



NEWSBRIEFS

Obesity report

With November being National Diabetes Awareness Month and Americans collectively spending nearly \$200 billion per year on obesity-related health costs, the personal-finance website WalletHub has released its report on 2019's *Fattest States in America* as well as accompanying videos, along with interesting stats about diabetes in its *Facts & Statistics* infographic. To determine which states contribute the most to America's overweight and obesity problem, WalletHub compared the 50 states and the District of Columbia across 29 key metrics. They range from share of overweight and obese population to sugary-beverage consumption among adolescents to obesity-related health care costs. Texas ranked 16th in this report. Visit <https://wallethub.com/edu/fattest-states/16585/> for the full report. Diabetes facts and statistics:

- \$327 Billion: Estimated cost of diabetes in the U.S. in 2017 (\$237 billion in direct medical costs, \$90 billion in nonmedical costs).
- \$9,601: Average annual diabetes-related health care costs for patients.
- 2.3: Number of times by which a diabetes patient's health care costs increase.
- 14 and 18 Years: Reduction in the average male and female type 1 diabetes patient's life expectancy, respectively.

Visit <http://wallethub.com/blog/diabetes-statistics/41253/> for the full infographic.

– Diana Polk

High odds

An adventurous roller coast enthusiast at New Zealand's Port Aventura theme park dropped his cell phone mid-ride and flew through the air. But a passenger with quick reflexes riding in a car behind him managed to reach out and catch the phone as it flew through the air. The roller coaster, which was traveling at 80 MPH at the time, was equipped with a surveillance camera that caught the whole thing on video.

– John Grimaldi

A 'smart' move

Who needs a garage? As Hurricane Dorian approached Florida recently Patrick Eldridge became concerned

See BRIEFS, Page 5

Anybody that thinks the U.S. isn't still the land of promise just hasn't been listening to the politicians' speeches.

— Quips & Quotes



– Photo courtesy San Elizario ISD

TOUGH RUNNERS – The San Elizario Boys Cross Country team members are, from left, Coach Cesar Morales, Irvin Vazquez (Soph), Alan Ceballos (Soph), Dilan Sanchez (Jr), Rene Arambula (Sr), Seth Rodriguez (Sr); Anthony Gonzalez (Jr); Christopher Moreno (Fresh/alternate), Edwin Gomez (Jr), and Coach Jorge Maese. This photo was taken after their regional win in Lubbock.

San Eli runners place second at State meet

By Jeannie Meza-Chavez
Special to the Courier

SAN ELIZARIO – The San Elizario Boys Cross Country team had the second best finish during the UIL State Cross Country Championship in Round Rock this past Saturday, finishing with a team score (places) of 101. Competing in Class 4A, this was the sixth consecutive trip to the UIL State Championship under the guidance of Coach Cesar Morales and Coach Jorge Maese and the sixth time they have been on the podium. Junior Edwin Gomez brought home

See SAN ELI, Page 5

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount:	Total monthly premium amount:
Less than or equal to \$87,000	Less than or equal to \$174,000	\$0.00	\$144.60
Greater than \$87,000 and less than or equal to \$109,000	Greater than \$174,000 and less than or equal to \$218,000	57.80	202.40
Greater than \$109,000 and less than or equal to \$136,000	Greater than \$218,000 and less than or equal to \$272,000	144.60	289.20
Greater than \$136,000 and less than or equal to \$163,000	Greater than \$272,000 and less than or equal to \$326,000	231.40	376.00
Greater than \$163,000 and less than \$500,000	Greater than \$326,000 and less than \$750,000	318.10	462.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	347.00	491.60

– Chart courtesy Centers for Medicare and Medicaid Services

Medicare premiums, deductibles to increase in 2020

By Alfredo Vasquez
Special to the Courier

NATION – In the midst of Medicare's latest open enrollment cycle which ends December 7, the Centers for Medicare and Medicaid Services (CMMS) announced recently that the Medicare premiums and deductibles for out-patient care will increase next year.

For about 70 percent of Medicare beneficiaries, the new 2020 premium rates will rise nearly seven percent to \$144.60 a month, as compared to \$135.50 in 2019. The \$9.10 monthly increase follows a \$1.50 hike that was added this past year.

