

NEWSBRIEFS

Promoting plants

Chihuahuan Desert Education Coalition (CDEC) will sponsor a county-wide meeting to promote native plant landscapes in neighborhoods. The meeting will be held from 6 to 7:30 p.m., at the Garden Center in Memorial Park, 3105 Grant Avenue. Individuals interested in designing landscapes that use water-saving native plants, help lower utility bills, and provide food and shelter for local wildlife, are welcome to attend. For more information see the “Habitat Certification” page on the CDEC website at chihuahuandesert.org or call 845-1476. CDEC chairperson is Dr. Gertrud Konings.

– Alfredo Vasquez

Tax tip

If you’re thinking of hiring a tax preparer to help you file your returns this year, make sure he or she is competent and on the up and up, says the Association of Mature American Citizens. According to the Government Accountability Office preparers without the proper credentials make mistakes and some of them might even be fraudsters who take advantage of unsuspecting clients. In many states, there are no licensing laws for preparers, so check credentials and ask for references before providing all your personal information to a stranger claiming to be a professional.

– John Grimaldi

Tax extension

The IRS has announced that the 2016 Tax Season will begin on January 19 and that the filing deadline will be extended this year by three days, according to the Association of Mature American Citizens. Instead of the traditional April 15 cutoff date for sending in your 2015 returns, the deadline this year will be April 18.

– John Grimaldi

Easy weight loss?

A new study “proving” that a brisk walk is as good as or better than a regimen of structured exercise for losing weight has caused quite a dustup, according to the Association of Mature American Citizens. The London School of Economics reported that a half hour of regular, brisk walking beats the gym if your

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The trouble with marriage is not the institution. It's the personnel.

– Quips & Quotes



– Photo courtesy Jason Abrams

AGREEMENT REMEMBERED – A ceremony was held recently at Chamizal National Memorial in El Paso to commemorate the 80th anniversary of the first signed agreement between the United States and Mexico allowing for “the creation and operation of International Parks, Forests, and Wild Life Preserves along the United States-Mexican International Boundary.” Among the participants were, from left, Jason Abrams, Forgotten Frontiers co-founder; Rick LoBello, local conservation activist; Gus Sanchez, National Park Service superintendent; and Zach Abrams, Forgotten Frontiers co-founder.

International park resolution resurfaces

By Alfredo Vasquez
Special to the Courier

EL PASO COUNTY – A local Rotary International Club (RIC) member was recognized recently by Forgotten Frontiers and the Greater Big Bend Coalition for her club’s efforts in helping bring to light an almost-forgotten 1935 international parks resolution that was signed in El Paso by United States and Mexican government officials.

Linda Woodward, assistant district

governor of RIC District 5520 in El Paso, accepted the recognition and was among several participants at a ceremony which was held at the Chamizal National Memorial in El Paso recently that commemorated the 80th anniversary of the first signed agreement between the U.S. and Mexico allowing for “the creation and operation of International Parks, Forests, and Wild Life Preserves along the United States-Mexican International Boundary,” according to Jason Abrams, co-founder of Forgotten Frontiers, an independent group of researchers and

media specialists who have been working to uncover the little-known history of Big Bend National Park.

On November 24, 1935 in El Paso, U.S. and Mexican diplomats signed a joint resolution that created an International Parks Commission to study “adjacent areas of outstanding scenic beauty on both sides of the International Boundary,” Abrams related. The largest area under consideration was a project that included the Big Bend of Texas and adjoining lands in the Mexican states of Chihuahua and Coahuila, he stated.

In April 1946, President Harry Truman also called for the creation of the international park on behalf of himself and the late President Franklin Roosevelt. Both Roosevelt and Truman were supporters for the creation of a Big Bend International Park, Abrams explained.

The recent ceremony at the Chamizal marked the first-ever commemoration by the National Park Service (NPS) of that 1935 El Paso conference agreement, and after 80 years the campaign to establish an international park is being revived.

During the recent observance, NPS Superintendent F. Gus Sanchez presented an unpublished correspondence from President Truman to President of Mexico Manuel Avila Camacho that was discovered in the National Archives by the Forgotten Frontiers group.

Abrams stated that the lost history of the U.S.-Mexico International Park in Big Bend, Texas was discovered in a cache of 34 cryptic letters dated 1934 to 1941 and



– Photo courtesy Big Bend National Park

WIDE OPEN SPACES – At 801,163 acres, today’s Big Bend National Park is the 8th largest national park in the lower 48 states, and the 15th largest in the U.S.

See RESOLUTION, Page 4

Finances

By Nathaniel Sillin

Keeping your New Year’s financial resolutions

Whether you’re talking is challenging. A University of Scranton researcher noted that keeping New Year’s resolutions “weight loss” is the current reigning resolution, followed by “improve finances” at No. 2.

