

## NEWSBRIEFS

### Teachers

With World Teachers' Day (October 5) upon us and a number of states, such as Kentucky, Michigan and Minnesota, currently facing pension crises that adversely affect their educators, the personal-finance website WalletHub conducted an in-depth analysis of 2017's *Best & Worst States for Teachers*. In order to help educators find the best opportunities and teaching environments in the U.S., WalletHub analyzed the 50 states and the District of Columbia across 21 key metrics, ranging from teachers' income growth potential to pupil-teacher ratio to teacher safety. Texas ranked 20th overall. Texas was:

- 2nd – Avg. Starting Salary for Teachers (Adjusted for Cost of Living);
- 14th – Avg. Annual Salary for Teachers (Adjusted for Cost of Living);
- 34th – Quality of School System;
- 29th – Pupil-Teacher Ratio;
- 36th – Public-School Spending per Student;
- 43rd – Teachers' Income Growth Potential;
- 37th – Projected Competition in Year 2024;
- 13th – 10-Year Change in Teacher Salaries;and
- 30th – Teacher Safety.

Visit <https://wallethub.com/edu/best-and-worst-states-for-teachers/7159/> for the full report.

– Diana Popa

### A record season

Apparently, it is the season for setting new Guinness World Record, says the Association of Mature American Citizens. The healthcare company, USANA, assembled 893 people in white coats to earn the title of the most people dressed as scientists. A Canadian beekeeper won the record for “a bee beard” by letting thousands of bees cover his face and torso for more than an hour. And, an exercise aficionado in Massachusetts set the Guinness record for the most pull-ups in one hour.

– John Grimaldi

### No smoking

Here's another reason to quit smoking. A driver in Southend, England blew the doors and roof off her car when her cigarette ignited an aerosol can of air freshener, says the Association of Mature American Citizens. Luckily, she suffered only minor injuries.

– John Grimaldi

*The most important thing a father can do for his children is to love their mother.*

– Quips & Quotes



– Photos by Alfredo Vasquez

**REVISITING EL PASO'S HISTORY** – El Paso County Economic Development Department has submitted an application for a National Park Service grant to conduct a historical survey of Hart's Mill, the area west of Downtown El Paso.

## Forgotten site holds tremendous history

By Alfredo Vasquez  
*Special to the Courier*

EL PASO COUNTY – El Paso County Economic Development Department has submitted an application for a National Park Service (NPS) grant worth \$50,000 for a historical survey of a small tract of land just west of Downtown El Paso, known as Hart's Mill.

The nearly forgotten site along the Rio Grande is the place where the first Spanish expedition crossed into the present-day United States on May 4, 1598; twenty-two years before the Pilgrims arrived at Plymouth Rock on America's east coast.

The location is also the site where the United States Army established the original Fort Bliss military base. Before its days as a military installation, the narrow tract nestled between West Paisano Drive and the U.S.-Mexico border was owned by industrial magnate Simeon Hart. The land's namesake operated a grist mill there in the 1850s.

Presently, the area is overshadowed by the border fence on the west and the Paisano overpass on the east. The historic buildings housed within- including old Fort Bliss barracks and the Hart residence- sit vacant and decaying. And, the stone monument that marks the 1598 crossing of Don Juan de Oñate is surrounded by weeds, trash, and heavy brush.

“This site is significant on a number of levels,” stated Commissioner David Stout, whose precinct contains the Hart's Mill area. “It is the birthplace of the American Southwest. We have a great opportunity here to create great heritage tourism by selling this site. It is hugely valuable, historically speaking, and we need to capitalize on that asset.”

The sought-after grant would be awarded through the NPS's Southwest Border Resource Program. The program provides financial assistance to local and state agencies to improve resource stewardship, achieve international cooperation, provide meaningful interpretation and conduct scientific research, with the hope of increasing appreciation and understanding of shared cultural heritage along the U.S.-Mexico border, according to county officials.

Stout stated that the money would help create a historic structures report, which is a standardized NPS planning document to aid decision-making about preservation, rehabilitation, restoration or reconstruction treatments on a specific area.

Should the grant be awarded, Stout stated that NPS would deploy regional specialists beginning next year to provide the county with input and technical assistance to fulfill the specifications outlined in the Southwest Border Resource

Protection Program. These include guidelines on research, protection, education, interpretation, and information sharing.

Local historians point out that this site is not only where Hart's Mill and the old Fort Bliss once stood, but also where the Butterfield Trail, the original railroad, and the covered wagons traveling west to California during the gold strike went through in the late 1800s.

More recently, that history included one of the region's more popular dining spots. About 150 years after Hart built his residence

See HISTORY, Page 4



**MARKING THE SPOT** – On the Hart's Mill site is a state historical marker, erected in 1936, that designates the place where the Spanish explorer Don Juan de Oñate and his entourage first crossed into the present-day United States.



Finances

By Nathaniel Sillin

# How to tackle your grocery bill

Food shopping can quickly take over your budget despite your best intentions. Perhaps it’s due to impulse purchases, unplanned shopping trips, food going bad or a combination of all three. If you’re looking for ways to save money while enjoying nutritious and delicious meals, consider these money-saving tactics.