The Part A inpatient deductible for hospital admittance will increase by \$44, to \$1,408 in 2020, up from \$1,364 in 2019, Medicare officials reported. This part also covers in-patient and skilled nursing facility care and some home health care services.

The annual deductible for Part B coverage, which covers doctor visits and outpatient care, will go up by seven percent also to \$198 next year, an increase of \$13 from the annual deductible of \$185 in 2019.

While most Medicare recipients will pay the new \$144.60 standard monthly premium, some will pay less because of a "hold harmless" provision that limits certain beneficiaries' increase in their Part B premium to be no greater than the increase in their Social Security benefits, CMMS officials explained.

Upper-income retirees, conversely, will pay higher premiums, according to CMMS officials. The wealthiest senior couples will be paying nearly \$12,000 a year just in Medicare Part B premiums. Additionally, the graduated surcharges for high-income seniors kick in for singles with modified adjusted gross income (MAGI) of more than \$87,000 and for couples with a MAGI of more than \$174,000.

Subsequently, an individual earning more than \$87,000, but less than or equal to \$109,000, will pay \$202.40 in total a month for Part B premiums in 2020,

See MEDICARE, Page 5

BY THE NUMBERS – This chart, left, shows the official numbers from the Centers for Medicare and Medicaid Services (CMMS) report. It indicates what a Medicare beneficiary will pay per month for 2020, depending on income. For individuals and couples filing a joint tax return, the 2020 income-related surcharges are based on annual gross income (AGI) reported on 2018 tax returns.

View from here By Marilyn M. Singleton, MD, JD

The medical care wheel of misfortune

You finally get your dream and are selected to be a contestant on *Wheel of Fortune*. You get to see Pat Sajak and Vanna White! You win a vacation to some country that you don't really want to see. You cannot get the cash equivalent. You have to take 10 days off of work to take the free vacation you did not want. You discover that you have to pay the tax on the free vacation.

Or you win a free car. You have a perfectly functioning 3-year-old car. The free car was not really the car you would have selected. You accepted it because it was free. Then you see that you have to pay tax on the list price of the free car. You also discover that the collision insurance and Department of Motor Vehicles registration for the free car are significantly higher than for the car you currently own.

These are examples of why nothing is "free." This applies to medical care as well. You may have to see the "health care provider" the government program or private insurer makes available to you. You don't particularly want to see a nurse, but that's the way the cookie crumbles with free health care. Oh well, you convince yourself that it's okay because, just like that car on the game show, it was free.

Here's a new spin on "free." Yes, your medical care should be free – free from the restraints of government control. Free from the government rules that have raised the price of insurance premiums. The Affordable Care Act mandated ten essential benefits that all insurance plans must include

free of out-of-pocket charges to patients. Of course, this does not include the initial out-of-pocket charge: the insurance premium. Insurance premiums shot up over the post-ACA year because the insurance plan has to cover conditions that the insured persons may not even encounter in their own lives. A glaring example is obstetrics coverage in a menopausal female. Preventive and wellness visits are also labeled as free.

Moreover, a recent AMA study revealed that over the last four years the competition in the commercial insurance market has decreased. In over 50 percent of metropolitan areas, representing about 73 million persons, one insurer has half of the market. The more concentrated the market, the higher the premiums.

Remember that free car? We all know and readily accept that car insurance does not pay for the gas and basic maintenance. So why should maintenance medical care be covered by insurance? Car insurance would be unaffordable for most car owners if it paid for gas, oil changes, new mufflers, radios, and batteries. Most states require drivers to have car insurance. If people can't afford the insurance, they lose the benefit of owning a car.

Similarly, if you lose your health due to long waits or delayed diagnosis because the CT scan was not authorized or poor medication response because you had to take the formulary drug that was not the doctor's first drug choice for you, the care is not free, but very costly.

The underlying message of free "health

care" is disempowering. The message is that we are incapable of taking care of ourselves. Empowerment is having control over our own lives. First, we take charge of our own health by thinking about the choices we make. We choose to not smoke, overindulge in food or drink, or engage in foolhardy behaviors. Second, we decide what is important for our own health. If you do not want insurance coverage for obstetrics or fertility treatment because you are 50 years old and do not want children, there should be a less expensive insurance product available to you. Third, we need to be free to choose our own doctor as well as the treatment the doctor – not the invisible third-party payer – recommends.

