Texas health care
With several politicians raising concerns about the possible collapse of individual insurance markets while Republicans are back to the drawing board on health care reform, WalletHub (a personal-finance website) conducted an in-depth analysis of 2017’s Best & Worst States for Health Care. The analysts compared the 50 states and the District of Columbia across 35 key measures of health care cost, accessibility and outcome to determine where Americans receive the highest-quality services at the best prices. The data set ranges from average monthly insurance premium to physicians per capita to share of insured population. Texas ranked 41st overall out of 51. WalletHub’s study ranked Texas:
• 27th in Hospital Beds per Capita;
• 43rd in Physicians per Capita;
• 31st in Dentists per Capita;
• 43rd in Physician Medicare-Acceptance Rate;
• 51st in Per cent of Insured Adults Ages 18 to 64;
• 49th in Per cent of Insured Children Aged 0 to 17;
• 28th in Per cent of At-Risk Adults with No Doctor Visit in Past Two Years; and
• 47th in Per cent of Adults with No Dental Visit in Past Year.

GIVE THEM SPACE – Fast Freddy Balderrama, a tow truck driver with ASAP Tow Truck Service and Auto Repair of El Paso, is glad that tow truck drivers are now included in the Texas law, referred to as the Move Over/Slow Down law. Balderrama, a tow truck driver for more than 30 years, said that he has had many close calls when servicing stranded vehicles along local-area highways.

Texas law compels drivers to slow down or move over for all emergency vehicles

EL PASO COUNTY – Local motorists should always be on the lookout for emergency vehicles, especially with the numerous roads and highways under various construction phases throughout El Paso County.

When vehicle commuters see flashing lights on the side of the road, it’s meant to tell them to slow down and, if it’s safe, move over away from police, fire crews, paramedics, and tow truck drivers.

Since 2003, the Texas law (Transportation Code 545.157), referred to as the Move Over/Slow Down law, requires drivers nearing stopped emergency vehicles to either slow down or change lanes. During the 2011 Legislative session, tow trucks were added to that law.

The Texas Legislature amended the Move Over/Slow Down law to require motorists to slow down or move over when passing a tow truck displaying emergency lights to improve safety for all emergency personnel who routinely work in dangerous conditions along the state’s ever-expanding roads and highways.

To remind the public of this important safety, the Texas Department of Transportation (TxDOT) activates on occasion on the electronic signs along major thoroughfares a message that states: If Tow Truck Stopped Ahead, Move Over or Slow Down, It’s The Law.

“'The Mover Over/Slow Down law is about providing extra protection for those individuals on the side of the road doing their jobs, as well as the people on the roadside with them,” Department of Public Safety (DPS) Director Steven McCraw stated in a news release. “Thanks to the added provision, tow truck drivers, who...”

Way of service leads to Texas post

EL PASO COUNTY – Sgt. Maj. Robert D. Way (Ret.) served 30 years with the Marine Corps. But he didn’t stop there. His life of service has continued and he now holds the post of Marine Corps League Commandant, Department of Texas. Way was elected to the position on June 21, 2017. The organization is (see sidebar) dedicated to helping all marines and FMF personnel in need as well as participating in other patriotic activities.

Way started retirement by becoming a Marine Corps JROTC (Junior Reserve Officers’ Training Corps) instructor at Marine Military Academy in Harlingen, TX. He formed Fox Company as the newest Unit in the Academy. In 1993 Way moved to El Paso and became a Navy JROTC instructor at Socorro High School (SHS). During his tenure, Socorro NJROTC was ranked as the best Unit in their area for several years. In 1995 SHS JROTC were selected as the best Unit in the nation.

Way also joined El Paso’s Deane Hawkins Detachment of the Marine Corps League (MCL) in 1993. He has served as the Detachment Chaplain and Adjutant, and served as Detachment Commander from 2005-2017. He

See WAY, Page 6
Prepapre for major life expenses with tax-advantaged accounts

College tuition, a new pair of glasses and retirement may seem unrelated, but the tax law says otherwise. By knowing how and where to save your money, you could pay for each of these expenses with tax-advantaged -- or in some cases income-tax-free -- money.

Individual Retirement Agreements (IRAs) and 401(k)s are perhaps the two most well-known examples of these types of accounts. But they’re not alone. With educational and medical expenses in mind, consider the following types of accounts and how you might be able to use one to help yourself or your family.

Invest your college fund in a 529 plan. State-sponsored 529 plans come in two forms. Prepaid tuition plans let you lock in today’s rate for in-state public schools and 529 college savings plans allow you to invest your savings based on your goals and risk tolerance. Contributions aren’t a federal tax write-off, but if you invest in your state’s plan, there might be a state income tax write-off.

As new parents ourselves, my wife and I made the decision to start preparing for our son’s education with a 529 college savings plan. However, the state where we live doesn’t offer a tax incentive. After diligently researching our options, we chose to establish the account in another state.

Many states let non-residents invest in their 529 plans and you can compare the state-based benefits, investment options, fees and contribution rules when choosing your plan. The College Savings Plans Network (CSPN) has tools to compare 529 plans by features or by state. If the money is spent on qualified educational expenses, such as tuition, fees or school supplies, you don’t pay federal income tax (and may not have to pay state income tax) on investment gains.

