyers got involved.

The first thing Brady’s attorney did was shift all the blame to Goodell and the NFL by calling this a which hunt and stating that the league had absolutely no evidence that Brady had done anythiang wrong.

Brady fired back by announcing that he was going to sue the NFL because he was totally innocent.

The most puzzling defense of Brady came at a news conference by Patriots owner Robert Craft, who sounded more like a spurned dad than the owner of many businesses and a professional football franchise.

He said he was wrong for accepting the harsh “deflate gate” penalties levied on his team earlier by the league.

In other words, he expected a “wink-wink” deal from the NFL that if he accepted the punishment, they would look the other way concerning Brady.

Correctly, they did not, and now Craft has basically declared war on his own league.

The funniest part of his speech was when he said he couldn’t comprehend how the mean old NFL had gone as far as going to court in this matter.

Mr. Craft, how stupid do you believe everyone else is? We all knew that Brady was going to fight this in court as soon as he learned he had lost his appeal.

So the NFL was forced to beat him to the punch and keep the trial from going to Minnesota, which has been so favorable to NFL players in the past.

And it worked. Brady, through the NFL Player’s Association, filed in Minnesota but it was rerouted to the New York courts.

There’s no doubt that more and more football enthusiasts out there believe that Brady would be better served by just taking his four games and be done with it.

Let’s be honest, all the evidence, all his actions, all the actions of his locker room staff and the actions of his owner who didn’t fight the NFL’s penalties, point to Brady having his guys take some air out of the footballs so that he could grip it better.

Is this the crime of the century? No!

But as always, the cover-up eventually becomes bigger than the crime.

Even Watergate was just a case of

some guys breaking into a political party headquarters to gain some dirt on their opponents.

That kind of stuff is done all the time – by both parties.

But what brought Nixon and his Nixonites down was the cover-up.

Is there film or audio of Brady ordering his guys to take air out of the ball? No.

Of course there could have been some damaging evidence on his cell phone but conveniently, we’ll never know.

But when you see emails referring to one of the locker room guys in question as “the deflator,” and then the Patriots claim they refer to him as the deflator because he’d lost a lot of weight – I want to say the same thing I would tell my little kids when I would catch them in a lie – “please just stop talking, you’re making it worse.”

Now I know what Al Pacino meant when he said that just when he thought he was out, they pull him back in.

I thought this NFL moment in history was finally resolved.

It’s not.

And thanks to guys who make millions and billions – it’s not by a long shot.

A sporting view By Mark Vasto

Martinez makes his point

There was an old journalist I used to run into at the Greenwich Village Bistro who looked every bit like an old journalist hanging around a Greenwich Village restaurant sounds like he would look, complete with crumpled

felt fedora and wide tie.

One day, I was reading one of the tabloids, and I threw it aside with disgust. There was no real news on page one, and it had a bunch of hypothetical trades on the back. It was more about what

somebody said he would do and a bunch of people reacting with disdain for the thing that hadn’t happened.

“Hey,” I said, pointing to the newspaper, “This is a very bad newspaper.”

“No, it’s not,” he replied. “That newspaper is great. You’re missing the point.”

I realized that he had just performed some sort of low-

level Jedi mind trick on me, but I didn’t care. Now I was free to like that newspaper again.

Toward the end of July, with the trade deadline approaching, of course you’re going to hear about potential trades. This is one of the few times where hypothetical trades are welcome fodder for call-in radio shows, but if there’s ever a waste of airwaves, it’s those pre-season callers who offer Didi Gregorius for Mike Trout in a straight-up deal, and anytime somebody uses them to disparage another person for the crime of being from someplace else they know

little or nothing about.

By now, most sports fans are aware that Colin Cowherd was fired by ESPN after making disparaging remarks about Dominicans, not one day, but two days in a row. This wasn’t a situation where “political correctness” claimed another victim. This was ignorance on full display.