The promised free health care would increase the payroll taxes on all workers, even if that worker does not want that particular brand of free medical care. The next time you hear that medical care is free, just think about that "free" car that is the wrong color, is too small, has uncomfortable seats, inadequate headroom, and overall is not what you really want.

Marilyn M. Singleton is a board-certified anesthesiologist. She is President of the Association of American Physicians and Surgeons (AAPS). While still working in the operating room, she attended UC Berkeley Law School, focusing on constitutional law and administrative law. She interned at the National Health Law Project and practiced insurance and health law.

Food for thought By John Grimaldi

Most senior citizens want to keep their homes as they age

It's one reason many of them continue working

The labor participation rate of National Council on Aging older Americans is increasing (NCOA) reports that one in five for a variety of reasons. The seniors are still working.

In fact, says Dan Weber, president of the Association of Mature American Citizens (AMAC): "The term, 'retirement age,' may become irrelevant in the 21st century. For one thing, modern medicine is giving seniors a second wind, making them healthy enough to continue working. Technology is making it easier for them to stay on the job. But, perhaps the biggest reason for not retiring, is the fact that the rising cost of living makes it more difficult to live on a fixed income."

According to the Bureau of Labor Statistics, more than a third of men and women between the ages of 65 and 69 and at least 19% of those 70 to 74 years of age are still on the job. And, the NCOA reports that 69 percent of senior citizens say they continue to work for economic reasons.

And, among those reasons, perhaps, is that they have a strong desire to continue living in their current homes as they grow old. In fact, as AMAC reported earlier this year, the Family Caregiver Alliance estimates that "the vast majority of elderly people receiving assistance (80%) live in private homes in the community, not institutions. It turns out that most seniors

want to age in place – their own place to be exact."

But, if you are a senior who fears that the cost of remodeling in order to make your home safe and accessible may be out of reach, you may be surprised to learn that a makeover can be quite reasonable. The RetirementLiving.Com says that the "price tag on most remodeling projects is under \$10,000," a bargain compared with the cost of assisted living, which can run as high as about \$7,700 a month or more than \$92,000 a year."

The actual cost of fixing the impediments for senior citizens that may exist in your home will vary based on what your physical needs are and what they might be in the future. If it is just a matter of installing a walk-in tub and entry ramps and widening a few doorways the cost can be quite reasonable.

The Association of Mature American Citizens (<http://www.amac.us>) is a senior advocacy organization that takes its marching orders from its members. We act and speak on their behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today.



- On Nov. 11, 1942, Congress approves lowering the draft age to 18 and raising the upper limit to age 37. In 1940, Congress had imposed the first peacetime draft in U.S. history for men between the ages of 21 and 36. But with the United States fighting in World War II, the draft ages had to be expanded.
 - On Nov. 12, 1954, Ellis Island, the gateway to America, shuts its doors after processing more than 12 million immigrants since opening in 1892. Following World War I, Congress passed quota laws, which sharply reduced the number of newcomers.
 - On Nov. 13, 1979, during a game at the Municipal Auditorium in Kansas City, Philadelphia 76ers center Darryl Dawkins slam-dunks the basketball, shattering the fiberglass backboard. After a second incident, the NBA commissioner told Dawkins he'd be fined \$5,000 and suspended every time he broke a backboard.
 - On Nov. 14, 1985, a volcano erupts in Colombia, killing over 20,000 people as nearby towns are buried in mud, ice and lava. Few people evacuated after radio reports instructed residents to stay in their homes.
 - On Nov. 15, 1867, the first stock ticker is unveiled in New York City. The ticker revolutionized the stock market by making up-to-the-minute prices available to investors. Previously, the information traveled by mail or messenger.
 - On Nov. 16, 1999, construction begins on the massive annual bonfire at Texas A&M University. Two days later, the 59-foot-high lumber structure snapped, with scores of students caught on the huge log pile. Twelve people were killed, and 27 were injured.
 - On Nov. 17, 1968, the Oakland Raiders score two touchdowns in nine seconds to beat the New York Jets – and no one sees it. With just 65 seconds left to play, NBC had switched to its previously scheduled programming – the children's movie "Heidi."
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Letter must not be more than 250 words in length. They should be dated, must be signed and have an address and daytime phone number. Only the name and city will be printed with the letter. The West Texas County Courier reserves the right to edit or reject letters to the editor or other submitted material it considers inappropriate.


