



## NEWSBRIEFS

### Symphony auditions

The El Paso Symphony Orchestra will be holding auditions on Sunday, May 15, 2016 from 10 a.m. to 6 p.m. (location TBD) for the following positions:

- Concertmaster;
- Section Violin;
- Section Cello;
- Principal 2nd Violin;
- Assistant Principal 2nd Violin;
- Principal Bass;
- Assistant Principal Bass;
- Section Bass; and
- 3rd Clarinet/Bass Clarinet.

Should any position be filled by a current member of the EPSO, the resulting vacancy(s) may be filled at these auditions. Audition application, requirements and music can be downloaded at [www.epso.org](http://www.epso.org). (Use bookmarks to find instrument requirements and repertoire.) For further information contact El Paso Symphony Personnel Manager Leann Isaac at (915) 637-8144. Applications are due by May 1, 2016.

— Rosemary Flores

### Just hang up

Some of us wouldn't dream of hanging up on an IRS agent who calls to say you owe back taxes, but that's the advice the Internal Revenue Service is passing on, according to the Association of Mature American Citizens. Here's what the agency had to say about the number one scam targeting senior citizens: "The IRS will never call a taxpayer to demand immediate payment, nor will the agency call about taxes owed without first having mailed a bill to the taxpayer. The IRS will never demand that a taxpayer pay taxes without giving him or her the opportunity to question or appeal the amount claimed to be owed." The IRS impersonation scam targets a huge segment of the population based on the fact that the agency receives as many as 13,000 complaints each week. Up to 50 people a week fall for the deception with some 5,000 having lost more than \$26 million.

— John Grimaldi

### Wanted

A man was seriously injured in a hit and run motorcycle crash in East El Paso in February and investigators are

See BRIEFS, Page 5

*Education means developing the mind, not stuffing the memory.*  
— Quips & Quotes

## Efforts underway to protect Texas veterans' education benefits

By Alfredo Vasquez  
Special to the Courier

TEXAS – The start of the next Texas Legislative session will not convene for another ten months, but efforts are already underway to ensure that the state's Republican-led congress does not tamper with the Hazlewood Act provisions that presently provide education benefits to honorably discharged or separated Texas veterans and their dependent children and spouses.

In June 2009, the 81st Texas Legislature passed Senate Bill 93 which authorized new veteran education exemptions that removed certain residency restrictions, extended eligibility to spouses, and permitted eligible veterans to assign their unused college hours to their children. These new provisions are known as the Hazelwood Legacy Act.

Additionally during the same legislative session, Senate Bill 297 was approved which authorized a new exemption from payment of tuition for a child, or stepchild, of a member of the armed forces who is deployed to active duty in a combat zone outside the United States.

But, in the last state legislative session which ended in June 2015, attempts, headed by Lt. Governor Dan Patrick, were made to drastically cut these new provisions from the program, in particular targeting the Hazelwood Legacy Act exemptions.

Under its current form, the Hazelwood Act provides millions in college tuition for veterans and, in some cases, their families. For example, when the legacy act was introduced during the 2009-2010 school year, only nine students at the University of Texas at El Paso (UTEP) participated in the program. That number rose to 449 in the 2013-2014 year, and costs increased from \$18,000 to \$2.3 million during the same time frame, according to UTEP officials.

The state covers only part of the tuition cost with the institutions of higher learning incurring the remaining balance. Republican lawmakers are

See BENEFITS, Page 3



**READY TO FIGHT** – State Representative Cesar Blanco (D), of El Paso, said that he is prepared to travel throughout the state to raise awareness about the Hazlewood Legacy Act.

## Benitez, Olivas represent San Eli in band competition

By Hector Gonzalez  
Special to the Courier

SAN ELIZARIO – Angel Olivas and Josue Benitez are two incredibly talented band students who made it to State and had the opportunity to compete for the top spots in the 'All Texas Small School Bands' competition, also known as ATSSB. They are both juniors at San Elizario High School and have been in band since their freshman year.

This was Olivas' first year making it to State and he placed 4th Chair in the Euphonium group. He was excited about competing against other skilled musicians from across the state and was honored to form part of this competition. "Making it this far means that I have accomplished a lot in music," said Olivas. I aspire to be a professional musician some day and competing in State means that I am one step closer of making my dream come true."

Making it to State is a big accomplishment in itself and not everyone is as lucky to make it that far. For Benitez, this was his second year in a row competing. He placed 1st Chair in the Bass Clarinet group and was extremely ecstatic. "It was an honor for me to compete for a second time in a row and come home a winner," said Benitez. "I was not only representing my high school in this competition, but the community of San Elizario as well."