**Stick to your budget to save time and money.** Look at your food budget before making a trip to the store. If you don’t have one yet, figure out your overall budget including food costs with a simple budget worksheet. Knowing how much you want to spend and actually spent can help you make informed decisions.

Plan out the week’s meals with your budget in mind. If you make dishes that rely on the same staples, you can save money by using leftovers to create a new dish. But mix things up to avoid boredom.

Make your trip to the grocery store even easier with a shopping list. Sticking to a list can help limit food waste and make it easy to get in and out of the grocery store. If you share food shopping duties with a spouse or partner, you can avoid double purchases by using grocery apps that let you create and sync shopping lists.

**Stack different discounts and deals to rack up savings.** Once you enter the grocery store, it’s time to put your plan into action. Plan for the occasional indulgence and let yourself make impulse purchases occasionally, but try to stick to the list.

You can also often save

money at grocery stores by joining the store’s loyalty program. Members get exclusive discounts, and some programs offer additional savings at partner stores. Check your membership account online or with the app before checking out, as some programs have electronic coupons that you need to “clip” to get the savings.

One way to increase your grocery budget is to use one, or several, of the apps that give you cash back when you buy groceries. Sometimes you can even earn cash back on general purchases like a loaf of bread or a gallon of milk. Depending on the app and food, you may need to verify the purchase by scanning the barcode and sending a picture of your receipt.

The store you choose can also significantly impact how much you’ll spend.

**Strategically plan your shopping route.** Planning your grocery shopping after reviewing

your local stores’ weekly sales and coupons can help you determine what to buy where. Also take the time to explore your neighborhood stores, as one grocer may frequently have high-quality yet inexpensive produce while another might have a great butcher.

No matter where you shop, be mindful of how the store’s design can entice you to make purchases. The outside ring is often where you’ll find the fewest processed foods, however you might notice that you need to walk to the back of the store to grab milk or eggs. The store hopes you’ll be tempted by something you see along the way.

Sticking to your list, refraining from walking through an aisle unless you need to and remembering that the eye-level products aren’t necessarily the best bang for your buck can help you avoid these traps.

**Stick to inexpensive foods.** Consider choosing store-brand rather than name-brand products as they’re often cheaper, but not necessarily lower quality.

You may also want to consider changing what you buy. Filet mignon can be delicious, but so can cheaper cuts of meat and there’s a lot of advice online for how to best prepare them. Staples, such as rice, beans and canned or frozen goods are also a low-cost way to supplement meals.

**Bottom line.** Buying food is a necessity, but you don’t have to overspend to keep a well-stocked fridge and pantry. By planning your meals and grocery trips, using the money-saving tactics above and carefully choosing where you shop, you can save time and money – and cook up something delicious.

*This article is intended to provide general information and should not be considered health, 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.*

### Notice of Public Hearing to Discuss Tornillo Independent School District’s State Financial Accountability Rating

Tornillo Independent School District will hold a public meeting at 5:30 PM, Wednesday, October 25, 2017, in the boardroom of the Tornillo Administration Building, at 19200 Cobb Ave., Tornillo, Texas 79853.

The purpose of this hearing is to discuss Tornillo Independent School District’s rating on the state’s financial accountability system.

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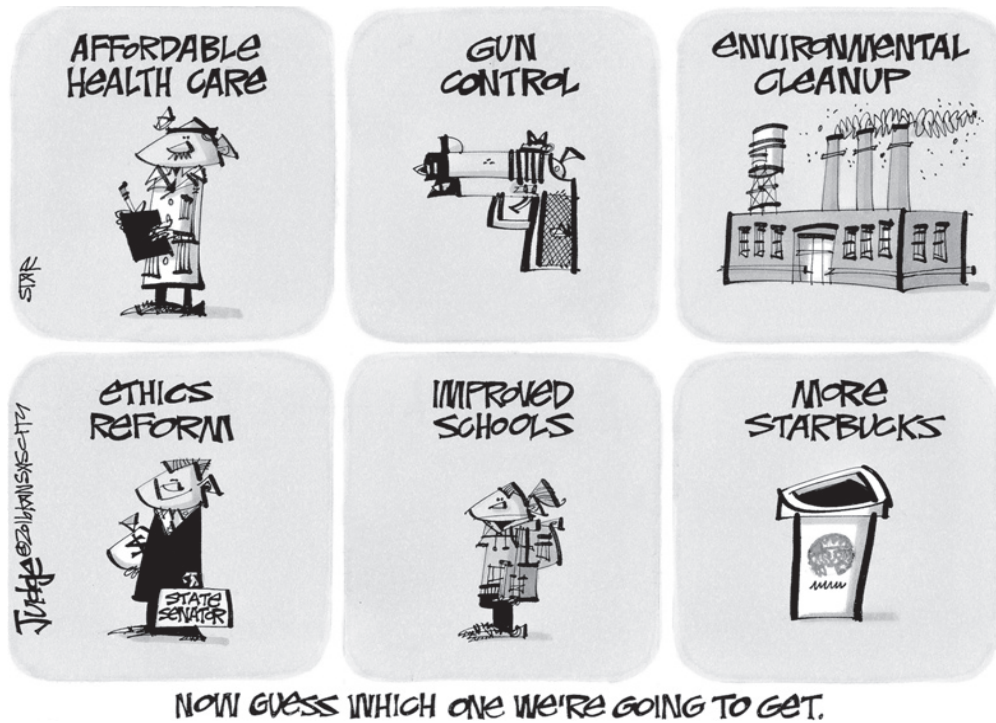
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IF CONGRESS REALLY WANTS TO INVESTIGATE THE  
EVIL EMPIRE'S INFLUENCE ON OUR ELECTIONS...