Veterans Post

By Freddy Groves

VA paperless claims processing hits snag

An anonymous call to the hotline of the Department of Veterans Affairs Office of Inspector General claimed that mail wasn’t being properly handled by the regional office in St. Petersburg, Florida. Little did they know... .

A photo at the contractor scanner facility taken by the VAOIG shows 1,600 boxes haphazardly stored. It was discovered that veterans’ claims were co-mingled with the contractor’s documentation, as well as office furniture and boxes of trash. Those claims to be scanned had come from five different regional offices.

It turned out that it was taking 30 days to scan materials, even though the contract calls for a five-day turnaround. Part of the problem was the condition of the material within the boxes when they arrived: scattered, jumbled documents, loose and sometimes blank. A report photo shows what might be a box of junk for recycling. Forms with personally identifiable information weren’t secured within the piles of material.

However, scanning-facility management claimed to be unaware of improper storage of the files until OIG inspectors found the storage room. Additionally the OIG “observed malfunctioning video surveillance of the rear storage area, employees freely roaming in this area, and adjacent unlocked and unarmed exit doors.”

In rebuttal, the VA claimed that of the 1,600 boxes, approximately 40 percent had already been scanned and were awaiting shipment. Further, the VA claimed that documents were “date stamped, rubber banded with the original envelope, and carefully placed in boxes for shipment” to the scanning facility.

Welcome to paperless claims processing. From the photos, here’s what it looks like to me: Those opening the mail just threw material in boxes without regard for security or organization of those documents, and those receiving the boxes for scanning just threw them into a storage room with unused office furniture.

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And while the study (<https://www.sharecare.com/health/healthy-new-years-resolutions/article/the-resolution-solution>) showed that roughly 40-46 percent were successful in their specific goal at the six-month mark, more than half gave up.

Your personal finances need more dedication than that.

If you want to add some fairly easy money resolutions that can help your finances overall, consider the following:

Make your first budget or do a better job of reviewing the one you have. A 2013 Gallup survey reported that only one-third of Americans actually prepare a detailed household budget. Make your first resolution to create or review your household budget (<http://www.practicalmoneyskills.com/budgeting>) so you know where your finances stand at all times.

Budgeting involves day-to-day tracking of finances, but having a quick way to determine your net worth (<http://www.practicalmoneyskills.com/worth>) – your assets minus your liabilities – offers the biggest picture of how you’re doing and what next steps you might take to improve your circumstances. Make this calculation an annual kickoff to the New Year.

Having an emergency fund means you’re always ready for the unexpected. The average emergency fund generally covers three-to-six months of daily expenses – yours could be more or less. Keep in mind that the primary purpose of an emergency fund is to keep you away from savings when unexpected expenses happen.

Depending on your comfort level with all things digital, virtually every aspect of your financial life can be managed online or with computer-based software. From setting up a basic paper or online calendar to track pay dates, bill due dates and deposit dates for savings and investments, a daily series of reminders and action items will keep your money issues on time and on track.

Recommit to retirement. If you’re employed or self-employed, here’s how to make a retirement savings resolution stick. First, make sure you’re signed up for a 401(k), 403(b) or 457 plan at work or a corresponding SEP-IRA, self-directed 401(k) or other self-employment retirement plan that fits your tax and financial situation. Then check what your 2016 maximum contribution (www.irs.gov) is for your respective plan. Finally, through budgeting or a plan to bring in more income, determine how you can come as close to your maximum contribution as possible for the coming year. And of course, don’t forget about Traditional or Roth IRAs (<https://www.irs.gov/Retirement-Plans/Traditional-and-Roth-IRAs>) that you can contribute to independently of work-based plans. All of these options can improve your retirement prospects while saving you considerable money on taxes.

Review your non-retirement benefits and insurance. For most employed and self-employed people, open enrollment for health and other company benefits wrapped up before year-end. But that doesn’t mean you can’t make notes at any point in the year for possible changes and improvements to your health insurance and related tax-advantaged accounts. The same goes for reviewing your personal home, auto, life and disability coverage for potential savings and/or better coverage. Qualified advisors can help you review these choices.

Find more money to save. Whether it’s adjusting what you spend, paying off expenses or finding ways to bring in more income, saving more is one of the best financial objectives there