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California can't keep the lights on

California is staying true to its reputation as the land of innovation – it is making blackouts, heretofore the signature of impoverished and war-torn lands, a routine feature of 21st-century American life.

More than 2 million people are going without power in Northern and Central California, in the latest and biggest of the intentional blackouts that are, astonishingly, California's best answer to the risk of runaway wildfires.

Power – and all the goods it makes possible – is synonymous with modern civilization. It shouldn't be a negotiable for anyone living in a well-functioning society, or even in California, which, despite its stupendous wealth and natural splendor, has blighted itself over the decades with misgovernance and misplaced priorities.

The same California that has been the seedbed of world-famous companies that make it possible for people to send widely viewed short missives of 280 characters or less, and share and like images of grumpy cats, isn't doing so well at keeping the lights on.

The same California that has boldly committed to transitioning to 50 percent renewable energy

by 2025 – and 100 percent renewable energy by 2045 – can't manage its existing energy infrastructure.

The same California that has pushed its electricity rates to the highest in the contiguous United States through its mandates and regulations doesn't provide continuous access to that overpriced electricity.

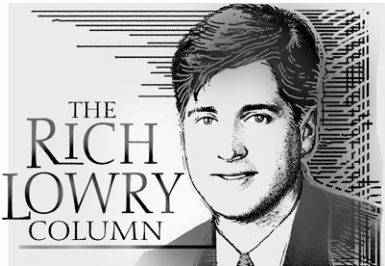
California could have, if it wanted, pushed the utilities to focus on the resilience and safety of its current infrastructure

– implicated in some of the state's most fearsome recent fires – as a top priority. Instead, its public utilities commission forced costly renewable energy initiatives on the utilities. Who cares about something as mundane as properly maintained power lines if something as supposedly epically important – and politically fashionable – as saving the planet is at stake?

Meanwhile, California has had a decadeslong aversion to properly clearing forests.

The state's leaders have long been in thrall to the belief that cutting down trees is somehow an offense against nature, even though thinning helps create healthier forests. Biomass has been allowed to build up, and it becomes the kindling for catastrophic fires.

As Chuck DeVore of the Texas Public Policy Foundation points out, a report of the Western Governors' Association warned of this effect more than a decade ago, noting that "over