## View from here By G. Keith Smith, M.D.

# Free market is the healthcare cure

The policy experts can't seem to agree on whether Graham-Cassidy care, the latest Republican effort labeled "repeal and replace," is an improvement over Obamacare. I would argue that all of the wonk-discussion is downstream of the false premise that government can meddle in and distort health markets in a beneficial way. Historically when government intrudes into anyone's business it is always to benefit its crony pals, however veiled these efforts might be.

This new legislation is all about “coverage” and is designed to streamline the flow of taxpayer loot to the big insurance companies after skimming off a share for the bureaucracy. I would encourage everyone to stay focused on the real issue: the cost of medical care, which is (not surprisingly) not addressed in D.C.’s latest belch of central planning. As Dr. Yuri Maltsev (Austrian economist and former Gorbachev cabinet member) recently told an Oklahoma City audience, quoting Gorbachev: “It’s not that central planning doesn’t work. It’s just that we haven’t found a plan that works.”

It is high time that everyone acknowledges it is impossible for D.C. operatives to represent the source of a solution, as they are and can only be the source of problems. If the good folks in D.C. truly want to help, they should place their crony health engine in reverse, and undo the years of distorting and price-increasing damage inflicted on Americans.

While Bernie Sanders and his fellow Marxists loudly profess that we are suffering from the failure of the free market in medical care delivery, I would argue that we are suffering from the absence of free markets. This crisis, created in D.C., is one from which industry insiders (connected to both sides of the aisle) have obscenely profited, as only a cartel (not a competitor in a free market) can.

The mutually beneficial exchange that forms the essence of free markets and capitalism depends on a seller of goods and services responding to the needs and preferences of buyers in the marketplace, without intermediaries, except for those who facilitate this exchange. D.C.'s mandates and subsequent insertion of crony intermediaries between willing buyers and sellers has blurred or destroyed the competitive market discipline that tends to simultaneously lower prices and increase quality. Graham-CassidyCare just distorts natural buyer preferences in a slightly different direction, one which primarily favors those behind the curtain who wrote this bill.

In spite of D.C.'s efforts, free-market delivery of medical services, once confined to plastic and Lasik surgery, is fortunately a growing trend, as fewer individuals and companies buy the scam referred to as "health insurance." Individuals are increasingly forgoing "insurance" altogether or are participating in the cooperatives known as "cost sharing ministries." Employers in astonishing numbers are embracing "self-funding," preferring to pay for their employees' medical needs from operational revenue rather than participating in the "health insurance" swindle. These buyers have the appropriate sticker shock that price-gouging medical facilities regularly generate and are increasingly patronizing competitive and price-transparent medical facilities.

For example, beneficiaries of the self-funded health plan of the State of Oklahoma pay nothing out of pocket if they elect to have their surgery at my facility (or another that will match our online, bundled pricing), an arrangement that will reportedly save the State of Oklahoma up to \$200 million per year. This cost competition benefits everyone, as the availability of this pricing knowledge empowers all consumers who are shopping, even those far from Oklahoma.

While various “insurance” tweaks may render slight benefits here and there, nothing will more powerfully improve the lot of the American seeking high quality and affordable medical care than a free and competitive market, where the sellers cater to the buyers, a condition every other industry must endure. Also consider this. In Canada, tax victims send their hard-earned wages to Ottawa, which bureaucratically distributes a portion to the various provinces. This bears an uncomfortable resemblance to Graham-Cassidy care, and in my opinion, represents a dangerous leap toward the insanely dysfunctional system the Canadians endure.

“Repeal and replace” has become “If you like your Obamacare you can keep it.” I prefer “Repeal and acknowledge,” a strategy that admits that the fatal conceit of central planning applied to medical care is an expensive, dangerous, and deadly mistake.