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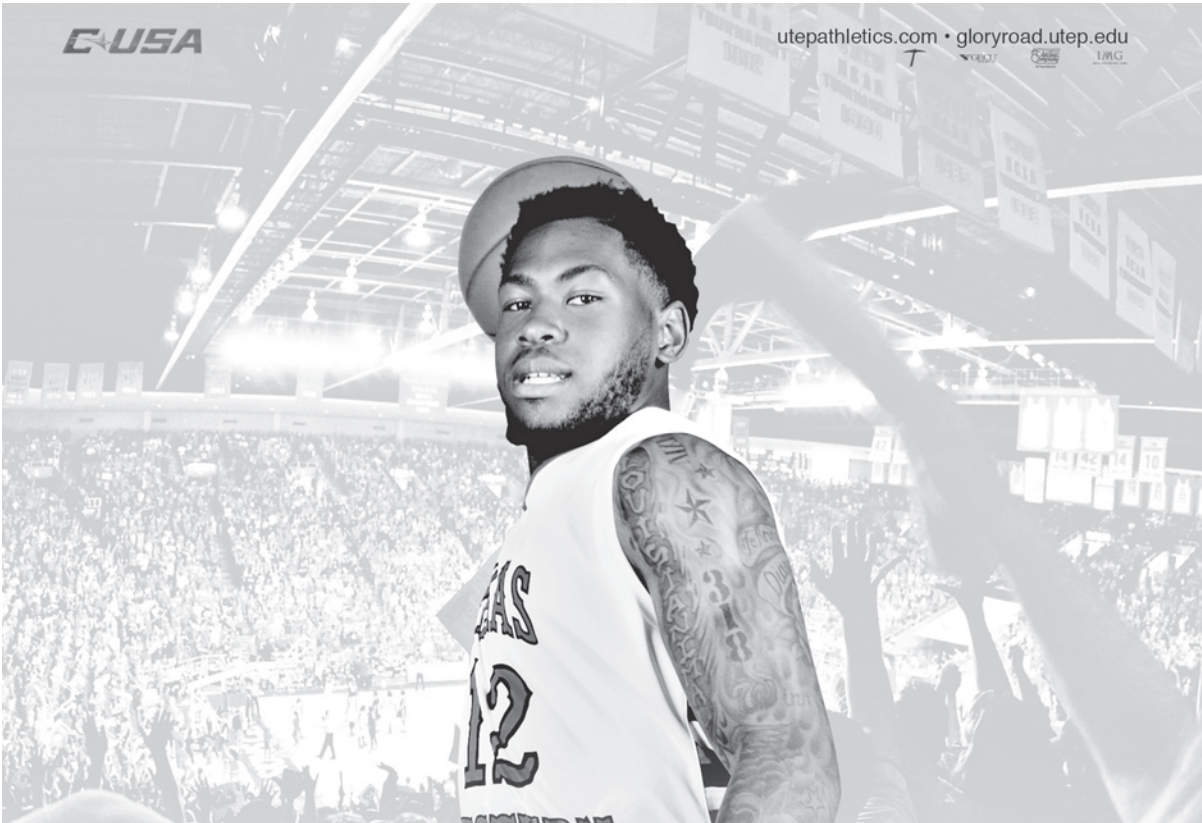


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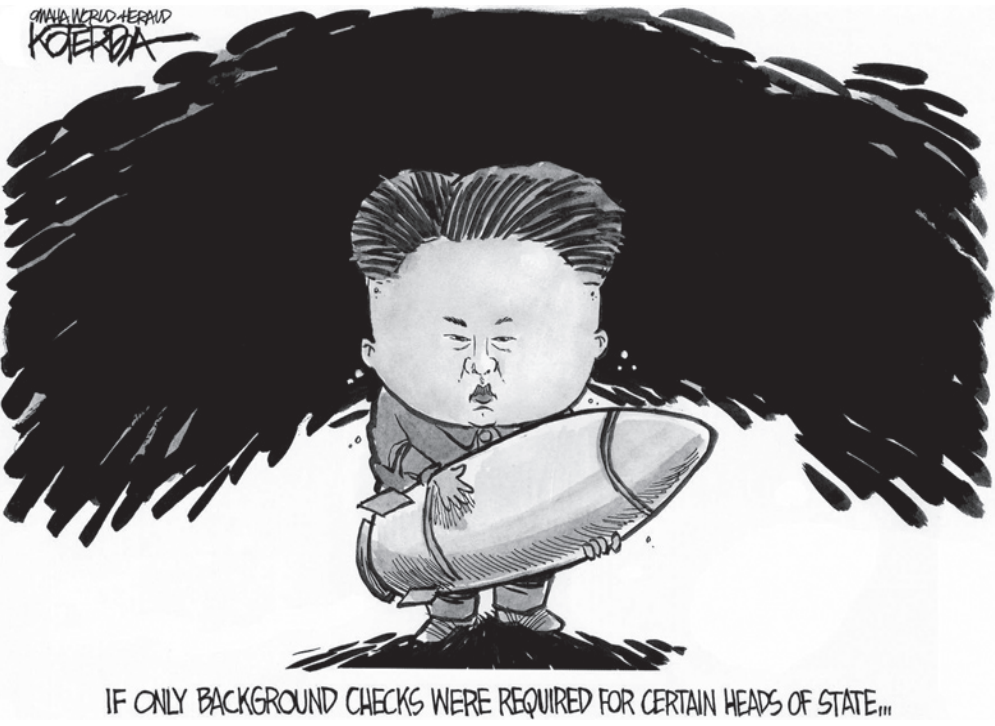
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View from here

By John Grimaldi

Economics should succeed where Congress failed on Obamacare

Three years ago in April we predicted that Obamacare would crumble under its own weight and the events of recent months indicate that it will, unless the next president opts to repeal it, according to Dan Weber, president of the Association of Mature American Citizens (AMAC).