Even though they came home with high rankings, it took them a lot of hard work and dedication to make it that far. "My



— Photo courtesy San Elizario ISD

**TALENTED** – San Elizario HS student Josue Benitez, left, plays Bass Clarinet and Angel Olivas plays the Euphonium. Both musicians competed in the All Texas Small School Bands this year. Benitez earned a 1st Chair and Olivas a 4th Chair in his first State appearance.

love for band started way back in middle school where I was introduced to music and since then, I have been practicing day after day until I am able to master

the art of music," said Benitez. "I believe that all my practice and commitment is

See BAND, Page 5



Finances

By Nathaniel Sillin

Putting together a great wedding on a budget

Will a modern wedding doesn't have to. endanger your finances? It With the average price of an

Veterans Post

By Freddy Groves

Finally, some answers in VA wait-time probe

Allegations of wait-time manipulation at the Phoenix VA Health Care System surfaced two years ago, and more allegations followed. Since then, the Department of Veterans Affairs Office of the Inspector General has conducted more than 70 investigations. It's now starting to roll out the results of those inquiries. Here are few highlights:

Iowa – It was alleged that “secret waiting lists” were destroyed before the inspection. One list had been created by a clinical psychologist to track how long it took for his patients to get appointments. He was told to delete it, even though it helped him help his patients.

Louisiana – A list similar to the one in Iowa had been created by staff to keep patients from “falling through the cracks” in the system, and had nothing to do with scheduling. New staff was to be hired, and veterans couldn't be assigned appointments with a specific doctor yet... hence the list to keep track of them.

In Minnesota two former employees alleged that they'd

been instructed to manipulate appointment dates or cancel patient appointments. Both had appeared on television shows making allegations, which were not substantiated in 26 subsequent interviews of employees.

In Illinois one employee admitted to changing desired appointment dates and next available dates to create a zero-wait appearance because she thought that's what she was supposed to do in order to avoid repercussions by management.

In Florida a former employee alleged that clerks were manipulating scheduling data, but it appears they just didn't understand the difference between a desired appointment date and an available one.

Intentional manipulation isn't what comes through in an initial reading of these reports. It seems more a matter of confusion.

To read the full reports and keep track of new ones as they come in, check [www.va.gov/oig](http://www.va.gov/oig).

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American wedding over \$31,000, the big day can impose financial stress for those who don't have savings in place. It's important to remember that these numbers indicate greater trends – not suggested spending patterns.

Before discussion about a ceremony or reception even begins, it's smart for couples to have a frank talk about money issues in general. Share financial information such as current spending, savings, investment and credit status (<https://www.annualcreditreport.com/index.action>). While this conversation may not seem terribly romantic, honesty about respective finances is the first step to responsible financial planning and compatibility.

**Once you've chosen a desired wedding date, set a savings target with a realistic budget.** If you want to get married fairly soon, realize you'll have less time to build a wedding fund. Start by making a general list (<https://www.theknot.com/wedding-budget/start>) of everything you might want in a wedding, and then adjust your vision to what will be in the bank by your desired date.

As the numbers start looking real to you, determine what can be

purchased or done inexpensively and others that will require professional help. Take a look at the guest list and see if you can make some cuts. Consider a handheld music player hooked up to a great speaker system instead of a live band. Are you content with your brother's photo and video skills, or is it a better idea to hire a professional team?

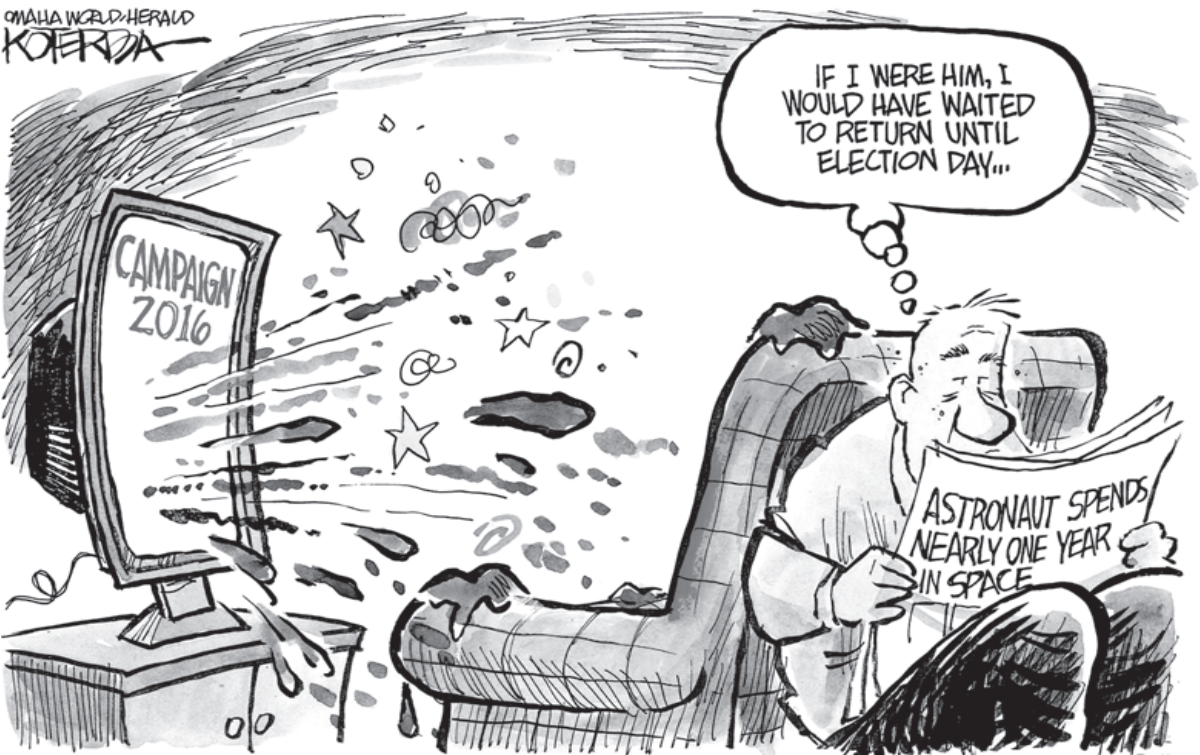
**Consider off-dates, off-times and off-venues.** Though wedding season is more year-round than it's ever been, wedding prices still tend to be highest throughout the warm months. Explore winter dates and more obscure venues. Take City Hall, for example. Depending on the municipality, you can either schedule ahead or show up with local license and ceremonial fees as the only costs involved. There's no need for expensive wardrobe or other trappings. What about having the wedding at home? It's free space and, depending on the talents of friends and family, homemade food and decorations can also keep expenses to a minimum. But remember that the home or property owner may need a special insurance rider to cover any potential damage or liability, particularly if liquor is