*Dr. G. Keith Smith is a board certified anesthesiologist in private practice since 1990. In 1997, he co-founded The Surgery Center of Oklahoma, an outpatient surgery center in Oklahoma City, Oklahoma, owned by over 90 of the top physicians and surgeons in central Oklahoma. Dr. Smith serves as the medical director, CEO and managing partner while maintaining an active anesthesia practice.*

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**The *West Texas County Courier* office is closed.**

**The office will open again on Monday, October 16, 2017.**



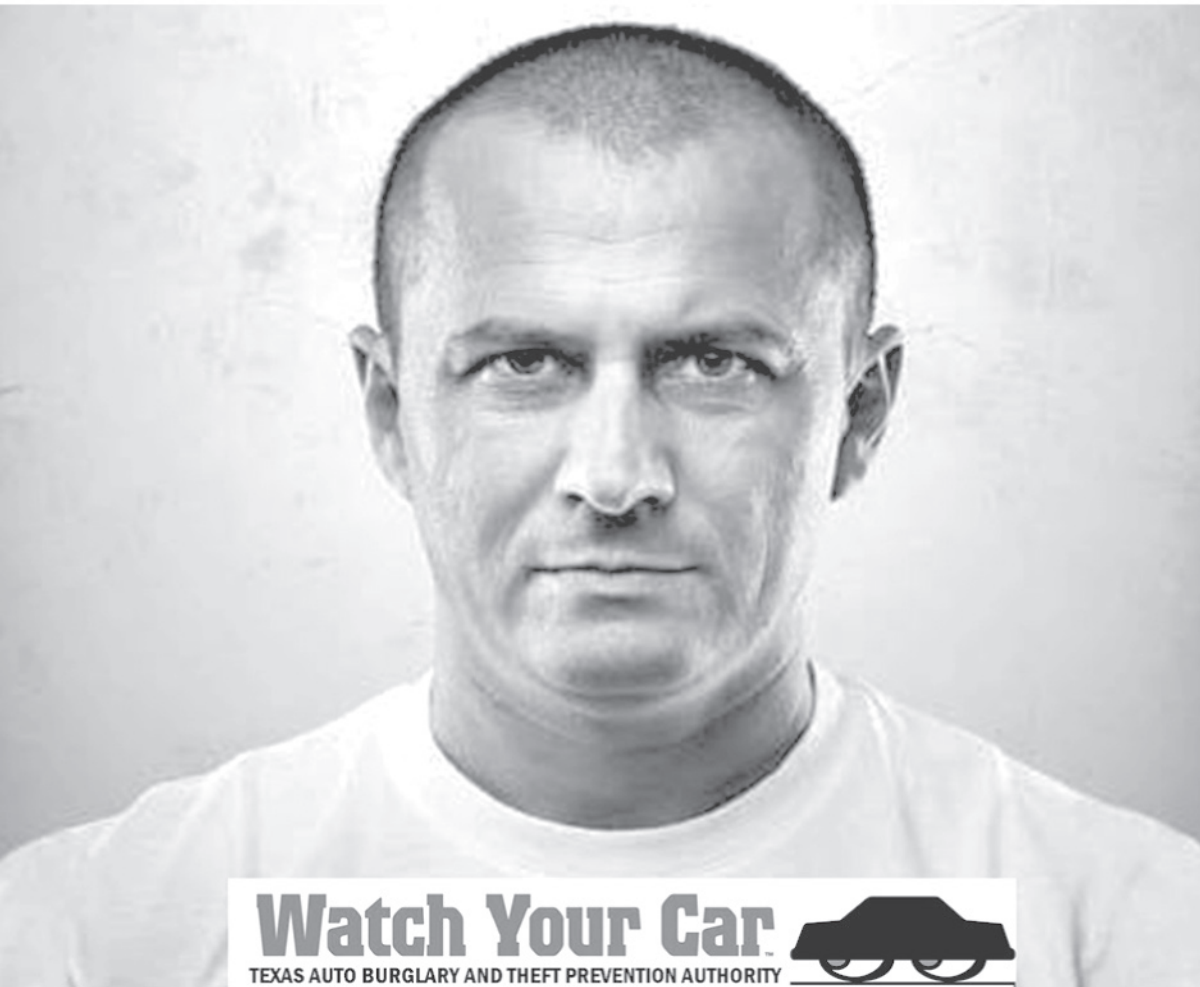


SOLDIERS’ SITE – The Hart’s Mill location is the site where the original Fort Bliss military base was established.

– Photo by Alfredo Vasquez



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# Strange But True

By Samantha Weaver

- It was Emily Post, arbiter of courtesy and expert on etiquette, who made the following sage observation: “Manners are a sensitive awareness of the feelings of others. If you have that awareness, you have good manners, no matter what fork you use.”
- If you’re planning on moving to Florida, keep in mind that in that state, it’s illegal for a housewife to break more than three dishes in one day.
- It’s a popular stereotype: a rejected lover sitting on a barstool, drinking to try to forget the heartbreak. The problem is, drinking isn’t really an effective way to go about acquiring amnesia, even temporarily. Those who study such things say that imbibing alcohol can actually help people recall events that occurred just before they started drinking.
- A defense lawyer in a Canadian murder-for-hire case once argued that his client must be innocent – because the defendant was useless. The attorney commented, “No one would hire him to cut the grass. Why would someone hire him to kill someone?” Nice try, but no luck: The man was convicted.
- There doesn’t seem to be a clear explanation of why flies fly faster when they’re in the sun than when they’re in the shade.
- Twilight is often defined as the period of time when day is ending and night is beginning – a pretty vague definition. There are more precise versions, though: Civil twilight is the time when streetlights come on, nautical twilight occurs when the horizon disappears, and astronomical twilight is when the faintest stars become visible.