“The big for-profit insurance companies are ready to opt out of the so-called Affordable Care Act (ACA) and if they pull out of the scheme the smaller, remaining insurers might follow suit to avoid the increased risk. In addition, the ACA’s healthcare co-ops, the critical alternative providers of Obamacare coverage, are in trouble with half of them under water, including the biggest of them all, New York State’s Health Republic co-op. It went belly up in the fall at a cost to taxpayers of \$355 million.”

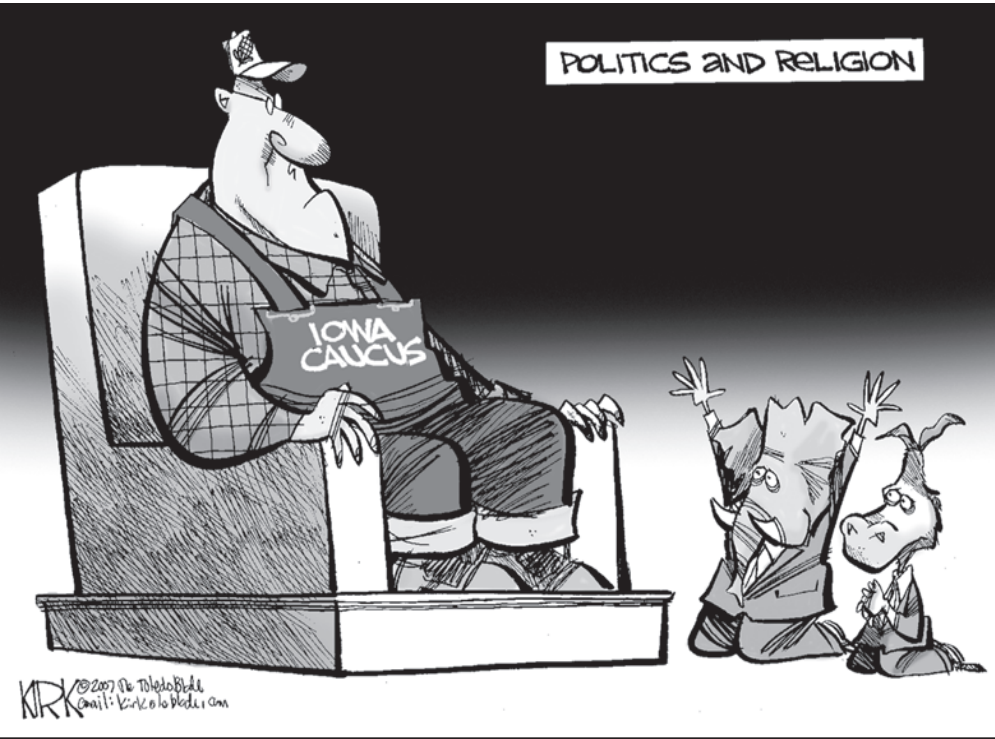
Meanwhile, Weber noted, healthcare premium hikes are sky high and deductibles are way beyond affordable levels, even for households with good earnings. He referenced a recent report by the Robert Wood Johnson Foundation and the Urban Institute that even those with incomes as much as five times the federal poverty level are paying up to 21% of their earnings for Obamacare coverage.

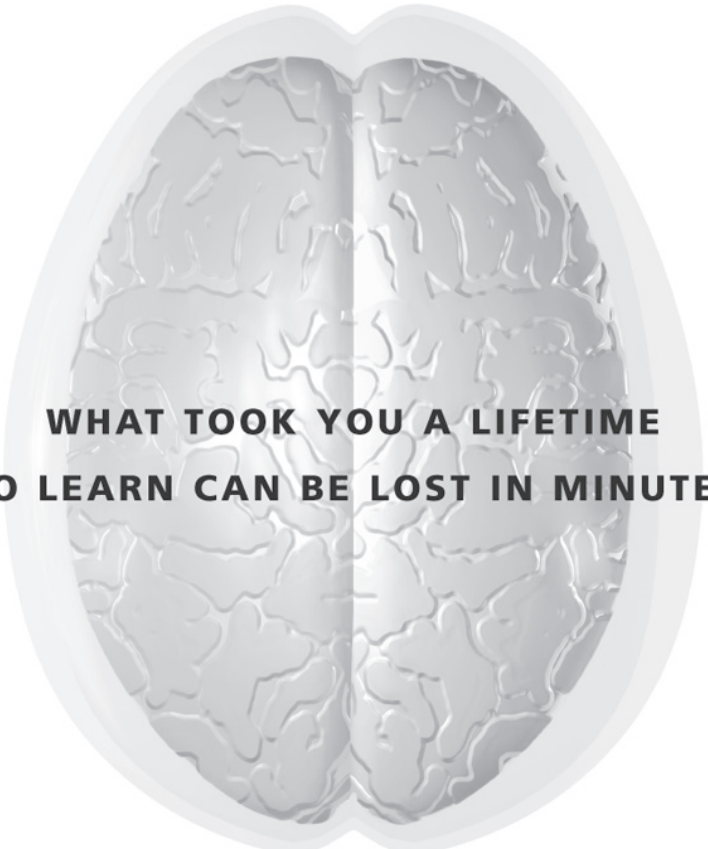
“And then there is the issue of what is described in the ACA as ‘risk corridors.’ It is a provision whereby insurers get bailout money if they incur losses as a result of Obamacare. The president wants to make up for some \$2.5 billion in losses claimed by insurers in 2014. It’s anybody’s guess how many more billions will be claimed for 2015 losses. Congress said ‘no,’ but the president insists that it is an ‘obligation’ and that it must be paid. It’s unclear who will win the argument in the end, Congress or the president. But one thing is for sure, American taxpayers, as always, are the ones who are really at risk,” the AMAC chief said.