Provide financial support for a disabled person using an ABLE account. News of a life-changing disability could come at any time. Following the Achieving a Better Life Experience (ABLE) Act in 2014, states can now sponsor ABLE savings accounts. Like 529 college savings accounts, contributions may be tax-deductible on the state (but not federal) level and the investment earnings can be withdrawn tax-free to pay for qualified expenses related to a mental or physical disability.

Beneficiaries must meet two criteria to qualify for an ABLE account: the disability must have begun before they were 26 and it must have “marked and severe functional limitations.” Anyone can contribute to the beneficiary’s ABLE account, and there is a limit on the total annual contributions – $14,000 as of 2017.

For individuals dealing with a disability and those taking care of a loved one, an ABLE account could make it easier to manage and plan finances. Generally, if you have a disability you’re disqualified from some types of federal government aid, but you have over $20,000 in assets. The first $100,000 in an ABLE account doesn’t count against the limit for non-Medicare services, and the entire account balance doesn’t count against the Medicaid limit.

Collectively known as ABLE 2.0, several new bills may increase the annual contribution for those who have a disability and are working, increase the eligibility age to 46 and allow families to rollover money from a 529 college savings plan to an ABLE account.

Make medical expenses more affordable with an FSA. Some employers offer a Flexible Spending Account (FSA) as a benefit to their employees. Employees can fund the accounts by putting aside a portion of their paychecks. You can then spend the money on qualified medical expenses, including eye exams, glasses and dental procedures, without paying income tax.

FSAs have a use-it-or-lose it provision and the money you don’t use could be forfeited at the end of the year. Employers could, but aren’t required to, allow employees to roll over up to $500 each year or give them an additional two-and-a-half-month grace period to use the money.

Bottom line: Paying for higher education, covering medical-related expenses and saving for retirement are three important financial goals. Incorporating tax-advantaged accounts into your long-term plan could be a great idea to look into your wallet. You might be able to save money now by lowering your tax bill and lower your effective costs later by withdrawing and using the money for qualified expenses.
Let’s change to ‘Repeal and Restore’ ObamaCare

Congress should take a vote on simply repealing the Affordable Care Act (ACA or ObamaCare). Republicans should be forced to go on the record to show how they keep – or renege on – their campaign promises.

Just in case it should pass, both Democrats and Republicans should be working on a series of “restore” bills to debate, one issue at a time, immediately after repeal. Members would have a chance to advocate for any parts of ObamaCare that they favor. However, the actual effects of the provisions should be named, instead of the purported good intentions. It is time to look at the nuts and bolts, not CBO guesstimates of enrollee counts.

Judging by the objections that have been raised to repeal, the American Medical Association (AMA) and others ought to be in favor of many of the following:

1. Keeping insurance UNaffordable: Reenact ACA provisions that outlaw catastrophic coverage and require a long list of benefits and guaranteed issue/community rating. Reenact the tax on insurers that was suspended for this year.

2. Restricting access to care: Reenact restrictions on physician-owned hospitals or other entities that compete with big hospital chains. Continue requirements on insurers that allow them to keep their costs down only by narrow networks, nonremunerative fees, or other measures that limit availability. Reenact the Independent Payment Advisory Board (IPAB) so it can limit services that can be paid for, and thus cap Medicare expenditures as Baby Boomers flood the system.

3. Protecting the managed-care cash cow (Medicaid): Continue without limit the huge federal subsidies to the Medicaid expansion states so they can continue to pour money into plans that keep childless, able-bodied adults on the welfare (Medicaid) rolls without necessarily providing any medical care. This protects the program from the fiscal restraints imposed by states’ inability to print money.

4. Taxing the sick and the rich: Reenact all the taxes on medical devices, tanning salons, etc. This will help keep care unaffordable and limit availability. Actually stop the “Cadillac” tax on overly generous insurance benefits, and the added taxes on “rich” people. They are popular with the non-rich, and since they are not indexed to inflation they will help extract revenue from more and more people as time goes on.

5. Taxing the healthy, the young, and the responsible: Continue guaranteed issue/community rating so that the costs of older, unhealthy people who did not buy insurance until they “needed” it can be shifted to low-risk people who maintained continuous coverage and would have much lower premiums if they were actuarially fair.

6. Reducing jobs, especially full-time jobs: Reenact employer mandates to restrict job creation and augment down-sizing by making it much more expensive to hire people.

7. Taxing people who can’t afford to buy insurance: Reinstate the individual mandate. The penalty has been criticized for not being high enough to “encourage” people to pay insurers rather than the IRS. They have to pay the insurers more than the IRS, but at least they would have an insurance card, whereas the IRS provides no benefits. Congress could increase the penalty. It could also consider allowing people to deposit that amount into a Health Savings Account (HSA), since uninsured people also receive medical care and have medical bills to pay. This would require lifting the requirement to combine an insurance plan with the HSA. People who did not buy insurance until they needed it can be shifted to low-risk people who maintained continuous coverage and would have much lower premiums if they were actuarially fair.

8. Funding navigators, websites, and advertising for Exchanges: While it would see unnecessary to pay to help people “shop” and encourage them to buy, when there are usually helping motorists in distress, now have additional protection under the law also, so they can do their jobs in a safer environment.