Thought for the Day: “Science is built with facts as a house is with stones, but a collection of facts is no more a science than a heap of stones is a house.”  
– Jules Henri Poincare

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## CryptoQuip Answer

When you’re yelling at somebody at a salad bar, I suppose you might be dressing him down.

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Moments  
in Time

The History Channel

- On Oct. 31, 1926, Harry Houdini, the most celebrated magician and escape artist of the 20th century, dies of peritonitis in a Detroit hospital. Twelve days earlier, Houdini had been punched twice in the stomach, rupturing his appendix.
  - On Nov. 1, 1800, John Adams moves into White House in the final year of his only term as president. Although Adams was initially enthusiastic about the presidential mansion, he and Abigail soon found it to be cold and damp during the winter.
  - On Nov. 2, 1912, the XIT Ranch of Texas, once among the largest ranches in the world, sells its last head of cattle. At its peak, the XIT, owned by Chicago capitalists, had more than 160,000 head of cattle, employed 150 cowboys and encompassed nearly 3 million acres.
  - On Nov. 3, 1883, Black Bart makes his last stagecoach robbery. When guards spotted gun barrels sticking out of nearby bushes, they handed over their strong box. The “rifle barrels” turned out to be sticks tied to branches.
  - On Nov. 4, 1990, “Dances With Wolves,” a film about a Civil War-era soldier and a group of Sioux Indians, premieres in Los Angeles. The film, starring Kevin Costner, was a surprise box-office success and earned 12 Academy Award nominations.
  - On Nov. 5, 1895, attorney George Selden wins U.S. Patent No. 549,160 for an “improved road engine” powered by a “liquid-hydrocarbon engine of the compression type.” With that, as far as the government was concerned, George Selden had invented the car – though he had never built a single one.
  - On Nov. 6, 1558, Thomas Kyd is baptized in London. Kyd created the “revenge play,” which gave rise to tragedies like William Shakespeare’s “Hamlet.” Kyd’s “The Spanish Tragedie,” or “Hieronomo Is Mad Again,” became the most popular play in England during its day.
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# NFL is losing its identity

By Steve Escajeda  
Special to the Courier

All the planets are in their normal orbit, the Sun is still rising in the east and we’re right in the middle of football season.

So everything must be right in the world.

Well if that’s the case, why do the National Football League’s television ratings keep dropping?

For the second straight year, the ratings have taken a noticeable hit and executives are scrambling to find out why.

Last year the popular thing to blame it on was the election between Donald Trump and Hillary Clinton.

This year the blame has been put on the hurricanes that ravaged parts of the southern United States.

I’m sure both of those reasons have some validity to them but there has to be

more to it than that.

Some of the ideas that have come up include all the news in recent years of concussions. There are a great number of parents who are now keeping their children from playing football.

With all those young guys not being introduced to the sport, doesn’t that mean a decline in interest?

Also, the NFL isn’t exactly known for the morality of its players. Too many guys over the years have been arrested on gun and weapons charges, assault and battery, drugs, theft, domestic violence and who knows how many other crimes of stupidity.

Experts say a lot of people have drifted away from the game because they’re tired of these millionaires believing they’re above the law.

Then there are the purists who say the game isn’t what it used to be.

Many feel that because so many rules have been changed to keep guys from getting injured, it has turned the game into something they no longer recognize.

With way too many holding calls, too many interference calls and too many roughing the passer calls, the game

sometimes slows down and loses all its momentum.

There are the people who blame the ever-changing cable TV industry. Games are televised on ESPN and NBC and CBS and FOX. But more and more people are ditching cable and satellite TV for the more selective world of Netflix and Hulu and Amazon and HBO.

It’s not as easy to access those NFL channels anymore unless you go out of your way to purchase them. And let’s face it, Netflix and Hulu is putting out the best TV in the history of the medium.

Of course there is the whole Colin Kaepernick thing.

Many believe fans are turned off by for former 49ers quarterback and his kneeling down during the national anthem last year.

Some players followed his lead and still do it today. Many Americans feel that the action disrespects a nation that gives them the opportunity to make millions of bucks for playing a game.

Right or wrong, many have said they’ve turned away from the sport for this reason.

Along the same lines, now a few NFL players have called on the league to set out a month every season dedicated to “social activism.”

Much like what the NFL does with breast cancer, the group wants the league to officially designate every November to this cause.

Unfortunately, that’s exactly what sports fans do not want – their football mixed in with a mega-dose of social commentary.

At some point the NFL and all the major networks have to realize that fans gravitate toward sports to get away from the negative daily news they get all week long.

Sports have always been the place people go to heal or forget, even if just for a couple hours, about all the stories about all the differences that split us apart.