Earlier this month Congress finally sent President Obama legislation that would have repealed the ACA. The president vetoed the bill.

“It appears that any further attempts to set the clock back to pre-Obamacare days will be futile, unless Republicans hold their Congressional majority and a Republican is elected to succeed President Obama in the fall. In the meantime, it appears that the economics of the healthcare law may cause it to self-destruct, as predicted,” Weber concluded.

The Association of Mature American Citizens [http://www.amac.us] is a vibrant, vital senior advocacy organization that takes its marching orders from its members. We act and speak on their behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at <http://amac.us/join-amac>.






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Canutillo ISD refinances bond debt, saves \$3.4 million

By Shane B. Griffith
Special to the Courier

CANUTILLO – The Canutillo Independent School District (CISD) has refinanced \$16.6 million in bond debt to save taxpayers \$3.4 million in interest payments over the past 18 months. Similar to refinancing a mortgage, CISD took advantage of low rates to restructure its existing debt by refinancing \$8,075,000 in 2015 and \$8,645,000 as of Wednesday this week. CISD’s new rate of 2.7 percent is more favorable than the previous 4 percent rate, a testament to the District’s

bond credit rating of AA-. Each refunding saved CISD over 15 percent on a net present value basis.

“CISD’s goal to reduce our debt service payments and maximize our financial standing to provide maximum value to our students, staff and taxpayers,” said Dr. Galaviz, Superintendent of Canutillo ISD. “As careful stewards of our resources, CISD is positioning itself as a district of choice.”

CISD, together with its financial adviser, Estrada Hinojosa & Co. Inc., developed a plan to maintain debt service payments for the next seven years at approximately \$7 million per year. CISD accomplished this

goal through two successful refundings.

In 2013, Canutillo ISD voters approved a bond referendum that called for an Interest & Sinking (I&S, or “debt”) tax rate of \$0.41 per \$100 of valuation. With tight financial management, however, CISD will maintain an I&S tax rate of \$0.36 for the next seven years.

The pricing of CISD’s second \$8 million-plus bond Wednesday occurred the day before the Federal Reserve increased interest rates yesterday. In addition, CISD took advantage of Bank Qualified rates, which were extremely low at the time of these financings.

“CISD ensured these refundings

occurred at the appropriate time to secure low interest rates to save our taxpayers as much money as possible,” said Stephanie Fietze, Board President for Canutillo ISD. “Every dollar we save is another dollar we can invest into the education of our children.”

Moving forward, Canutillo ISD will await the recommendations of the Facilities Master Plan to understand the future financing needs for the district pertaining to its physical infrastructure. The Facilities Master Plan is scheduled to be complete in April 2016 following the input of the community and the approval by the CISD Board of Trustees.

Resolution

From Page 1

mailed to Albert W. Dorgan, a Rotarian and former resident of what today is the ghost town of Castolon in Big Bend National Park. These letters document a campaign to establish an “International Peace Park” in Big Bend during the Great Depression.

The international park idea is attributed to Albert W. Dorgan, a RIC contributor and the first Rotarian to have a named scholarship. In 1933, Dorgan proposed a “Friendly Nations Park” on the Rio Grande, to complement the Waterton-Glacier International Peace Park established in 1932 by Rotary International on the Montana-Canada border.

Dorgan advocated that both parks embraced the idea that shared ecosystems—divided only by artificial boundaries between nations—should be conserved as

single, unified preserves.

Subsequently, U.S. and Mexican officials met in El Paso on November 24, 1935 to authorize studies of the border for the establishment of international parks, forest reserves, and wildlife refuges.

“If established today, the Big Bend International Park would preserve and restore 2.3 million acres of protected Chihuahuan desert and create the largest enduring symbol of peace ever planned in the Western Hemisphere,” Abrams asserted.