In the first year that the highway safety law went into effect, DPS issued more than 17,000 warning and citations for violation of the Move Over/Slow Down law, according to DPS officials. Violation of this law could result in fines up to $200. The punishment is more severe if there is property damage, and jail time is possible if someone is injured.

“It is very important that tow truck drivers be included in the Move Over/Slow Down law because my drivers and I have experienced close-calls when servicing a vehicle stranded on a busy roadway,” stated Joe Balderrama, owner of ASAP Towing and Auto Repair of El Paso. “It is vital that the tow truck driver also be recognized as a first responder,” he said.

Balderrama has been in the towing business for more than two decades, and he said that he knows of local tow truck drivers who were killed on the roadside while assisting motorists stuck on a highway. Though he’s glad that the law includes tow trucks, he said that most drivers still do not pay much attention to the law.

Unfortunately, too many motorists do not understand the importance of the Move Over/Slow Down directive; even though all fifty states have passed similar versions of the law, according to a report by the Traffic Safety Committee of the National Sheriffs’ Association.

In its report, the sheriffs’ association urged drivers to help protect the people who protect them, and follow this common-sense law: “Slow Down or Move Away from emergency vehicles stopped on the side of the road.”

“Our nation’s law enforcement and emergency professionals put their lives on the line to protect our citizens. Slowing down and changing lanes to give our first responders the space they need to stay safe is the least we can do in return. It’s what we must do. Move Over, America – It’s the law,” stated Bill Johnson, the executive director of the National Association of Police Organizations.
Clint HS reunion a long time in the making

BACK TOGETHER – 16 members of Clint High School’s Class of 1967 gathered in June for their 50th Class Super Reunion. The Class of ‘67 invited exes from 1948-1979 to attend the celebration with them at the Cattlemen’s Steakhouse. Armando Hernandez and Helen Vargas Rojas were the MC’s for the 181 former classmates and guests. Attendees came from as far as California, Colorado, North Dakota, Louisiana, New Mexico and several areas of Texas. Mary Alice Elliott (nee Littlejohn) represented the Class of ‘48 and Ray Keller, now residing in east Texas, represented the Class of ‘50. During the program all the classmates and guests that are veterans from the various military branches were recognized and thanked for their years of service. A Memorial Poem was read to honor all the CHS classmates that have died. A Super Reunion Memory Book has been created from photos taken during the reunion.
-- Rick Shrum

CryptoQuip

If a doctor’s exam you experienced left you with many questions, was it a quizzical physical?

ObamaCare

may be only one product (or none) to “choose” from, people who have been hired to perform these functions would become unemployed if ACA is repealed.

9. Subsidizing economically nonviable products: When a marketplace is unstable because regulations make it impossible to make a profit, the only way to keep suppliers in it is to pay them with federal dollars from taxpayers or creditors. The sellers will continue to have enrollees who find the product affordable because somebody else is paying most of the cost.

10. Forcing everyone to fund contraceptives and abortion: Although many Americans consider these to be immoral, especially contraceptives that may have an abortifacient effect, others consider social benefit to override individual conscience. From the purely economic perspective, there seems to be a short-term benefit of having fewer children to support. In the longer term, there are also fewer taxpayers and workers.

It is time for supporters of ObamaCare to make their case for the parts that they like and have bills ready to introduce immediately if repeal should pass. If they do not favor these various provisions, how can they logically be opposed to repeal?

Once Congress focuses on the problems with ACA, it can begin to think about replacing them – with freedom, instead of more of the same.

Jane M. Orient, M.D. is the Executive Director of Association of American Physicians and Surgeons.
**Moments in Time**

The History Channel

- On Aug. 21, 1959, President Dwight Eisenhower signs a proclamation admitting Hawaii into the union as the 50th state. He also issued an order for an American flag featuring 50 stars arranged in staggered rows: five six-star rows and four five-star rows.

- On Aug. 22, 1851, the U.S.-built schooner America bests a fleet of Britain’s finest sailing ships in a race around England’s Isle of Wight. The ornate silver trophy won by the America was later donated to the New York Yacht Club on condition that it be forever placed in international competition.

- On Aug. 23, 1902, pioneering cookbook author Fannie Farmer, who changed the way Americans prepare food by advocating the use of standardized measurements in recipes, opens Miss Farmer’s School of Cookery in Boston.

- On Aug. 24, 1572, King Charles IX of France orders the assassination of Huguenot Protestant leaders in Paris, resulting in the massacre of tens of thousands of Huguenots across France. An estimated 3,000 French Protestants were killed in Paris, and as many as 70,000 in all of France.

- On Aug. 25, 1939, “The Wizard of Oz,” which became one of the best-loved movies in history, opens in theaters across the U.S. Nominated for an Academy Award in the Best Picture category, “The Wizard of Oz” lost to the Civil War-era epic “Gone With the Wind.”

- On Aug. 26, 1964, Lyndon Johnson is nominated to run for president at the Democratic National Convention. Johnson had assumed the reins of government in November 1963 when President John F. Kennedy was assassinated.