being served.

**And finally, consider a “surprise” wedding.** Planning a party or gathering where a wedding breaks out can provide money-saving advantages to guests and bridal party alike. Having a wedding at a party – especially a regular holiday party you host where family and friends already know to gather – requires little more than a legal officiant and whatever food, beverage, entertainment and insurance costs you need to consider. An unannounced wedding eliminates all pre-wedding costs related to invitations, showers and parties, and you can give your guests a break on gifts.

**Bottom line:** Flashy weddings aren't worth jeopardizing your finances for years to come. Make creative, affordable wedding planning part of your love story.

*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.*



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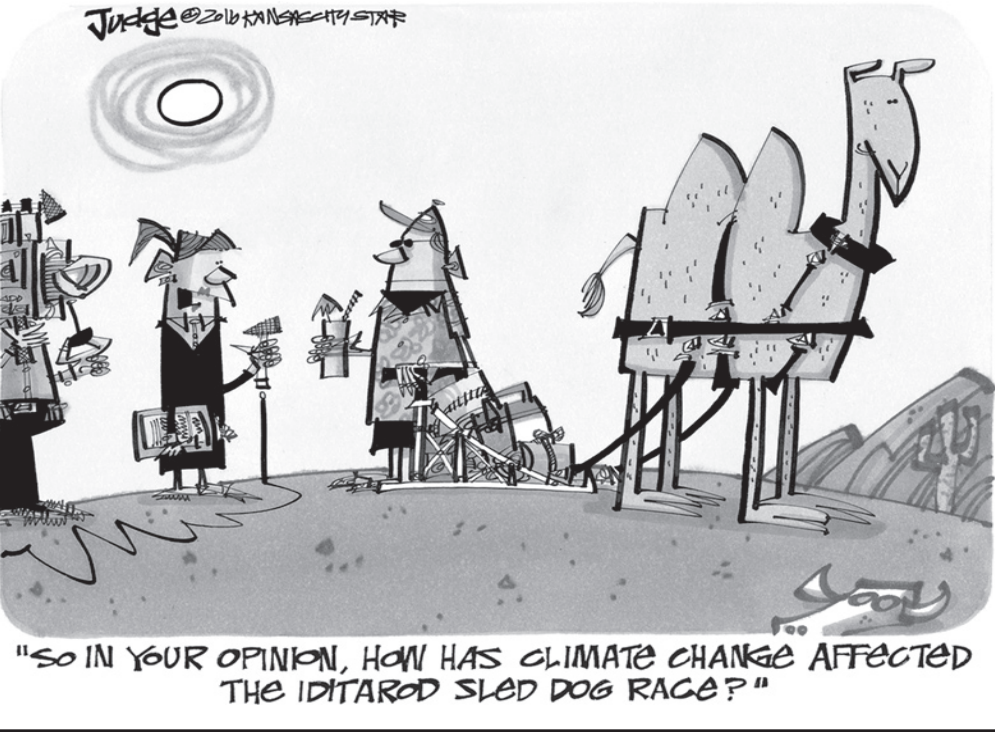
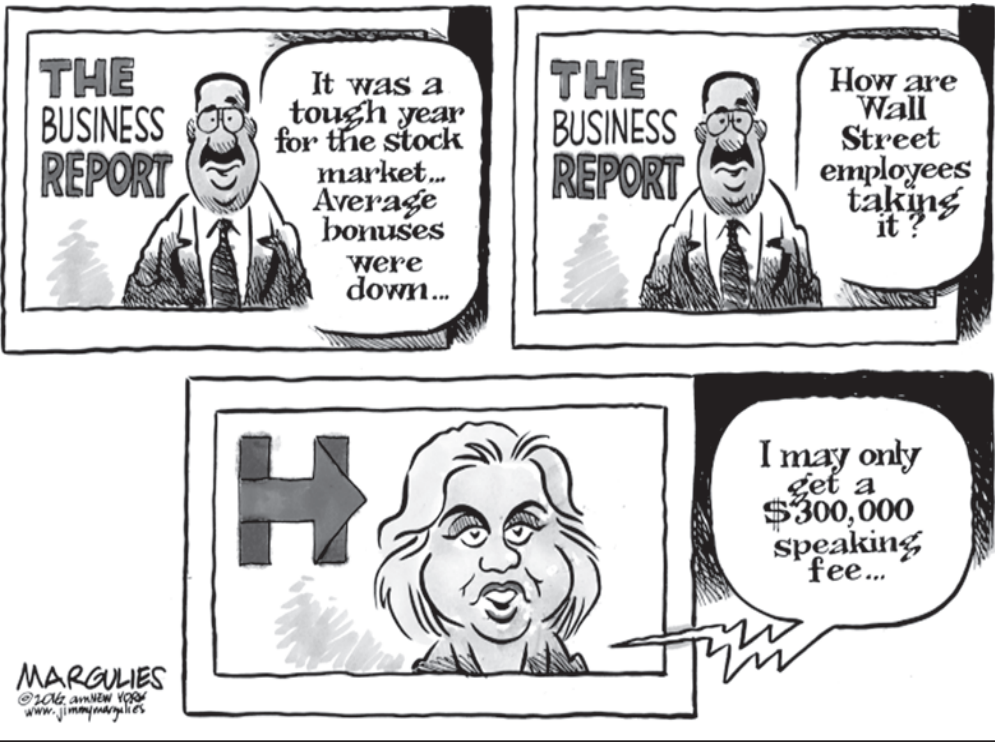
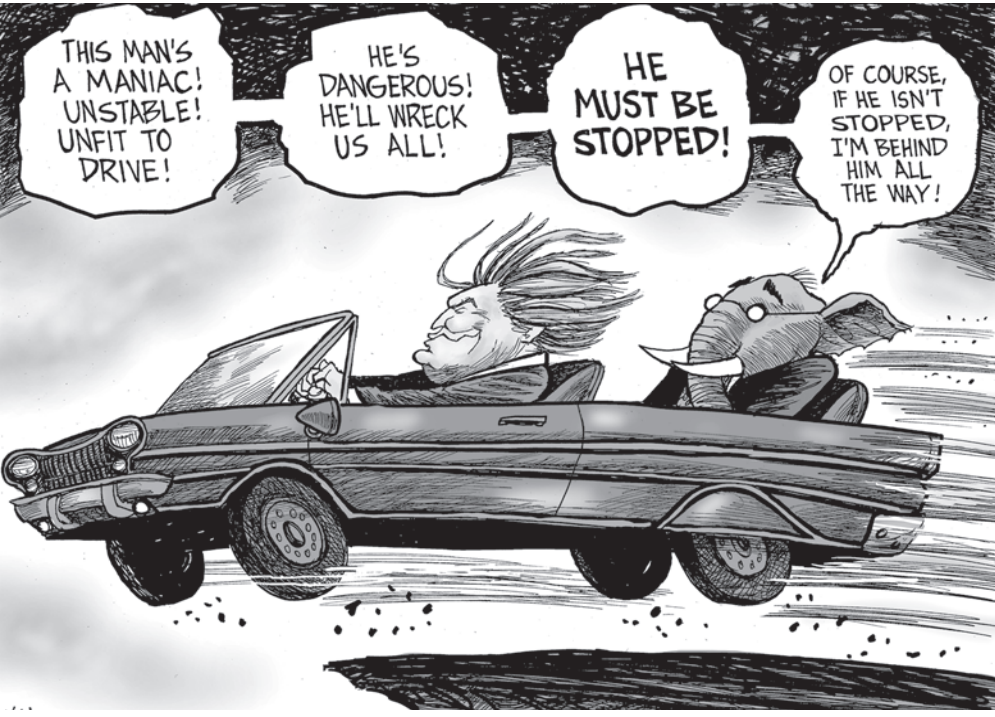
  
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Benefits

From Page 1

concerned that the program places an unsupportable burden on the state colleges and universities.

Because the costs of the program are likely to continue to grow, during the 2015 legislative session Republican legislators proposed to only allow veterans who have served at least six years in the military to transfer their benefits to family members. They also wanted that ability to expire after 15 years. Their proposal was stymied, however, only because they ran out of time at the end of that session.

So in advance of the upcoming legislative session (January 2017), preparations for the imminent battle to prevent any cuts to the state funded Hazlewood Act program are being coordinated by State Rep. Cesar Blanco, a Democrat who represents most of West Texas including El Paso. Blanco stated recently that he is prepared to travel throughout the state to raise awareness about the Hazlewood Act and about the proposed cuts that the Republican legislators are seeking.

Blanco stated that he heard that the lieutenant governor said that cuts in the program were going to be a priority in the next session.

Consequently, Blanco related that he has teamed-up with colleagues including Rep. Joe Farias, D-San Antonio, and Rep. Trey Martinez Fischer, D-San Antonio, to garner support by holding town hall meetings throughout the state. Blanco said that the meetings are designed to explain the Hazlewood Act and to show why it is important to preserve it in its current form.