The baseball gods conspired to induct Pedro Martinez into the Hall of Fame the same week that Cowherd was fired. In a world where “public speaking”

See SPORTS, Page 8

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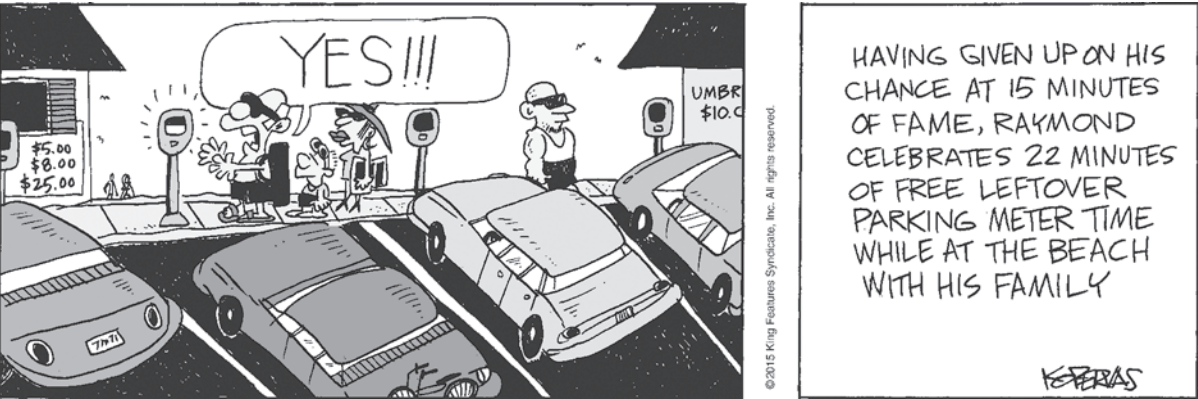
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OUT ON A LIMBBy Gary Kopervas



AMBER WAVESBy Dave T. Phipps



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R.F.D. By Mike Marland



Your good healthBy Keith Roach, M.D.

DEAR DR. ROACH: I am a 56-year-old female. I recently have been having terrible pain in my joints. It is so bad at night that I can't sleep. I recently went to a rheumatologist because I had an elevated rheumatoid factor (it wasn't extremely high). I was told I have arthritis and a high risk for rheumatoid arthritis. I was then diagnosed with fibromyalgia. I was shocked and embarrassed! I had always thought that fibro was not a real disease. I feel bad and tired almost every day, and I am so sick of it! – S.S.

for understanding and treating chronic pain.

Tricyclic antidepressants are the most common initial treatment of fibromyalgia, because they affect the way pain is processed. They are usually started at far, far below the effective dose for depression.

Feeling a sense of control over the pain, continuing to work and exercising more are all associated with a better outcome in fibromyalgia.

DEAR DR. ROACH: This question is just too embarrassing for me to even sign my name. I get many infected pubic hairs that are painful. Is this normal? Do other people get them? I have had them off and on my whole life, but the past two years have been just awful. Some are like boils, and it takes them many weeks to go away. What can I do? I have never mentioned this to my doctor. I won't even go for my Pap test if I have one, because I don't want the doctor to see it. – Anon.

Some of my colleagues still doubt it, but I think that fibromyalgia certainly is a real disease. There is no doubt that there are a large number of people with chronic pain in the muscles and soft tissues who meet the diagnostic tests for fibromyalgia, which are all based on history and exam – there's no blood test or X-ray for fibromyalgia, but that doesn't mean it isn't real. The current thinking is that fibromyalgia is due to alterations in the perception of pain by the central nervous system.

The most common symptom is aching in the body, usually in the muscles and joints. Fatigue and poor-quality sleep also are nearly universal in fibromyalgia.

Depression is highly prevalent in people with fibromyalgia, and in my opinion, the depression is more likely caused by the chronic pain and fatigue than the other way around.

My opinion is that it is better to have a diagnosis of fibromyalgia because, even though fibromyalgia isn't completely understood, it is a starting point

Infected hair follicles are common, and when they are in the pubic area or in the armpits, they can be quite painful and last a long time. They often are caused by Staphylococcus, which nowadays can be resistant to multiple antibiotics (MRSA).