- On Aug. 27, 1982, Oakland Athletics outfielder Rickey Henderson steals his 119th base of the season, an American League President game was stopped, and the 119th base of the season, Rickey Henderson steals his 119th base of the season, Oakland Athletics outfielder Henderson steals his 119th base of the season.

**Strange But True**

By Samantha Weaver

- It was 20th-century playwright Lorraine Hansberry who made the following sage observation: “The thing that makes you exceptional, if you are at all, is inevitably that which must also make you likely.”

- Yes, zebras run in herds. It is more interesting, though – and just as correct – to call such a group a dazzle of zebras or a zeal of zebras.

- If you’re planning a trip to India, keep in mind that in that country, it’s considered rude to whistle in public.

- One day in 1994, Duff McKagan, the original bass guitar player for hard rock band Guns N’ Roses, was bored. With little else to do, he decided to take a look at the band’s finances – and realized he couldn’t make sense of the info. Frustrated, McKagan enrolled in a basic finance course at a community college. One thing led to another, and he ended up at Seattle University’s Albers School of Business. Now, the rock star is becoming a money manager, founding his own financial management firm Meridian Rock to help other musicians in the same boat.

- If you saw two ships run into each other, you’d likely call it a collision – and you’d be correct if both boats were moving at the time. Technically speaking, though, if one of the boats is stationary, it’s known as an allision.

- Those who study such things say that when a male beaver gets in a wrestling fight with a female beaver, the female usually wins.

- As it turns out, cuddling isn’t just fun – it’s good for you, too! Research shows that snuggling up with a loved one stimulates the release of oxytocin, which (among other things) can help wounds heal faster.

- Thought for the Day: “Kindness is more important than wisdom, because the recognition of this is the beginning of wisdom.” - Theodore Rubin

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**NOTICE OF PUBLIC MEETING TO DISCUSS BUDGET AND PROPOSED TAX RATE**

The Clint Independent School District will hold a public meeting at 5:30 p.m., Thursday, August 24, 2017 in the Central Office Board Room, 14521 Horizon Blvd., El Paso, Texas 79928. 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.

<table>
<thead>
<tr>
<th>Maintenance Tax</th>
<th>$1.040/100/$100 (Proposed rate for maintenance and operations)</th>
</tr>
</thead>
<tbody>
<tr>
<td>School Debt Service Tax</td>
<td>$0.366500/$100 (Proposed rate to pay bonded indebtedness)</td>
</tr>
</tbody>
</table>

### 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 1.58% Decrease
- Debt Service 0.13% Increase
- Total Expenditures 1.35% Decrease

### Bonded Indebtedness

Total amount of outstanding and unpaid bonded indebtedness* $175,997,124
* Outstanding principal.

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

<table>
<thead>
<tr>
<th>Maintenance &amp; Operations Rate</th>
<th>Interest &amp; Sinking Fund Rate</th>
<th>Total Rate</th>
<th>Local Revenue Per Student</th>
<th>State Revenue Per Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Year’s Rate</td>
<td>Proposed Rate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1.040100</td>
<td>$1.040600</td>
<td>$1.400600</td>
<td>$1.399</td>
<td>$7,905</td>
</tr>
</tbody>
</table>

Top: $1.040100/$100 (Proposed rate to pay bonded indebtedness)

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

<table>
<thead>
<tr>
<th>Proposed Rate</th>
<th>Local Revenue Per Student</th>
<th>State Revenue Per Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.040600</td>
<td>$1.400600</td>
<td>$7,905</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>Average Market Value of Residence</th>
<th>Last Year’s Rate</th>
<th>This Year’s Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$88,037</td>
<td>$865,000</td>
<td>$893,000</td>
</tr>
</tbody>
</table>

*Proposed Rate per $100 Value $1,200

<table>
<thead>
<tr>
<th>Taxes Due on Average Residence</th>
<th>Last Year’s Rate</th>
<th>This Year’s Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$886,88</td>
<td>$1,406,000</td>
<td>$968,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Increase (Decrease) in Taxes</th>
<th>This Year’s Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$91,57</td>
<td></td>
</tr>
</tbody>
</table>

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

### Notice of Rollback Rate: The highest tax rate the district can adopt before requiring voter approval at an election is $1,451,247. This election will be automatically held if the district adopts a rate in excess of the rollback rate of $1,451,247.

### 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) $37,536,000
- Interest & Sinking Fund Balance(s) $6,283,000

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**Thought for the Day:**

“Richest And Most Valuable Times: The Beginning of Wisdom.” – Aristotle

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**Voter Approval at an Election**

Voter approval at an election is 1.451247. This election will be automatically held if the district adopts a rate in excess of the rollback rate of 1.451,247.