Presently, the Hazlewood eligibility requirements remain unchanged. That is, at the time of entry into active duty in the U.S. Armed Forces, a veteran must have

designated Texas as Home of Record; or entered the service in Texas; or was a Texas resident.

Also, he must have received an honorable discharge or separation or a general discharge under honorable conditions as indicated on the Veteran's Certificate of Release or Discharge from Active Duty (DD Form 214).

Additionally, the veteran must have served at least 181 days of active duty

service and have no federal veteran's education benefits, or have no federal veterans education benefits dedicated to the payment of tuition and fees only.

Furthermore, the veteran must not be in default on a student loan made or guaranteed by the State of Texas; he must enroll in classes for which the college receives tax support, and must meet the grade point average requirement of the institution's satisfactory academic progress policy; and, as an undergraduate student, not be considered to have attempted an excessive amount of credit hours.

Veterans who are granted their first Hazlewood Act exemption (beginning in the fall of 2011) must reside in Texas during the semester or term for which the exemption is claimed. This requirement does not apply to the veterans who either received the exemption prior to

the 2011-2012 academic year, have re-enlisted into active duty, or reside with a spouse who is on active duty.

Blanco, a veteran himself, said that he and his colleagues are on a mission to raise public awareness about this issue and to preserve the education benefits that veterans deserve.

"I want to hit every major market in Texas," Blanco stated in a recent news report, adding, "I'm hoping I can get some Republican colleagues to agree with me." He stated that he plans to end his crusade with a town hall event in El Paso.

Hazlewood Legacy Act application process

A veteran must:

- 1) Apply and be accepted to a Texas public college or university of his/her choice. Go to [www.applytexas.org](http://www.applytexas.org) to apply or use your institution's application for admission;
- 2) Provide proof (DD214) from the Department of Defense regarding military service and the nature of discharge;
- 3) Provide proof of eligibility or ineligibility for GI Bill benefits (Chapter 31, 33/ Post-9/11) by requesting a certificate of eligibility for federal education benefits from eBenefits (if Veteran has active duty service after 9/11/2001);
- 4) Fill out the Hazlewood Exemption application form; and
- 5) Turn in the Hazlewood Exemption application form, a copy of letter of eligibility/ineligibility, and a copy of DD214 to the financial aid office of the institution that the veteran will attend.

Applications and all supporting documentation must be received by the institution no later than the last day of class in order to be evaluated for the semester or term.

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STRANGE  
BUT TRUE  
By Samantha Weaver

- It was Pulitzer Prize-winning poet and biographer Carl Sandburg who made the following sage observation: “Slang is a language that rolls up its sleeves, spits on its hands, and goes to work.”
- Boon or bane? While DDT was first synthesized in 1874, it wasn’t until 1939 that the Swiss chemist Paul Hermann Muller discovered its insecticidal properties. DDT was so effective in curbing the spread of insect-borne diseases such as malaria and yellow fever that in 1948, Muller was awarded the Nobel Prize in Physiology or Medicine. However, with the 1962 publication of Rachel Carson’s book “Silent Spring,” the devastating environmental effects of widespread DDT use led to an eventual ban in the United States.
- You might be surprised to learn that, aside from his inaugural addresses, Abraham Lincoln gave only one speech during his entire presidency: the Gettysburg Address.
- In Venice at one time, every merchant who traveled to the Orient was required by law to bring back a piece of art and donate it to St. Mark’s Cathedral.
- It was all the way back in 1837 that modern multinational corporation Proctor and Gamble was founded, by candle maker William Proctor and soap maker James Gamble. During the Civil War, the company supplied candles and soap to the Union Army, in the process introducing its products to soldiers from all over the country.
- Those who study such things say that there are more possible iterations of a game of chess than there are atoms in the known universe.

Thought for the Day: “The hope of a secure and livable world lies with disciplined nonconformists, who are dedicated to justice, peace and brotherhood. The trailblazers in human, academic, scientific and religious freedom have always been nonconformists. In any cause that concerns the progress of mankind, put your faith in the nonconformist!”

– Martin Luther King Jr.

Home repair funds available for low-income residents

By Gayle Aubrey  
Special to the Courier

TEXAS – Texas USDA Rural Development has announced funding is available for the purpose of repairing homes in eligible rural areas. The

funds are available through Rural Development’s 504 Home Repair loan and grant program.

The program is available to low income recipients to make essential repairs to modernize and repair homes, and to remove health and safety hazards. Most

repairs completed under the program are for roof, window and door replacements, as well as electrical, plumbing and air conditioning upgrades as well as other repairs needed to increase the home’s energy efficiency and overall comfort and quality. Renovations to make a home wheelchair or handicap accessible are also considered

To qualify for the program, applicants must own their home, and fall within Rural Development’s income guidelines, defined as below 50 percent of the area median income and unable to obtain affordable credit elsewhere. Homeowners, at least 62 years old, may qualify for a grant.

Grant funding up to \$7,500 is limited and many times repairs will be funded with a combination of loan and grant. One percent loans up to \$20,000 will be on a repayment term of up to 20 years and will require low monthly payments.