Please don't be embarrassed by these. I guarantee you that your doctor has seen them many times before. The sooner you are seen, the faster you can get relief. And you certainly don't want to delay important tests

See HEALTH, Page 8

Super Crossword

- OPENING NOTES

ACROSS

1 Person bearing witness

9 Hip-hop buddies

14 De-chalk

19 Basic notion

21 Arctic, e.g.

22 Attach, as a corsage

23 King's goal for his realm?

25 "That's impossible for me"

26 Piano technique improver

27 Dodge truck

28 Smells awful

30 Ontario's capital, on sports tickers

31 Not a thing

32 Recall the contents of an address book?

38 Head, in Caen

40 Upper limit

41 _ Tunes (old cartoon series)

42 Kingly Norse name

43 Butcher's cut

45 Make _ stop

47 High-speed Net provider

49 Competitive greyhound trainer who's been duped?

55 " _ which will live in infamy"

56 Garments

57 Prefix with

colonialism

58 Major crime

61 God of war

62 Going without food as drones do?

68 Cooked in the style of

69 Pal of René

71 Pericles' "H"

72 Cousin of -ette

73 X- _

74 Pattern in which seeds are planted?

80 Pen at a zoo

81 Sea nymph

82 Hyperlinked address

83 Supermarket chain

85 Make dim, as overstrained eyes

88 Toiled so much that you cried?

92 Go back to square one

95 Past spouses

96 Took way too many meds

97 Opposing

98 Delphic diviner

101 Student-focused gp.

102 Some jazz improv

106 Two things seen in the toros' tavern after a grueling corrida?

111 Sign of a fire

112 Orange pekoe, e.g.

113 Part of many a

concerto

114 Clever sort

115 Actress Gibbs

117 " _ We Trust"

119 Gift from mosque clerics?

124 Rub to clean

125 "Hasta _!"

126 Plece of magnetite

127 Skating great

Sonja

128 Attempt

129 Go Daddy and Network Solutions, e.g.

DOWN

1 Impassioned

2 One of the girls on "The Facts of Life"

3 Uproar

4 "Dear me!"

5 More coy

6 Element #50

7 Old name for Tokyo

8 Made to produce more offspring

9 Bashful's pal

10 Not stay idle

11 Odd duck

12 Relented

13 Smiled devilishly

14 Christian denom.

15 Ocasek of the Cars

16 Asian part of Turkey

17 Like L or R, in phonetics

18 Charge for

admission

20 In _ (stuck)

24 Diplomats' hdqrs.

29 Piano's 88

33 Skip over, as a vowel

34 Look after

35 Filmmaker Kazan

36 Campus military gp.

37 "Shoulda listened to me!"

39 Novelist Bret Easton _

44 Not 'neath

45 A long time

46 President _ (acting head)

48 Highway divisions

49 Papas' partners

50 Fascist aviator

Balbo

51 Soda insert

52 Put _ show

53 D-H link

54 Family fig.

59 Legal claim

60 Says yes to

62 Little flute

63 "Give _ try"

64 Essence

65 "Elysium" actress

Alice

66 Like beavers

67 Ogling ones

69 The end of _

70 Co. VIP

75 How some games end

76 OPEC stuff

77 Nutrition fig.

78 Angers

79 Obsolete

80 College girls, quaintly

83 Film maker

84 Bus driver's path: Abbr.

85 Like badly behaved kids

86 Clemency

87 He waited for Godot

89 Lugosi of "Dracula"

90 Yak pack

91 Two- _ sloth

93 Cop or call preceder

94 Roll allong on wheels

99 Novelist Huxley

100 Lookalikes

101 "Maybe later"

103 Musician Santana

104 Tilting

105 British river

107 Discoverer of Eminem

108 Hwy. offense

109 Cello's kin

110 Some of the Plain People

116 In re

118 Yes, to Gigi

120 _ Khan

121 Tot's diverter

122 Lyric poem

123 Jan.-Mar. link

1	2	3	4	5	6	7	8		9	10	11	12	13		14	15	16	17	18
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MOORE TEXAS

by Roger Todd Moore

Franklin Roosevelt is the only President to ever be made honorary Chief by Texas’ Tigua Indians.



GO FIGURE! by Linda Thistle

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

DIFFICULTY: ★★ ★

★ Moderate ★★ Difficult
★★★ GO FIGURE!

	÷		+		11
—		×		÷	
	+		+		13
×		—		+	
	+		—		6
15		10		10	

1 2 3 4 5 7 8 9 9

Answer Page 4 © 2015 King Features Syndicate, Inc.

Weekly SUDOKU

by Linda Thistle

		7	1			6		
9				5				4
	6				3		9	
		5			8		2	
6			3					7
	8			2		5		
		2			1		7	
8				9			5	3
	7		4			9		

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 one to nine.

DIFFICULTY THIS WEEK: ★★ ★

★ Moderate ★★ Challenging

Answer Page 4

★★★ HOO BOY!