For more information about the Big Bend International Park campaign, visit greaterbigbend.org or forgottenfrontiers.com. Also, the Greater Big Bend Coalition is actively circulating a change.org petition to establish the international park. The coalition is a conservation organization that promotes protecting the desert lands, rivers, mountains and wildlife of the Greater Big Bend Ecosystem of Texas and northern Mexico.




– Photos courtesy Big Bend National Park

SPECTACULAR VIEWS – While Big Bend is famous for its natural resources and recreational opportunities, the park is also rich in cultural history. Native peoples lived in and/or passed through this area for thousands of years as evidenced by pictographs and archeological sites.



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CryptoQuip

Answer

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STRANGE BUT TRUE

By Samantha Weaver

- It was beloved American astrophysicist and science communicator Carl Sagan who made the following sage observation: “If it can be destroyed by the truth, it deserves to be destroyed by the truth.”
- You probably are well aware of the fact that caffeine enhances memory and learning in humans – if you’re not a coffee addict yourself, you almost certainly know someone who is. But you probably didn’t know that the substance has the same effect on bees. More than half of all flowering plants produce caffeinated nectar, and tests recently conducted by researchers at the University of Sussex in the United Kingdom demonstrate that bees strongly prefer nectar with caffeine to the decaf version.
- Some ancient Greeks believed that baldness could be cured by applying to the hairless area a mixture of horseradish and pigeon droppings.
- Parents of younger children probably will not be surprised by the following factoid: Six eight-stud Lego bricks can be put together in a whopping 915,103,765 different ways – and at least one of those bricks will end up being stepped on by a barefoot adult.
- If you’re planning a trip to Nevada, you might want to keep in mind that in that state, it is technically illegal to kiss if you have a mustache.
- For reasons that are not entirely clear at present, in the spring of 2010 a 28-year-old man in South Korea married a large pillow printed with the image of an anime character. At the wedding, the pillow wore a white dress. The man has been seen taking his “wife” to an amusement park and out to dinner – he even orders “her” a meal.

Thought for the Day: “A man’s life is interesting primarily when he has failed – I well know. For it is a sign that he has tried to surpass himself.”

– Georges Clemenceau

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MOMENTS IN TIME

The History Channel

- On Feb. 7, 1881, plea bargaining gains favor in American courts when Albert McKenzie pleads guilty to a misdemeanor count of embezzlement instead of a felony. Today, over 90 percent of criminal cases are resolved through plea bargain in many jurisdictions.
- On Feb. 5, 1917, Congress overrides President Woodrow Wilson’s veto and passes the Immigration Act, requiring a literacy test for immigrants.
- On Feb. 6, 1928, a woman calling herself Anastasia Tschaikovsky and claiming to be the daughter of the murdered czar of Russia arrives in New York City hoping to claim the Romanov fortune. In 1994, DNA analysis finally showed that Anastasia was not a Romanov, but was in fact a Polish-German factory worker.
- On Feb. 1, 1951, the United Nations General Assembly condemns the communist government of the People’s Republic of China for acts of aggression in Korea. It was the first time the United Nations condemned a nation.
- On Feb. 4, 1976, a 7.5-magnitude earthquake levels one-third of Guatemala City, killing 23,000 people and leaving 1 million others homeless. Roads and bridges leading to the area sustained extensive damage, making it difficult for help to arrive.
- On Feb. 2, 1980, details of ABSCAM, an FBI sting operation to uncover political corruption in government, are released. Thirty-one public officials were targeted. FBI agents had posed as representatives of Abdul Enterprises, Ltd., a fictional business owned by an Arab sheik.
- On Feb. 3, 1998, a U.S. Marine jet flying low over the town of Cavalese in the Italian Alps severs a ski-lift cable, sending a tram crashing 250 feet to the ground and killing 20 people. The pilot and navigator destroyed a videotape that had recorded their flight. They were court-martialed for obstruction of justice and dismissed from the Marines.

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Briefs

From Page 1

aim is a smaller waistline. Their research found those individuals who engaged in walking at a good pace for a half hour or more had lower Body Mass Indexes and smaller waists than those who did other exercises such as going the gym or playing sports. But those who moan at the thought of physical exertion should know that the research report “is slightly false,” according to one leading exercise expert. Mike Loosemore, a Lead Consultant Sports Physician for The Institute of Sport, Exercise and Health, told London’s Independent newspaper that “it is brisk and fast walking which is as good as the gym; it doesn’t mean a meandering walk through the countryside looking at flowers. A very

brisk walk means almost short of breath.”
– John Grimaldi

Masked man

A man holds up a central El Paso business at gunpoint, wearing a Bill Clinton mask. Investigators from the El Paso Police Department are asking for the public’s help to identify this masked robber through Crime Stoppers. On Tuesday, Jan. 12, 2016 a man walked into the Fox Plaza Smoke Shop at 5535 Alameda Ave. A store employee was in a backroom and heard the man walk in and made his way to the front. The clerk said the man was wearing a Halloween mask of Bill Clinton. The clerk asked the man to take off the mask at which time the man demanded money and threatened the clerk with a handgun. The thief fled the scene with an undisclosed amount of cash. According to witnesses the man was seen