Further information on the program is available by visiting USDA’s web site at <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/tx>. For local information, verification of area eligibility and application assistance, determine your local office by visiting <http://www.rd.usda.gov/contact-us/state-offices/tx> or call the Texas State Office at (254) 742-9770.

Band

From Page 1

what helped me get first place,” he said.

As for Olivas, he said the key to making it far is not giving up. “I can honestly say this has not been easy for me. Some days, I felt stressed out and wanted to call it quits but then I remembered that I have come a long way to get to where I am now.”

Another obstacle for them was time. “It can be difficult keeping up with all of our other extracurricular activities and make time to practice,” said Benitez. They both stayed after school several times to catch up with band practice. “We managed to get things done and balance our time, all thanks to the help and support of our families and teachers,” said Olivas.

“I am very proud of Angel and Josue because they have put San Elizario on the map,” said San Elizario High School Band Director, Cristina Barajas. Her, along with Assistant Band Director, Freddie Gates, believe that anyone can make it to State as long as they are passionate and have an open mind about music. “Sometimes you get students who are reluctant to join band because they feel that they do not have what it takes, but we are here to help and guide them every step of the way,” said Barajas.

Both Olivas and Benitez will remain in band up until their senior year in high school. After that, they plan to go to college and study Music.

Briefs

From Page 1



Have youseen this vehicle?

asking for the public’s help in finding the driver through Crime Stoppers. The crash took place at about 3:30 p.m. on Tuesday, February 23, 2016 on the 10500 block of Montana Ave. Investigators learned from witnesses that a 19-year-old male was driving a 2005 Suzuki GSX-R600 motorcycle westbound in the center lane of Montana Ave. The motorcyclist changed lanes at the same time the SUV changed lanes and struck the motorcycle. The 19-year old driver of the bike received serious injuries and was hospitalized. The driver of the SUV fled the scene in a vehicle that is described as a blue Dodge Durango. A witness took a picture of the vehicle suspected to be involved. Anyone with information on the driver involved in this hit and run crash on February 23 is asked to call Crime Stoppers of El Paso immediately at 566-8477 (TIPS), on-line at [www.crimestoppersofelpaso.org](http://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). You will remain anonymous and, if your tip leads to an arrest, you can qualify for a cash reward.

– Javier Sambrano

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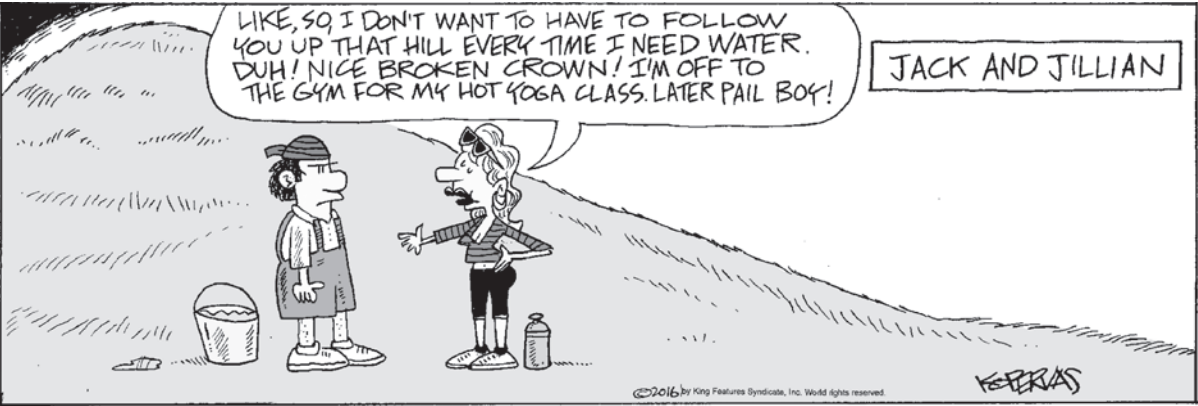
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Comix

OUT ON A LIMB

By Gary Kopervas



AMBER WAVES

By Dave T. Phipps



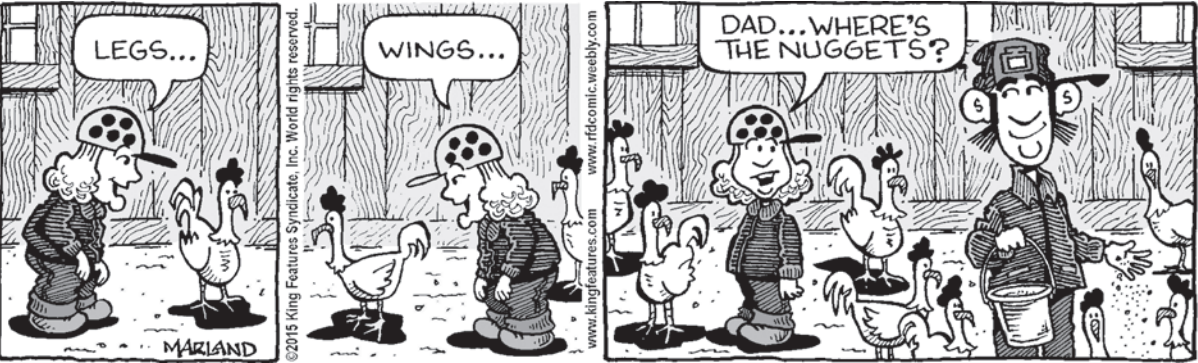
THE SPATS

By Jeff Pickering



R.F.D.