At games, fans of all colors and social and financial status and gender and religion, come together as one and root for the same team.

In fact, sports are some of the only venues where you see that kind of inclusion.

I’m afraid that the more the NFL tries to be what everyone wants it to be – it’ll continue to lose customers. Because they should know that they can’t please everybody.

Just be yourself NFL. That’s why we all feel in love with you in the first place.

And to be honest NFL, we don’t even know who you are anymore.

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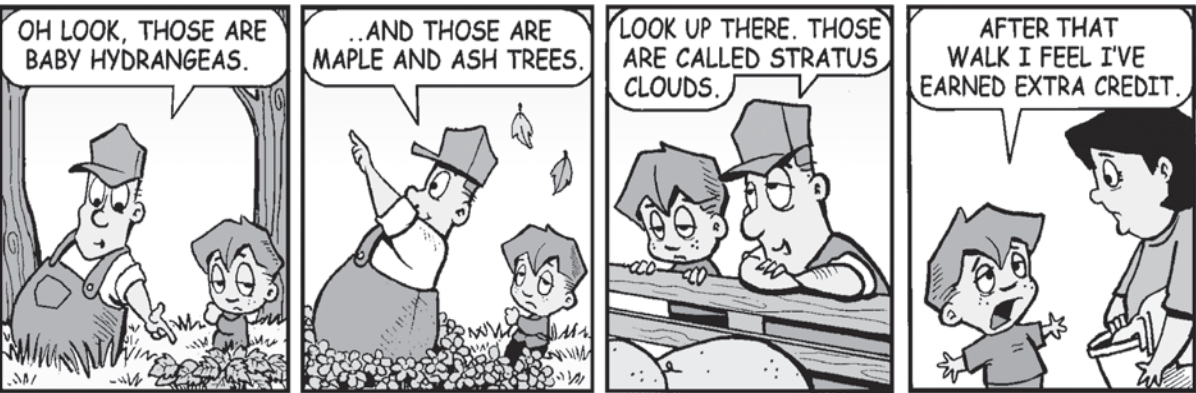
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By Gary Kopervas



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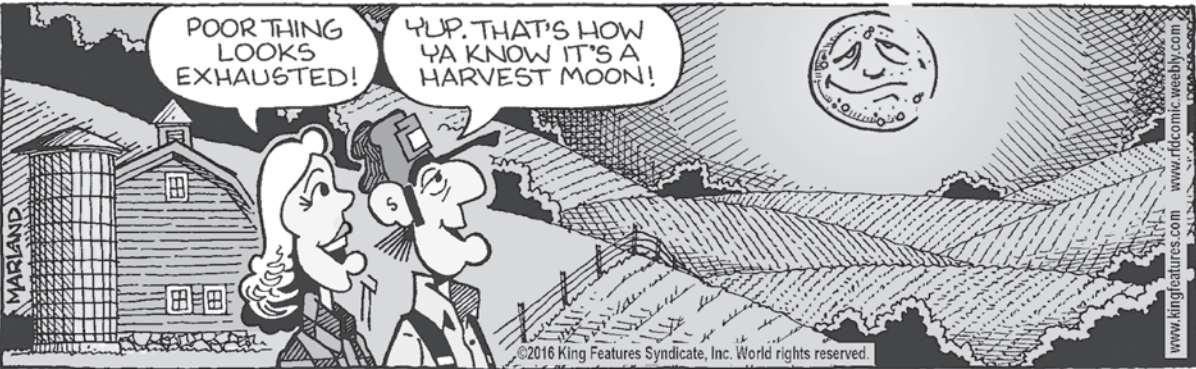
THE SPATS

By Jeff Pickering



R.F.D.

By Mike Marland



Your good health

By Keith Roach, M.D.

DEAR DR. ROACH: What’s your opinion on cooled thermotherapy for benign enlargement of the prostate? I recently was put on Flomax and finasteride, and was given the option of having this procedure to eliminate taking these two drugs. My urologist has had great success, while my internist says the success rate is only 60 percent. My internist did say it’s great if it works. – S.V.

Benign enlargement of the prostate is very common in older men, and medications like tamsolusin (Flomax) and finasteride (Proscar) often are used, and are pretty effective in most men. The most effective treatment remains surgery, called transurethral resection of the prostate, TURP, which reduces symptoms by at least half in 98 percent of men. Unfortunately, TURP causes side effects in at least 20 percent of men, so there are several procedures designed to try to get the benefit of surgery without the drawbacks.

Cooled thermotherapy is a procedure using a microwave device to reduce prostate tissue. It isn’t as effective as TURP: Only 72 percent of men reduce their symptoms by half or more; however, it has reduced side effects, such as need for blood transfusion. Unfortunately, there were more symptoms of uncomfortable urination, urgency and need for a catheter after surgery.

I think both of your doctors are right: Some men have good experiences, but not everyone will get relief. Some serious side effects are better with thermotherapy, and others are worse. You need to decide how much taking the medications

bothers you and if you can live with the symptoms the way they are.