getting into a faded or dull grey colored, four door sedan, possibly a Toyota or Honda. The suspect is described as a white, or Hispanic male, light complexion, 5’9” tall, thin build, weighing about 140 pounds. Witnesses described the suspect as lanky. He was wearing a dark colored hooded sweatshirt with a zipper, light colored shorts, and wore long grey and black striped socks that went up to his knees, dark colored shoes and the Bill Clinton mask. Anyone with information on the identity of this masked robber is asked to call Crime Stoppers of El Paso immediately at 566-8477 (TIPS), online at www.crimestoppersofelpaso.org or you can send a text message by entering the key word “CRIME1” (no space and include the quotation marks) plus your tip information, and text it to CRIMES (274637).
– Javier Sambrano



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Manners count - especially when your work is on TV

By Steve Escajeda
Special to the Courier

Every single one of us goes through life really enjoying the company of some people while barely tolerating the company of others.

Some people will go out of their way to help you while others will go out of their way to help you... for a price.

Some people go through life thinking about what they can give while others spend every waking hour thinking about what they can get.

Like the rest of society, the world of sports is made up of the same individuals. They just get paid more money.

Many of the world's best athletes are the nicest people in the world and many would throw you under a moving bus if it benefited them.

There are some athletes who let their achievements on the field do the talking for them and there are others who can't keep their mouths shut for a second.

And when these athletes talk it's always about their favorite subject...

themselves.

Just like the guy at work on Monday morning that spends a half hour bragging about his weekend triumphs, and then abruptly walks away when it's your turn to talk.

Again... you are not his favorite subject.

In the animal world, most athletes are represented by the speed and agility of the panther or the cheetah or the gazelle. Some are represented by the strength of the rhino or the gorilla.

And yet there are athletes who are represented by the vanity of the peacock, who just needs to spread its wings to show off its beauty.

There's little doubt that the professional athletes who most resembles the peacock is the NFL wide receiver.

Wide receiver isn't known as the league's diva position for nothing. There isn't a more narcissitic position in all of competitive team sports.

And quite often, just like in real life, we tolerate the athlete because he's good at what he does but we wouldn't want him living next door to us.

Quite often the TV cameras at NFL games are focused on the wide receiver and all we see him doing before the play and especially after the play, is talk and talk and talk to the guy guarding him about how unstoppable he is.

We'll also see him in the huddle talk and talk to the quarterback about how he was wide open on that last play and about how open he's been on every play.

We also see him on the sidelines complaining to teammates and coaches how if only the rest of the team was as good as he was, they'd be winning this game.

It never stops.

That's why it was so refreshing to see the kind of game that Larry Fitzgerald had in the Arizona Cardinals win over the Green Bay Packers last weekend.

The veteran star receiver for the Cardinals caught eight passes for 176 yards. He also caught the 75-yard pass in overtime to set up the Cards at the five-yard line. He then went on the catch the game-winning touchdown two plays later.

Fitzgerald is the league's complete opposite of the diva receiver. He goes

about his business with class and style and shows constant respect to his teammates and even his opponents.

In fact, he may be the classiest player in the NFL.

He never brings attention to himself, except for what he accomplishes on the field through his deeds.

Even during those years that the Cardinals had no quarterback to speak of and his stats suffered greatly because he had no one to get him the ball, he didn't complain.

When he was wide open and the quarterback overthrew him, he would go back to the huddle and try to encourage him instead of publicly humiliating him.

The rest of the wide receivers in the league might want to take a long look at Fitzgerald and try to pick up some pointers on how to act. But of course, that doesn't get you on SportsCenter.

And self-promotion has become a big part of the sports industry.

I guess Larry Fitzgerald doesn't get it - maybe he never will - apparently, he still thinks the most important thing in sports is winning.

A sporting view By Mark Vasto

Alabama at last

When you don't know anything about history, it's easy to say things like, "we live in a very spectacular time." Phrases like, "never been done before" and "greatest of all-time" get tossed around and played with. While some of this is true - we, as a species, build off of our experience to progress to another level - most of the time they're just empty platitudes.

Great people slip from this vale of tears all the time, and unless they made one mark to be remembered for, their fame is fleeting.

The Alabama Crimson Tide will never have that problem. Sports, better than any other discipline, with the possible exception of the folks behind the Periodic Table of Elements, keeps score. We have lists and lists filled with

names with numbers attached; the lists grow longer, but the names never fade. In America, particularly over the past seven years, Alabama, with its four most-recent championships and 16 overall, and its coach, Nick Saban, has made its mark.