<table>
<thead>
<tr>
<th>Last Year’s Rate Versus This Year’s Rate</th>
<th>Proposed Rate</th>
<th>Local Revenue Per Student</th>
<th>State Revenue Per Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,451,247</td>
<td>$0.400</td>
<td>$1,400,600</td>
<td>$7,905</td>
</tr>
</tbody>
</table>

*Proposed Rate per $100 Value $1,400,600

<table>
<thead>
<tr>
<th>Taxes Due on Average Residence</th>
<th>Last Year’s Rate</th>
<th>This Year’s Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$866,88</td>
<td>$1,400,600</td>
<td>$978,25</td>
</tr>
</tbody>
</table>

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<tr>
<th>Increase (Decrease) in Taxes</th>
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**Send Your Newsbrief To:**

wtxcc@wtxcc.com

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Way
From Page 1
was elected 2015-2016 as the Department of Texas Senior Vice Commandant. In 2013, he was selected as the Marine Corps League’s Department of Texas Marine of the Year. The Deane Hawkins Detachment is involved in many youth and veterans activities in the El Paso area. It sponsors an annual “No Skills Field meet” for JROTC units, marksmanship training, Young Marines, and the MCL annual “Youth Physical Fitness” meet. Veterans activities include helping organize the Veterans Parade, Avenue of Flags at Ft. Bliss Cemetery, and homeless veterans stand down, as well as support for Guilian nursing home, providing snacks at the VA clinic and helping veterans in need. In addition the Sergeant Major has formed and organized members of the Marine Corps League and 19th Rifle Company into the El Paso Marine Honor Unit. This Unit provides Honors for deceased veterans at Fort Bliss National Cemetery and local El Paso Cemeteries. Way was one of four brothers in the Marine Corps. He was the youngest – and the last – of 14 children. He met his wife, Mildred (Ricki) at the American Embassy in Cyprus, where she worked for the Deputy Chief of Mission in the Ambassador’s Suite. She is a Navy veteran. They have two sons. One son was in the Marine Corps for four years including a tour of duty in the Middle East. Way’s career took him around the world. He served with the 1st, 3rd and 4th Assault Amphibian Tractor Battalions at Camp Pendleton, CA: Okinawa, Japan and Vietnam. He served tours Asst. NCO in Charge of the Marine Security Guard at the American Embassy in Nicosia, Cyprus and at the American Embassy in Mogadishu Somalia. He did tours as a Marine Corps Recruiter in Chicago, IL and as a Drill Instructor at Marine Corps Recruit Depot, San Diego, CA. He served two tours of Barracks duty – one as the First Sergeant, Marine Barracks Adak, AK, where he received the Navy Commendation Medal for a Search rescue mission of an injured Marine on a remote part of Adak Island. His second tour of barracks duty was as Sergeant Major of Marine Barracks Guam. His other assignments include Sergeant Major 1st Battalion, 1st Marines Regiment, Camp Pendleton, Sergeant Major Marine Air Group 12, Iwakuni, Japan and Sergeant Major, Marine Air Group 16 at El Toro, CA.

Marine Corps League

The Marine Corps League was established by Congress in 1937 by the 75th Legislature and is the only military auxiliary to be sanctioned in this manner. The Marine Corps League consists of 10 divisions throughout the United States. The Department of Texas is in a division that includes Arkansas and Oklahoma. Texas has 48 detachments in operation, Arkansas has seven and Oklahoma has 11. Forming a Detachment requires 20 qualified marines and/or Fleet Marine Force (FMF; Naval non-combat personnel serving with Marine units) members. Sgt. Maj. Way is in El Paso’s Deane Hawkins Detachment that serves a large portion of west Texas. Their Mission Statement is:

Memorandum, The Marine Corps League join in camaraderie and fellowship for the purpose of preserving traditions. Promoting the interests of the United States Marine Corps, banding together those who are now serving in the United States Marine Corps and those who have been honorably discharged from that service. Effectively promote the ideals of American freedom and democracy. Voluntarily aiding and rendering assistance to all Marines, FMF Corpsman, Chaplains, and former Marines, FMF Corpsman, Chaplains, and their widows and orphans; and to perpetuate the history of the United States Marine Corps and by fitting acts to observe the anniversaries of historical occasions of particular interest to Marines.

Archives: www.wtxcc.com

Notice of 2017 Tax Year Proposed Property Tax Rate for Village of Vinton
A tax rate of $0.633836 per $100 valuation has been proposed for adoption by the governing body of VILLAGE OF VINTON. This rate exceeds the lower of the effective or rollback tax rate, and state law requires that two public hearings be held by the governing body before adopting the proposed tax rate.

The governing body of VILLAGE OF VINTON proposes to use revenue attributable to the tax rate increase for the purpose of funding the current level of needs, satisfy current level of services, and meet new debt obligations for the water and wastewater projects.

PROPOSED TAX RATE $0.633836 per $100
PRECEDING YEAR’S TAX RATE $0.464967 per $100
EFFECTIVE TAX RATE $0.444821 per $100
ROLLBACK TAX RATE $0.635971 per $100

The effective tax rate is the total tax rate needed to raise the same amount of property tax revenue for VILLAGE OF VINTON from the same properties in both the 2016 tax year and the 2017 tax year. The rollback tax rate is the highest tax rate that VILLAGE OF VINTON may adopt before voters are entitled to petition for an election to limit the rate that may be approved to the rollback rate.