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Social Security Q&A By Ray Vigil

Q: I am receiving Social Security and Supplemental Security Income (SSI) benefits. I just got married, and I am wondering if my benefits, and my new spouse’s benefits, will stay the same.

A: If you marry, your spouse’s income and resources may change your SSI benefit. It is your responsibility to report your status change to Social Security as soon as possible. If you and your spouse both get SSI, your benefit amount will change from an individual rate to a couple’s rate. If you are receiving Social Security benefits as a widow, divorced widow, widower, or divorced widower, other factors to keep in mind are:

- You cannot get benefits if you remarry before age 60; and
- You cannot get benefits if you’re disabled and remarry before age 50.

Generally, your benefits end if you were receiving divorced spouse’s benefits and you remarry. You can read more about SSI and Social Security benefits at our publications library, available at www.socialsecurity.gov/pubs.

Q: I’m planning my retirement. What is the maximum Social Security benefit I might receive?

A: The maximum benefit depends on the age you retire and how much you earned in your lifetime. For example, if you retire at age 62 in 2015, your maximum benefit will be \$2,025. If you retire at full retirement age in 2015, your maximum benefit will be \$2,663. If you retire at age 70 in 2015, your maximum benefit will be \$3,501. You can estimate your benefits by using our Retirement Estimator at www.socialsecurity.gov/estimator.

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

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: J equals T

GKDQTYK JRK AQJRKAQJCDCQE

EKKXXKX JV TYK Q ZPCBBCEZ

JVVN, RK ZPQGGKX RCY

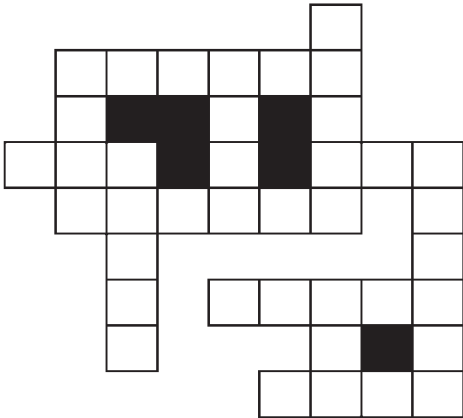
ATNJC-BNCKPY.

Answer Page 4

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- UBC
- HUCTOE
- EYTOD
- ♥ OCTA
- TOLBET
- ♥ ELE
- OBCL
- CLEAP
- ♥ TPA
- BAMCLY
- ♥ LETBA
- ULEC



Answer Page 4

Unscramble 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 (ex. ♥ RATHE becomes HATER or EARTH or HEART). Fit each string’s word either across or down to knot all twelve strings together.

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Briefs

From Page 1

happen to good robots,” according to the folks at Ryerson. “We know that many of hitchBOT’s fans will be disappointed, but we want them to be assured that this great experiment is not over. For now we will focus on the question what can be learned from this and explore future adventures for robots and humans.”

– John Grimaldi

Sports

From Page 6

is considered one of the greatest fears a person can face, Pedro Martinez manages to speak about baseball in a second language. Can you imagine being on TV, in front of millions, in another nation, using their language to provide in-depth analysis?

Martinez is a guy who grew up in a tin-shack and worked as a mechanic at an age most American kids are in middle school. He couldn’t afford a baseball, so he played with oranges. He grew up to be one of the greatest right-handed pitchers of all-time. Yes, really, all-time. His numbers are incredible to behold. But perhaps the greatest thing he ever did was done off the mound, on the dais at Cooperstown. There, the Dominican with the great pitch, reminded us yet again what great people do: They deliver.

“When you see me, you can see a sign of hope, of faith, of determination, of strength, [and] courage with dignity.”

No matter where you are from, in a world of fallen heroes, being able to point to yourself as a good example is something that is truly great. Some people just miss the point.

Mark Vasto is a veteran sportswriter who lives in New Jersey. (c) 2015 King Features Synd., Inc.

Health

From Page 7

like your Pap for these common infections.

Dr. Roach regrets that he is unable to answer individual letters, but will incorporate them in the column whenever possible. Readers may email questions to ToYourGoodHealth@med.cornell.edu. To view and order health pamphlets, visit www.rbmamall.com, or write to Good Health, 628 Virginia Drive Orlando, FL 32803. (c) 2015 North America Synd., Inc. All Rights Reserved.