With their thrilling win over Clemson on Jan. 11, the Crimson Tide may have done something even more important: They may have saved football. The sport is reeling. When the Fresh Prince of Philadelphia is starring in movies about concussions, your sport is in trouble. When grown men with arcade-like nicknames

dressed up like Bengal tigers push and shove coaches after making illegal hits to the head on national TV, setting up the opposing team for a win, your sport is in trouble. When fans start worrying about what defensive back said on Instagram or Twitter both before and after the game more than the game itself, your sport is in trouble. When you finally get a championship playoff and you move the games to New Year's Eve and nobody watches and the games are lackluster and dull... again, there's a problem.

And while many people will say, actually, it's kind of getting boring watching Alabama win every year, you have to ask them if they were watching. Because as

soon as the 30-minute pre-game show with every recording artist we're supposed to know singing the same song that nobody can ever sing better than Ray Charles or Whitney Houston did finally end and the actual game started, it was like ... transcendent. It takes schools like Clemson and Alabama to fill a stadium with orange and red, split right down the middle like that. The telecast by ESPN was incredible; I was flipping through all 18 of its channels getting every play and loving every second of it.

Two teams battling it out like giants from the first to the last play. Derrick Henry rips off a

See SPORTS, Page 8

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MOORE TEXAS

by Roger Todd Moore

Happy Texas once had as a slogan “The town without a frown”.



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
+		×		÷	
	×		+		11
×		-		+	
	×		+		13
10		10		10	

1 2 3 4 4 6 7 8 9

Answer Page 4

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Social Security Q&A By Ray Vigil

Q: What is a Plan to Achieve Self-Support (PASS)?

A: A PASS helps Supplemental Security Income disability beneficiaries return to work. It is a written plan of action for getting a particular kind of job or starting a business. In it, you identify:

- The job or business (this is your work goal);
- The steps you will take and the things you will need in order to achieve your work goal (for example: education or training, transportation, child care, or assistive technology);
- The money you will use to pay for these things (this may be any income (other than SSI benefits) or assets, such as Social Security benefits, wages from a current job, or savings); and
- A timetable for achieving your goal.

For more information, visit our publication on the subject at www.socialsecurity.gov/pubs.

Q: I know that Social Security’s full retirement age is gradually rising to 67. But does this mean the “early” retirement age will also be going up by two years, from age 62 to 64?

A: No. While it is true that under current law the full retirement age is gradually rising from 65 to 67, the “early” retirement age remains at 62. Keep in mind, however, that taking early retirement reduces your benefit amount. For more information about Social Security benefits, visit the website at 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.

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: Z equals W

ZCTW XCT CJY UTKRBT LQFVT

URNTY ZFVC CTN KQNNTWV

IJDDJWV HWFICV, XCT ZTWV

UJKH VR XLQFNT RWT.

Answer Page 4

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Finances

From Page 2

is. The first step is to track and set spending limits – those limits will help you reset or eliminate expenses that are standing in the way of your goals.

Bottom line: Making New Year’s resolutions always sounds like a good idea at the time, but keeping them requires determination, study and focus. This year, build the kind of money habits that position you for success.

This article is intended to provide general information and should not be considered legal, tax or financial advice. It’s always a good idea to consult a tax or financial advisor for specific information on how certain laws apply to your situation and about your individual financial situation.

Sports

From Page 6

touchdown run. Deshaun Watson – the guy who had everyone saying “Vince Young” for a quarter until firmly cementing his own name into the upper echelon of the game – would stand up like they called offsides and then suddenly snap like a cat hearing a vacuum cleaner, tossing darts all over the field (and covering the point spread... just saying).

And wouldn’t you know? Nick Saban really does know how to smile. What a spectacular time, right?

Mark Vasto is a veteran sportswriter who lives in New Jersey. (c) 2016 King Features Synd., Inc.

Health

From Page 7

However, severe erosions from acid in the esophagus, inability to take medications, a stricture (partial closure) of the esophagus and Barrett’s esophagus are all reasons to consider surgery. Surgery appears to reduce the risk of cancer more than other treatments.

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) 2016 North America Synd., Inc. All Rights Reserved.

Weekly SUDOKU

by Linda Thistle

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

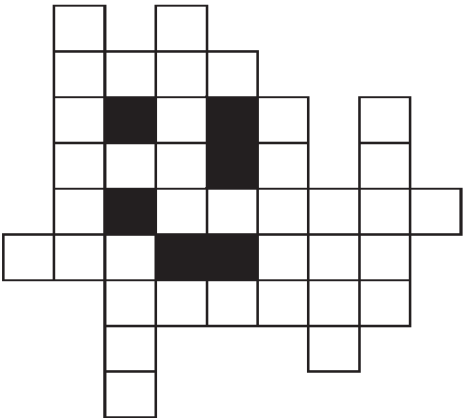
Answer Page 4

★★★ HOO BOY!

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♥ FIRAFA
FEKIN
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FEKAL
KAR
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KOLF



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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