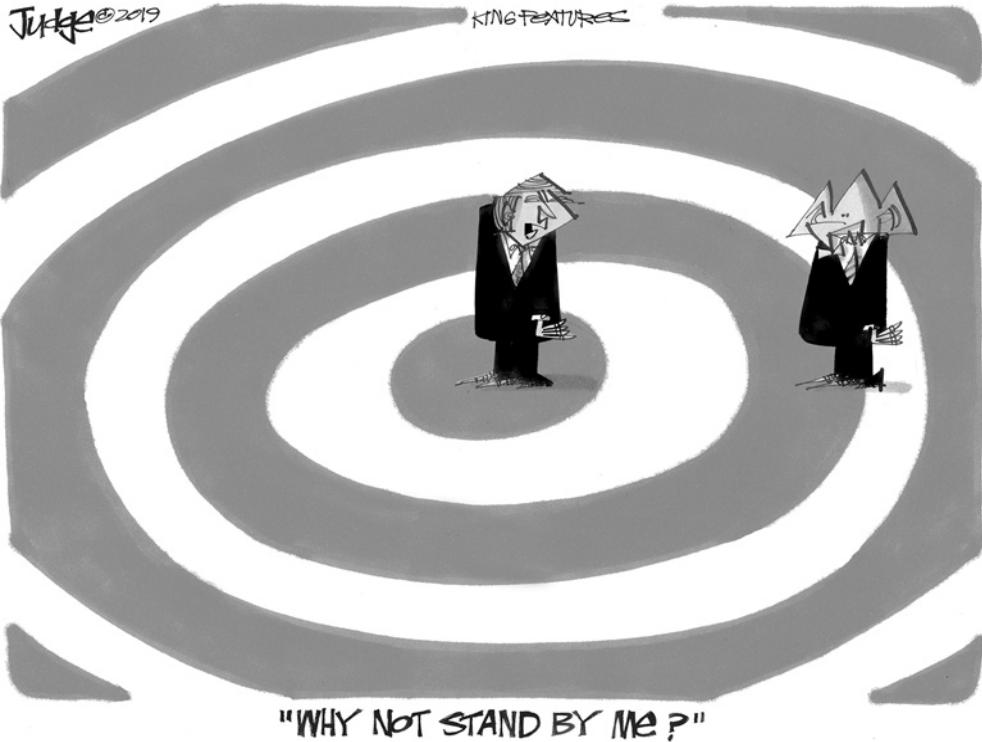
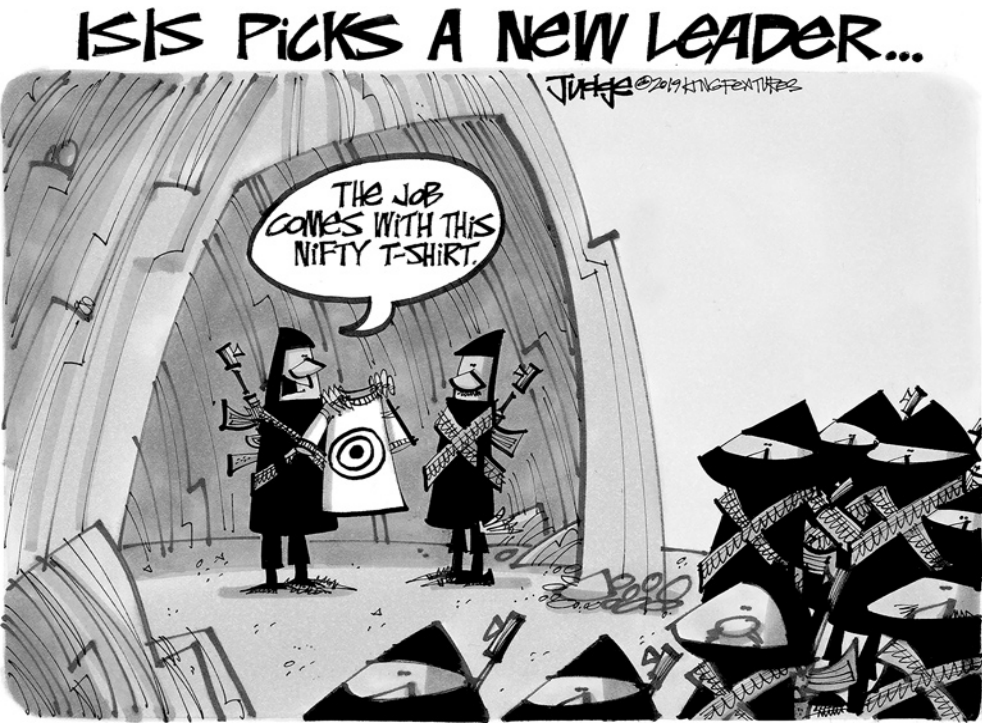
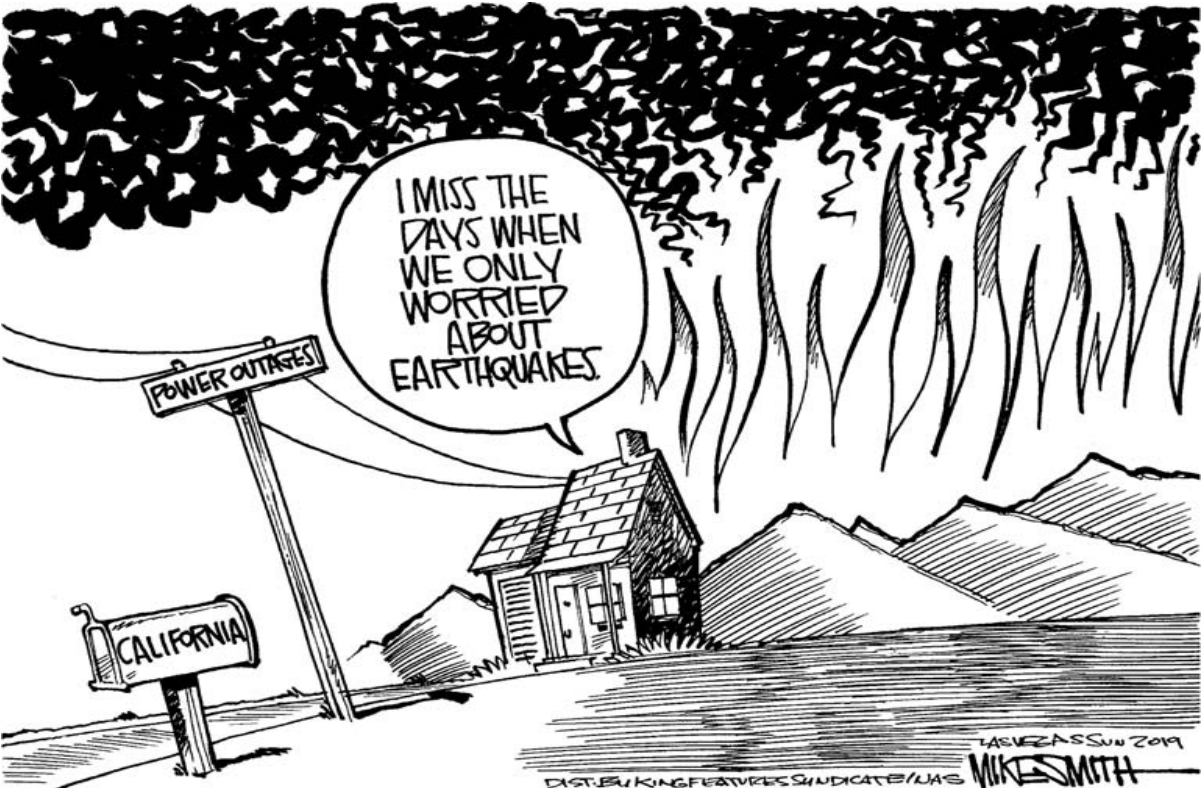
time the fire-prone forests that were not thinned, burn in uncharacteristically destructive wildfires."