By Mike Marland



Your good health

By Keith Roach, M.D.

DEAR DR. ROACH: I am 61 years old, and was anxious to get a shingles vaccine shot. I was upset to learn that, because I am allergic to neomycin, an ingredient in the vaccine, I cannot get vaccinated. I have talked to my doctor and a pharmacist about options, but they don't know of any. Do you know of anything I could use to protect myself against shingles? – B.G.P.

offers it, but I cannot afford the cost, as my insurance does not cover it. Do you know of a place where I can get the vaccine at little or no cost? – M.B.

It is frustrating that a recommended and potentially cost-saving measure like a vaccine costs so much out of pocket. However, the drug company (Merck) does have a rebate program that covers much of the cost for people with insurance that does not cover the shot. You can find out more at [www.rebate4zostavax.com](http://www.rebate4zostavax.com) or at 1-888-ZOSTA-INFO. You have to pay for the vaccine, then get your rebate.

Shingles questions are among the most frequently asked by readers. The booklet on the shingles virus answers many of them. Readers can obtain a copy by writing: Dr. Donohue – No. 1201W, 628 Virginia Drive, Orlando, FL 32803. Enclose a check or money order (no cash) for \$4.75 U.S./\$6 Canada with the recipient's printed name and address. Please allow four weeks for delivery.

DEAR DR. ROACH: I have had allergies for the past 50 years. Every morning, my nose runs for approximately 15-30 minutes. I can't take antihistamines due to heart issues. Any suggestions? – E.A.K.

Most people with heart and blood pressure issues who are warned about allergy medicines are warned about decongestants, not antihistamines. It may be safe for you to take an antihistamine, so you should ask your internist

See HEALTH, Page 8

Super Crossword

MIXED VEGETABLES

ACROSS

- 1 Reinforcing shoe tip
- 7 Brand of prescription painkiller
- 13 Toss out
- 20 Southern African land
- 21 Give in
- 22 Big markets
- 23 Many an earthen plant holder
- 25 Vegetable mixed inside 110-Across
- 26 Dog biscuit, to a dog
- 27 Bit in a stew
- 28 Canon \_ Rebel
- 29 Bakery item
- 30 \_ Paese (cheese)
- 31 Mall with wholesale goods
- 34 Speakers of Celtic
- 36 Put\_ (ruses)
- 37 " \_ a woman?": Sojourner Truth
- 38 Knife cut
- 39 Writer Oz
- 43 Diplomacy
- 45 Food store worker
- 49 Vegetable mixed inside 72-Across
- 52 Ranks
- 54 Gorbachev's wife
- 55 Not sleeping
- 56 Fills untidily
- 57 Vegetable mixed inside 23-Across and

- 84-Across
- 58 Vegetable mixed inside 97-Across
- 60 It's charged
- 61 Like slightly spoiled meat
- 62 "Ta-ta"
- 63 Pack-toting beast
- 64 Dell products
- 65 Vast span
- 66 DOJ arm
- 69 Swinging ditty
- 71 Toby brew
- 72 Rapid weight-loss option
- 75 Vegetable mixed inside 23-Across
- 78 University in Silicon Valley
- 80 Moray lurer
- 81 Eye-tricking paintings
- 82 Lobbies for
- 83 Vegetable mixed inside 45-Across
- 84 Impact depression near Flagstaff
- 86 Jedi sage
- 87 Begged
- 88 Corn units
- 89 1950s Ford
- 92 Vacation site
- 95 In a strange way
- 97 Affect one's emotions
- 101 Spinks foe
- 104 Dijon "yes"
- 105 Sauna sound
- 106 Part of GPS: Abbr.

- 107 Made known
- 108 Vegetable mixed inside 31-Across
- 110 Surfs while watching TV
- 113 Intertangles
- 114 Langston Hughes memoir, with "The"
- 115 Probes into
- 116 TV satirist
- Stephen
- 117 Party split
- 118 Double boxing punch
- DOWN
- 1 Bit of skin art
- 2 Minimal lead in baseball
- 3 Some herons
- 4 \_ reef
- 5 Get \_ start (be tardy)
- 6 D.C. donor
- 7 Kind of sail
- 8 Circle eighth
- 9 Brand of cable modem
- 10 Plains shelter
- 11 "When is \_ not..."
- 12 Reno stakes
- 13 Loses hope
- 14 Irreverence
- 15 Pitcher's talk
- 16 Dupe
- 17 Qatari, e.g.
- 18 Paddy plant
- 19 Writer Roald
- 24 In the work