READERS: The new booklet on the prostate gland discusses cancer, enlargement, infections and erectile dysfunction in detail. Readers can obtain a copy by writing: Dr. Roach – No. 1001W, 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: I just read your column regarding the shingles vaccine. I am an insurance agent who is often asked about coverage for the shingles vaccine. The Affordable Care Act does include this under preventive care for individuals 60 and over. Preventive care is covered at 100 percent for health plans that are not grandfathered. (Grandfathered health plans are plans that have been continued virtually unchanged since 2010. They are not required to comply with all aspects of ACA, so these plans might not provide this service.) You also may be interested in knowing that, in our area, the Department of Health clinic does offer the shingles vaccine for a fee of \$5 for individuals over the age of 50 who do not have it covered under a health plan. I am not aware if this is unique to our area, or if it is a widespread provision.

Thank you for writing in. Others wrote to me that their Department of Health paid for most or all of

See HEALTH, Page 8

Super Crossword

- REORDERING PARTS ACROSS**

1 Display shimmering milky colors

9 Reinforcing eyeteel

16 Shapes of parentheses

20 Like a Williamsburg district

21 Eyeglass

22 0

23 Sharp-witted response from a creep?

25 Eye part

26 Energy-filled

27 Provide (with)

28 Hiatus

29 Gut-punch response

32 Mello \_ (drink brand)

34 Like someone doing an oil change under a car?

38 Plane part

40 Gaelic language

42 Columnist Barrett

43 Took charge

44 Sale on items having a quintet of hanging decorative threads?

51 Suds-filled

52 Bible bk. before Job

53 Siesta, e.g.
- 57 Greatest importance

59 One-sixth of a foot?

64 Circumspect

67 Hula \_

69 Open, as a bolted door

70 19th Greek letter

71 Palette part

72 Hold PC fixers dear?

76 Work unit

77 Lyric penner Gershwin

78 Pulls down

79 Jorge's "this"

80 Hawkish god

81 One telling fortunes by gazing into artificial light sources?

84 Equally billed headliners

88 Alternatively

89 "... pity!"

91 Working properly under a car?

95 Bistro that's beautiful and also has great food?

101 "I see now!"

104 "It's \_ of words"

105 They counter nays

106 Ill-fated whaler

107 What it used to take to get word in prehistoric times?

111 8-pointer in Scrabble

115 They cross rds.
- 116 Fiery fits

117 Steer snarer

119 Nautilus VIP

121 Hot-rod rod

122 Lament from somebody who wants one of their sons to be named after director De Palma?

129 Mad, with "off"

130 Indian oven

131 Oil conduit

132 Water swirl

133 Novelist Sabato

134 Endeavoring anew

**DOWN**

1 Suffix with hill

2 "Lenore" poet

3 Brit's brew

4 Extended

5 Savor

6 Attack tactic

7 Noel

8 Wapiti

9 Govt. agents

10 Train track supporters

11 Well-timed

12 Orbitz listing

13 Old AT&T rival

14 "Twilight" rock gp.

15 Olympic ideal

16 Sky color

17 Expose

18 Wrinkle

19 Really wet

24 Corp. shuffle

28 Oat husk
- 29 Sign- \_ (approvals)

30 Mishmash

31 \_ beans

33 Helped out

35 Tolkien villain

36 Seek to win

37 Wildebeest

39 Energy-filled

41 "Ciao"

45 Yule tree

46 Outdoor gear retailer

47 Suffix with

20-Across

48 "... better be good!"

49 Yell at from a distance

50 Three: Prefix

54 Come in

55 Startle

56 Violent sorts

58 Mollycoddles

60 Least comfortable

61 U.K. channel

62 "...di-dah!"

63 Hosp. areas

64 As long as

65 Ear-relevant

66 Stationery store units

68 Marital beginning?

72 Artist Gerard \_ Borch

73 Comic Charlotte

74 Age

75 Flee from

80 Humane org. of the U.S.

82 Fence (in)
- 83 Slowing down, in mus.

85 Blast cause

86 Craft

87 San Luis \_

90 Speaks volumes

92 Spa sighs

93 \_ all possible

94 Yanks' foes

96 Klutzy ones

97 A pair

98 Honey holder

99 Vase type

100 Indian noble

101 Make fizzy

102 Humbugged

103 Used a hook and line

108 Sordid

109 Rub away

110 Tipping types

112 Film festival flick, often

113 Sprang

114 Dying fire bit

118 Trainee

120 Airport near Paris

122 Manhattan chaser?

123 Way-off

124 Red Roof \_

125 Busy mo. for the IRS

126 VI / II

127 Raggedy \_ (doll)

128 Like some nos.

1	2	3	4	5	6	7	8		9	10	11	12	13	14	15		16	17	18	19
20									21								22			
23								24									25			
				26				27								28				
29	30	31		32			33		34				35	36	37					
38			39				40		41				42					43		
44				45	46	47					48	49					50			
51								52									53	54	55	56
				57				58			59		60	61	62	63				
64	65	66					67			68		69						70		
71				72	73	74					75							76		
77				78						79							80			
81			82						83		84			85	86	87				
88								89		90			91					92	93	94
				95	96	97	98	99				100								
101	102	103		104						105							106			
107			108					109	110			111		112	113	114		115		
116								117				118					120			
121						122	123	124						125				126	127	128
129						130								131						
132						133								134						



**Moore Texas**by Roger Moore  
Aug. 8, 1865: General Custer starts a tour of duty in Texas... he hangs on to his scalp here.