In 2016, then-Gov. Jerry Brown actually vetoed a bill that unanimously passed the state Legislature to promote the clearing of trees dangerously close to power lines.

There shouldn't be any doubt that California, susceptible to drought through its history and whipped by fierce, dry winds this time of year, is always going to have a fire problem. But there also shouldn't be any doubt that dealing with it this poorly is the result of a series of foolish, unrealistic policy choices.

California's overriding goal should have been safe, cheap and reliable power, a public good so basic that it's easy to take for granted. The state's focus on ideological fantasies has instead ensured it has none of the above.

Rich Lowry is editor of the National Review. (c) 2019 by King Features Synd., Inc.



**PUBLIC NOTICE
TO ALL INTERESTED
PERSONS AND PARTIES:**

The *West Texas County Courier* will not publish the last two weeks of December. The first issue of 2020 will be January 5.

The *West Texas County Courier* office will close beginning Wednesday, December 11, 2019. The office will open again on Monday, January 2, 2020.

Classified Ads

LEGALS

Hudspeth County

Invitation for Bids

Pre-Bid Meeting Notice

The County of Hudspeth will receive bids for its TDHCA HOME Program Grant until 11:00 A.M.

on December 2, 2019 at the city of Sierra Blanca, 109 Millican Street, PO Box 68, to complete the reconstruction of up to ten (10) single family units at 1100 square feet each. Bids will be opened December 2, 2019, at 11:00 am. All bidders must submit completed pre-qualification

forms on or before the bid due date. Contact Donna Johnson at (361) 287-3341 for a pre-qualification packet and bid documents including drawings and technical specifications. Selected Builder will have 60 days from start date to complete construction. A pre-bid conference

will be held on November 22, 2019 at 11:00 am at the Sierra Blanca City Hall. Please contact Donna M. Johnson, at (361) 287-3341 if you need more information. The Contractor must ensure that employees/applicants for employment are not discriminated

against because of race, color, religion, sex, or national origin. The County of Hudspeth reserves the right to reject any or all bids. The City may hold bids for a period not to exceed sixty (60) days from the date of the bid opening for the purpose of reviewing the bids and investigating

the qualifications of bidders, prior to contract award. Contract awards will be made to lowest responsible qualified bidder(s).

A l e j a n d r a Marquez, County Administrator, Hudspeth County.

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www.YourDiabetesInfo.org

A message from the National Diabetes Education Program, sponsored by the National Institutes of Health and the Centers for Disease Control and Prevention.