YOUR TAXES OWED UNDER ANY OF THE ABOVE RATES CAN BE CALCULATED AS FOLLOWS:

property tax amount= (rate) x (taxable value of your property)/100

For assistance or detailed information about tax calculations, please contact:
Maria O. Pasillas, RTA
CITY OF EL PASO Tax Assessor-Collector
221 N. Kansas, Suite 300
El Paso, TX 79901
915-212-0106
citytaxoffice@elpasotexas.gov
www.elpasotexas.gov/tax-office

You are urged to attend and express your views at the following public hearings on the proposed tax rate:
First Hearing: August 17, 2017 at 6:30 PM at City Hall located at 436 East Vinton Rd., Vinton, TX 79821.
Second Hearing: August 31, 2017 at 6:30 PM at City Hall located at 436 East Vinton Rd., Vinton, TX 79821.
Notice of Public Hearing on Tax Increase

The EL PASO COUNTY EMERGENCY SERVICES DISTRICT #1 will hold two public hearings on a proposal to increase total tax revenues from properties on tax roll in the preceding tax year by 0.006697% (percentage by which proposed tax rate exceeds lower of rollback tax rate calculated under Chapter 26, Tax Code). Your individual taxes may increase at a greater or lesser rate, or even decrease, depending on the change in the taxable value of your property in relation to the change in taxable value of all other property and the tax rate that is adopted.

The first public hearing will be held on August 17, 2017 at 6:00 p.m., at 14151 Nunda Ave., Horizon City, TX 79928.

The second public hearing will be held on August 23, 2017 at 6:00 p.m., at 14151 Nunda Ave., Horizon City, Texas 79928.

The members of the governing body voted on the proposal to consider the tax increase as follows:

FOR: Bill Mayberry, Gerardo Sanchez and Jay Koester

AGAINST: NONE

PRESENT and not voting: NONE

ABSENT: Allen Keys

The average taxable value of a residence homestead in EL PASO COUNTY EMERGENCY SERVICES DISTRICT #1 in 2016 was $116,481. Based on last year’s tax rate of $0.097353 per $100 of taxable value, the amount of taxes imposed last year on the average home was $113.39.

The average taxable value of a residence homestead in EL PASO COUNTY EMERGENCY SERVICES DISTRICT #1 in 2016 is $116,481. In 2017 is $119,751. If the governing body adopts the effective tax rate for this year of $0.092771 per $100 of taxable value, the amount of taxes imposed this year on the average home would be $111.09.

If the governing body adopts the proposed rollback tax rate of $0.099468 per $100 of taxable value, the amount of taxes imposed this year on the average home would be $119.11.

Members of the public are encouraged to attend the hearings and express their views.

Paso del Este Municipal Utility District No. 1

Notice of Public Hearing on Tax Rate

The Paso del Este Municipal Utility District No. 1 will hold a public hearing on a proposed tax rate for the tax year 2017 on Wednesday, August 30, 2017 at 11:30 a.m. (CDST), at the offices of TRE & Associates, LLC., 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 homestead this year:

<table>
<thead>
<tr>
<th>Last Year</th>
<th>This Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total tax rate (per $100 value)</td>
<td>$0.75000/$100</td>
</tr>
</tbody>
</table>

Adopted Proposed

<table>
<thead>
<tr>
<th>Difference in rates</th>
<th>$0/100</th>
</tr>
</thead>
<tbody>
<tr>
<td>per $100 of value</td>
<td></td>
</tr>
<tr>
<td>Percentage increase / decrease in rates (+/-)</td>
<td>0%</td>
</tr>
<tr>
<td>Average appraised value</td>
<td>NA</td>
</tr>
<tr>
<td>General exemptions available (excluding senior citizen’s or disabled person’s exemptions)</td>
<td>NA</td>
</tr>
<tr>
<td>Average taxable value*</td>
<td>NA</td>
</tr>
<tr>
<td>Tax on average residence homestead</td>
<td>NA</td>
</tr>
<tr>
<td>Annual increase / decrease in taxes if proposed tax rate is adopted (+/-)</td>
<td>NA</td>
</tr>
<tr>
<td>and percentage of increase (+/-)</td>
<td>NA</td>
</tr>
</tbody>
</table>

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.
Kaepernick’s future in the NFL is anybody’s guess

By Steve Escaldea
Special to the Courier

With the rest of the NFL getting ready to open its exhibition season this weekend, the league should dominate the sports headlines for the next six months.

Well, really, it nearly dominates the headlines all year long.

Some of the hot topics during the offseason include Odell Beckham Jr., Tom Brady reaching the big number 40, Ezekiel Elliott’s possible suspension, San Diego and Oakland obtaining new addresses and locations, and a possible suspension.

Kaepernick has been well documented, about a player who isn’t even in the league.

We all know he protested by refusing to stand during the National Anthem.

Patriots quarterback Colin Kaepernick was off the team.

I had in life now seem absolutely absurd.

But make no mistake – there’s always a reason.

You see, I was born into an era of five-channel television. You had your big three – ABC, NBC, CBS – and then two or three stragglers that showed nothing but reruns and live sports. And the old reruns ruled.

The reruns were mostly a cavalcade of extreme violence or predicaments. The Justice League would battle the Legion of Doom every Saturday morning. Godzilla would level Tokyo every Sunday morning. Superfly Snuka, Andre the Giant, Rowdy Roddy Piper and Hulk Hogan would rule the afternoons. I watched kung-fu fighters avenging the dishonor of their sister or mother before church.