**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.

	÷		+		15
−		+		÷	
	×		+		13
×		+		+	
	×		−		12
16		11		11	

1 2 3 4 5 5 6 8 9

**DIFFICULTY:** ★★★

★ Moderate ★★ Difficult  
★★★ GO FIGURE!

Answer Page 4

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**Weekly SUDOKU**

by Linda Thistle

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

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

**Learning the lingo**

Is Social Security a topic in your conversations these days? Are you familiar with the lingo used to describe Social Security benefits, or does it sound like a new vocabulary to you?

Social Security employees strive to explain benefits using easy-to-understand, plain language. But if a technical term or acronym (an abbreviation of the first letters of words in a phrase) that you don't know slips into the conversation or appears in written material, you can easily find the meaning in our online glossary at [www.socialsecurity.gov/agency/glossary](http://www.socialsecurity.gov/agency/glossary).

Social Security acronyms function as verbal shorthand in our financial planning conversations. If you're nearing retirement, you may want to know what PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits) mean. These terms involve your benefit amount based on when you decide to take it.

If you take your retirement benefit at FRA, you'll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

What about DRCs? Delayed retirement credits are the incremental increases added to the PIA if you delay taking retirement benefits beyond your full retirement age. If you wait to begin benefits beyond FRA – say, at age 68 or even 70 – your benefit increases.

Once you receive benefits, you get a COLA most years. But don't expect a refreshing drink – a COLA is a Cost of Living Adjustment, and that will usually mean a little extra money in your monthly payment.

Knowing some of these terms can help you fine-tune your conversations about Social Security. If one of those unknown terms or acronyms does come up in conversation, you can be the one to supply the definition using our online glossary. Sometimes learning the lingo can deepen your understanding of how Social Security works for you. Discover more at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**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: **V** equals **R**

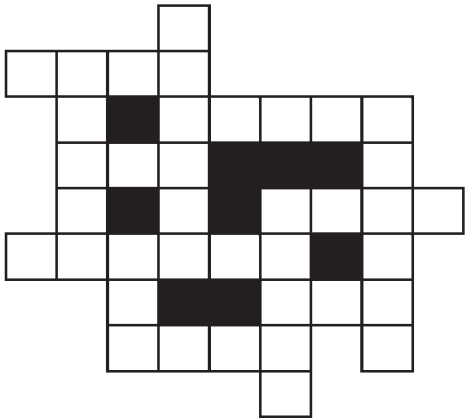
UXYH ZEA'VY ZYIIFHL DS BECYJEQZ  
DS D BDIDQ JDV, F BAMMEBY ZEA  
CFLXS JY QVYBBFHL XFC QEUH.

Answer Page 4

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KAY  
♥ TEFLIS  
♥ TRINE  
♥ ELFA  
KEYSAN  
♥ RAE  
TKON  
RYFLE  
OTE  
FLIRUE  
♥ ERSAS  
♥ DEIA



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.

NEW! 30 Fear Knot puzzles \$3.50 • Six Volumes • Order at [rbmamall.com](http://rbmamall.com)

**Here's a Tip**

By JoAnn Derson

• "I am a senior on a budget, but I love to get presents for people. Throughout the year, I have a small weekly amount I set aside for 'fun shopping,' and I hit the clearance sections of department stores. I have found nice stationary items for less than a dollar and quality children's clothes for two or three dollars for a whole outfit. I always buy the size I would be buying at the holidays or the child's birthday, and I give large for less! Plus, it's a great way to spend time, since I have a lot more of that than I have dollars."

– L.A. in Georgia

• If you have ever had a tough time threading a needle, try this trick. Spritz the end of the thread with a shot of hairspray. It makes the thread stiffer, and it goes right through with no fuss.

• "To make a soft pocket for cell phones or small tablets, get a couple of thin, square oven mitts at the dollar store. Sew three edges together and it's ready! Slip electronics inside for safe passage in purses and briefcases."

– R.Z. in Illinois

• Make a big batch of soup and store a week's worth for lunch in mason jars, which are easily stored in the fridge. Chicken noodle, tortilla, beef and vegetables, baked potato – the possibilities are endless, and so delicious.

• "Paint a colorful pattern on a fabric dropcloth to use as an impromptu covering for a dirty or stained concrete patio. You can paint concrete, too, with specially made paint, but it's pretty easy to stash a dropcloth that will stay fresh and only come out when you have visitors."

– E.L. in Alabama

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**Health**

From Page 7

the cost. Some said they could get the vaccine covered at a pharmacy but not at physician's offices.

*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.*