- already mentioned: Abbr.
- 32 Dash device
- 33 Snug
- 34 Dells
- 35 Periodic pay
- 38 Contempt
- 40 Israel's Golda
- 41 "In that area"
- 42 Three-hand card game
- 43 "Kon- \_"
- 44 "Just \_!"
- 46 Tendency to keep silent
- 47 Nondairy spreads
- 48 Overpack
- 49 Broccoli \_
- 50 Cockeyed
- 51 Calendar info
- 52 Lodge group
- 53 Feed lines to
- 56 Amount paid
- 57 See 67-Down, some tavern trash
- 59 Ring of virtue
- 61 Urge on
- 64 Braid
- 65 Isn't right
- 66 Folder filler
- 67 With 57-Down, some tavern trash
- 68 Response to "Nice job!"
- 69 Texas city
- 70 "I gotta hand \_ ya..."
- 71 Chart book
- 72 Bivouac bed
- 73 Take note of

- 74 Oscar \_ Renta
- 75 Pageantry
- 76 German car
- 77 British art gallery
- 78 Apology word
- 79 One axing
- 82 Most flaky
- 83 RC, say
- 85 One losing weight
- 86 "You've gotta be kidding!"
- 90 Puts down, to a rapper
- 91 Overhead stadium recorder
- 92 Most irritated
- 93 Future D.A.'s major
- 94 Builds on
- 96 "Irma la \_"
- 97 \_ law (old Germanic legal code)
- 98 Femur locale
- 99 "Emperor of the Air" author Ethan
- 100 Doorway joint
- 101 British actor Guinness
- 102 Jay of TV
- 103 " \_ never fly!"
- 105 Fliers' mil. posts
- 109 Key near Q
- 111 23rd Greek letter
- 112 Bustle

1	2	3	4	5	6		7	8	9	10	11	12		13	14	15	16	17	18	19
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113									114							115				
116									117							118				



**Moore Texas** by Roger Moore April 14,1847:  
Gen. Winfield Scott whips Santa Anna at Sierra Gorda and “captures” his wooden leg just for kicks.



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!

	×		−		23
−		×		÷	
	×		−		26
×		−		+	
	×		−		23
25		30		16	

1 3 4 5 6 7 8 9 9

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Answer Page 4

Weekly SUDOKU

by Linda Thistle

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

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 retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

A: Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

Q: I am expecting a child and will be out of work for six months. Can I qualify for short-term disability?

A: No. Social Security pays only for total disability – conditions that render you unable to work and are expected to last for at least a year or end in death. No benefits are payable for partial disability or short-term disability, including benefits while on maternity leave. If you think your short-term disability might develop into a long-term one, visit [www.socialsecurity.gov/disabilityssi/apply.html](http://www.socialsecurity.gov/disabilityssi/apply.html) for more information.

Q: How do I earn Social Security credits, and how many do I need to qualify for benefits?

A: We use your total yearly earnings to figure your Social Security credits. The amount needed for a credit in 2015 is \$1,220. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase. You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit application. No one needs more than 40 credits for any Social Security benefit. For more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

For more information on any of the questions listed above, visit our website at [www.socialsecurity.gov](http://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: K equals I

XNVLBWN K FMT'H ELUN NTMBYE  
RMTNS HM XBS RS OLUMJKHN  
TBHW, K YBNWW K'R  
WHJLCCNF OMJ VLWENIW.

Answer Page 4

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Sports

From Page 6

sign on. Ichiro would be a no-brainer, and for laughs we can ask Lou Piniella to coach the team. Surely he will appreciate the pace of each 30-hour game.

Look... President John F. Kennedy issued the challenge that we put a man on the moon, not because it was easy but because it was hard, and that was in the 1960s. President George W. Bush challenged us to go to Mars, and as far as he's concerned, Matt Damon fulfilled his mission. But I'm talking cricket, America. This is something we can actually do, that will never be considered a hoax or ever require the approval of Ben Affleck.

Cricket, America. It's time.

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

Health

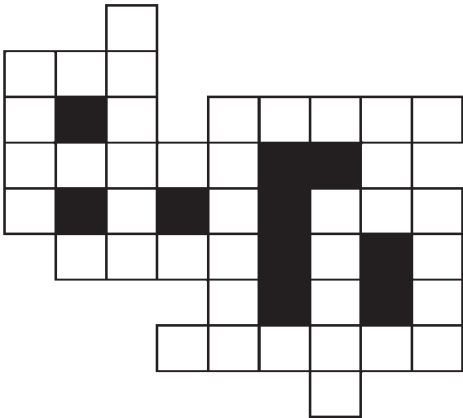
From Page 7

or cardiologist. I also have had good results using an antihistamine nasal spray such as levocabastine in people who can't tolerate antihistamines by mouth.

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](mailto:ToYourGoodHealth@med.cornell.edu). To view and order health pamphlets, visit [www.rbmamall.com](http://www.rbmamall.com), or write to Good Health, 628 Virginia Drive, Orlando, FL 32803. (c) 2016 North America Synd., Inc. All Rights Reserved.



- ETY  
HETCAD  
HOLST  
♥ ISRA  
♥ CASNET  
YST  
HANT  
♥ SARTO  
♥ AET  
♥ CRENAT  
♥ RAYST  
ERYA



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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