Thanks to Wile E. Coyote, I had an inordinate fear of anvils falling from the sky and Acme in general, since it seemed to supply all his faulty weaponry. I used to worry that somebody would tie my sister to train tracks or confine her falling into quicksand. Thanks to the UFC, I sometimes wonder if people actually killed people. It got to be such a problem that the president of the NFL had to get involved.

A sporting view
By Mark Vasto

Growing up as a kid (is there any other way?), the biggest fears I had in life now seem absolutely absurd.

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DEAR DR. ROACH: I have mild osteoporosis in one area. I am on Fosamax for seven years. I have been off for two years. My doctor is suggesting I go back on Fosamax. Your thoughts on treatment in my case? – A.B.

DEAR DR. ROACH: I have been advised that Medicare will cover the bone density test only every two years. If that’s true, why? – A.I.

Osteoporosis is loss of bone minerals and strength. There are at least two ways to measure changes in bone, whether as an age-related drop in bone density and strength or as an increase in response to treatment. One way is to measure the bone density via a X-ray (DEXA). The other is a urine test, N-telopeptide of collagen (abbreviated NTX), which looks at net bone loss. DEXA correlates well to fracture risk, but it changes very slowly. In fact, it changes so slowly that a repeat test within two years usually reflects variability in the test itself more than an actual change in the bone, which is why most insurance companies – and, yes, Medicare – will cover the test only every two years.

Some experts believe that measuring NTX is a useful way of measuring the effectiveness of treatment, such as with a medication like Fosamax. Further, although the optimum duration of treatment for osteoporosis isn’t clear, five years is commonly used (as it sounds like the case for A.B.). NTX can guide whether restarting treatment is necessary. There just isn’t enough information to make this a general recommendation, although the theory makes sense to me. If I were treating someone in A.B.’s situation, I would restart treatment if the NTX level showed high bone resorption.

READERS: Nearly every woman, if she lives long enough, must come to grips with osteoporosis. To order the booklet about this debilitating disease, write to Dr. Roach – 11040W, 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 up to four weeks for delivery.

DEAR DR. ROACH: What are your thoughts about the MiraDRY procedure to get rid of underarm sweat? Is it safe not to have sweat under the arms? – S.J.

MiraDRY is the brand name of a microwave device designed to treat hyperhidrosis (excessive sweating). This is a condition of abnormal, drenching sweat that greatly interferes with social activities, not normal underarm sweating. It is currently used only for underarms – not hands, feet or face, the other most common places for localized hyperhidrosis. According to several published papers, the microwaves heat up the water in the sweat glands, destroying them, while the skin itself is cooled. The published success rates (at reducing sweating to “never noticeable” or “tolerable”) are very high, as are patient satisfaction results. Side effects include:

- Redness
- Numbness
- Swelling
- Tingling
- Bruising
- Perspiration

Possible complications include:

- Skin infection
- Scarring
- Numbness

The body may compensate for the loss of sweat by sweating in other places, which can cause an unpleasant odor.

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Canutillo Independent School District 2017-2018 Meal Policy

The Canutillo Independent School District will provide free meals to students enrolled in the districts at no charge, under the Provision II program, regardless of income, through the academic year of 2017-2018.

The U.S. Department of Agriculture prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual’s income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.htm, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA by using the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

USDA is an equal opportunity provider and employer.

Política sobre Alimentos para 2017-2018 del Distrito Escolar Independiente de Canutillo

El Distrito Escolar Independiente de Canutillo proporcionará alimentos a todos los estudiantes inscritos en el distrito sin costo alguno, durante todo el ciclo escolar 2017-2018 sin importar el ingreso familiar, bajo el programa Provision II.

El Departamento de Agricultura de los Estados Unidos (por sus siglas en inglés “USDA”) prohíbe la discriminación contra sus clientes, empleados y solicitantes de empleo por raza, color, origen nacional, edad, discapacidad, sexo, identidad de género, religión, represalias y, según corresponda, convicciones políticas, estado civil, estado familiar o paternal, orientación sexual, o si los ingresos de una persona provienen en su totalidad o en parte de un programa de asistencia pública, o información genética protegida de empleo o de cualquier programa o actividad realizada o financiada por el Departamento. (No todos los criterios prohibidos se aplicarán a todos los programas y/o actividades laborales).

Si desea presentar una queja por discriminación del programa de Derechos Civiles, complete el USDA Program Discrimination Complaint Form (formulario de quejas por discriminación del programa del USDA), que puede encontrar en internet en http://www.ascr.usda.gov/complaint_filing_cust.html, o en cualquier oficina del USDA, (llame al (866) 632-9992 para solicitar el formulario. También puede escribir una carta con toda la información solicitada en el formulario. Envíenlo su formulario de queja completo o carta por correo postal a U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, por fax al (202) 690-7442 o por correo electrónico a program.intake@usda.gov.

Las personas con dificultades auditivas, o con discapacidad del habla pueden contactar al USDA por medio del Federal Relay Service (Servicio federal de transmisión) al (800) 877-8339 o (800) 845-6136 (en español).

El USDA es un proveedor y empleador que ofrece igualdad de oportunidades.
Here’s a Tip By JoAnn Derson

• Moving? Stick a foam plate between your regular plates to cushion them. Bonus is that they are reusable at the new place.

• “I found that a travel makeup bag worked really well to keep all my electronic accessories in one place. I have spots for my different device chargers, as well as my wireless mouse, jump drives, earbuds and a spare battery. It makes it easy to grab what I need for a quick trip, and the cords are never jumbled together.”

— E.T. in Massachusetts

• “We had a nice set of knives in a knife block. The scissors broke, and then a couple of the smaller knives went kaput, too. The block started to look weird with the spots for missing items. My wife filled a wide mouth vase with little stone beads, and the remaining knives are stored in it on the counter. It looks really cool and different, and keeps the blades safe.”

— A.L. in Arkansas

• Purchase additional measuring cups in the most-used sizes and slip one in the containers of most measured items: flour, sugar, coffee, etc. You’ll thank yourself when you don’t have to search for the right measuring cup or try to clean one in between ingredients.

• Here’s a tip for caregivers: Please make sure you put personal ingredients.

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Send your tips to Now Here’s a Tip, 628 Virginia Drive, Orlando, FL 32803.

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Buckle up every rider for every trip. State law now requires both adults and children to be buckled up in the front or back seat. A child less than 8 years old, unless taller than 4 feet 9 inches, must ride in a child safety seat. Most children between 4 and 8 years old will need a booster seat to be safe and comply with the law. Fines range from $30 to $250 plus court costs. “Texas Click it or Ticket.com”
Social Security Q&A
By Ray Vigil

Keep a close eye on your earnings record

Whether you’re ready to retire, just joining the workforce, or somewhere in between, regularly reviewing your Social Security earnings record could make a big difference when it’s time to collect your retirement benefits.

Just think, in some situations, if an employer did not properly report just one year of your work earnings to us, your future benefit payments from Social Security could be close to $100 per month less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled.

Social Security prevents many mistakes from ever appearing on your earnings record. On average, we process about 236 million W-2 wage reports from employers, representing more than $5 trillion in earnings. More than 98 percent of these wages are successfully posted with little problem.

But it’s ultimately the responsibility of your employers – past and present – to provide accurate earnings information to Social Security so you get credit for the contributions you’ve made through payroll taxes. We rely on you to inform us of any errors or omissions. You’re the only person who can look at your lifetime earnings record and verify that it’s complete and correct.

So, what’s the easiest and most efficient way to validate your earnings record?

1) Visit www.socialsecurity.gov/myaccount to set up or sign in to your own my Social Security account;

2) Under the “My Home” tab, click on “Earnings Record” to view your online Social Security Statement and taxed Social Security earnings;

3) Carefully review each year of listed earnings and use your own records, such as W-2s and tax returns, to confirm them; and

4) Keep in mind that earnings from this year and last year may not be listed yet.

If you notice that you need to correct your earnings record, check out our one-page fact sheet at www.socialsecurity.gov/pubs/EN-05-10081.pdf.

Sooner is definitely better when it comes to identifying and reporting problems with your earnings record. As time passes, you may no longer have past tax documents and some employers may no longer be in business or able to provide past payroll information.

If it turns out everything in your earnings record is correct, you can use the information and our online calculators at www.socialsecurity.gov/planners/benefitcalculators.html to plan for your retirement and prepare for the unexpected, such as becoming disabled or leaving behind survivors. We use your top 35 years of earnings when we calculate your benefit amounts. You can learn more about how your benefit amount is calculated at www.socialsecurity.gov/pubs/10070.pdf.

We’re with you throughout life’s journey, from starting your first job to receiving your well-earned first retirement payment. Learn more about the services we provide online at www.socialsecurity.gov/onlineservices.

Health

From Page 9

included swelling, redness and temporary numbness.

This is a new procedure, but it appears to have promise in the treatment of excess sweating. I also found a very helpful website at www.sweathelp.org.

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.rbmanual.com. (c) 2017 North America Synd., Inc. All Rights Reserved.

People know Pueblo for its...

Famous Hot Saloos?

In Pueblo, the free government information is also hot. Spice up your life by dipping into the Consumer Information Center web site, www.pueblo.co.us.gov. You can download all the information right way. Sorry, salsa not available through our web site or Catalog.

U.S. General Services Administration

Weekly SUDOKU

by Linda Thistle

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

DIFFICULTY THIS WEEK: ◆◆

Answer Page 4

GO FIGURE!

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: ★★★

Answer Page 4

KEEP A CLOSE EYE ON YOUR EARNINGS RECORD

EKG NORGIE GORNPH KPEKE
♥TUMNOA EDZ KADR ♥PETAD GRE
TOZEGY ARGIC AEGZ

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

NEW! 30 Fear Knot puzzles $3.95 • Six Volumes • Order at rbmanual.com

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: B equals Q

CL T MFORFD’E VKTI HFZ
VKYVDCAOVM GVLR HFZ XCRN
ITAH BZVERCFAE, XTE CR T
BZCWWCTG YNHECOTG?

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Keep a close eye on your earnings record

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We’re with you throughout life’s journey, from starting your first job to receiving your well-earned first retirement payment. Learn more about the services we provide online at www.socialsecurity.gov/onlineservices.

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People know Pueblo for its...

Famous Hot Saloos?

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