Strange
BUT TRUE

By Samantha Weaver

- It was influential American theoretical physicist Richard Feynman who made the following sage observation: "It doesn't matter how beautiful your theory is, it doesn't matter how smart you are. If it doesn't agree with experiment, it's wrong."
- Those who study such things say that an eagle's feathers weigh twice as much as its bones.
- You've probably read about the unprecedented casualties suffered on all sides in World War I. You probably didn't know, though, that 60,000 of those casualties were due to avalanches caused by gunfire in the Alps.
- In 1962, a group of oceanographers sailed off to watch an undersea volcano off the coast of Japan whose eruption seemed imminent. It seems that they got the timing right, but not the location; or, rather, they got the location too right. The eruption occurred directly beneath their vessel, destroying it.
- If you ever visit the Alpine village of Saint Veran, take a good look at the construction of the early buildings – none of the walls meet at a 90-degree angle. Why aren't they square? According to the beliefs of early townsfolk, the devil lurks in square corners.
- Studies show a correlation between tight shoes and larger appetites.
- Do you find it attractive when you see a person with a point of skin attached to the underlying muscle? You might not realize it, but many people have this condition; that's what a dimple is.

Thought for the Day: "A premarital lovers' quarrel should never last more than three minutes. In the first year of marriage, a four-minute quarrel should be acceptable. After six years, and eight-minute quarrel is allowed. A 10-minute quarrel is permissible after a decade. Those married longer have more to quarrel about."
– E.V. Durling

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CryptoQuip
Answer

After I sang "Ain't That a Shame," others started singing it too. It's the Fats Domino effect.

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Briefs

From Page 1

that its powerful winds could do major damage to his property – particularly his car. Eldridge’s garage was overcrowded so he decided to bring his auto indoors and wound up parking it in his kitchen. Thank goodness it was small Smart Car.

– John Grimaldi

Sleep-driving

Technically, there is no law on the books in Massachusetts that prohibits falling asleep at the wheel if you’re traveling in a self-driving car, according to Boston’s WBZ-TV. At least, that’s what the station’s news report claimed recently. It seems that Dakota Randall was driving on the Mass Pike recently and spotted a Tesla on the road. As he passed the car he made a double take when he saw the driver and a passenger were apparently sound asleep. Randall told WBZ , “It was just so bizarre that I just had to get it on video. They looked like they needed to go home and go to bed.”

– John Grimaldi

San Eli

From Page 1

the second place individual medal with a time of 15 minutes, 06.05 seconds for the 5K race.

The Decatur Eagles finished first with a team score (places) of 98 and the Progreso Mighty Ants took third with a team score (places) of 135. However, San Elizario’s team score (time) was a 4A meet best of 1:20:16.60 – 36.43 seconds faster than the 1:20:53.03 posted by Decatur.

The San Eli team placed first in District and their performance at the regional meet in Lubbock earned them this trip to State. Prior

to the meet Coach Morales said, “The teams’ State appearances is not something easy.” The success of four State Championships in 2014, 2015, 2016, and 2017 and 3rd place in 2018 have been hard work.

The team was ranked 3rd in the State and Edwin Gomez was ranked 3rd in the State of Texas prior to the State meet. The team feels the responsibility they have to represent the San Elizario community well at the State level. They have high expectations as a result of their success and accept the responsibility the success brings.

Team member Seth Rodriguez (Sr) said, “The pressure of winning can sometimes feel a bit overwhelming; there’s that feeling

of ‘I have to do this,’ or ‘I’m expected to do this,’ but in the end, it just adds to the drive. It gives me motivation to give every last ounce of effort I have to accomplish that goal, which is attaining another state title.”

The biggest strength this team has is the tremendous desire, commitment, passion and respect for the sport. They demonstrate these focused qualities every day. All members of the team understand the objective and together they work hard to protect it. From the beginning of the season until the end, the San Elizario Boys Cross Country trains with grit. Coach Morales states, “... for the team to be beaten, other opponents are going to have to work for it.”

Medicare

From Page 1

including a \$57.80 surcharge. That’s up nine percent from 2019, when the payment was \$189.60 total in a month, including a \$54.10 surcharge.


The wealthiest retirees – singles with \$500,000 of income or more and couples with \$750,000 of income or more- will face total premiums of \$491.60 a month per person, including a \$347 surcharge in 2020. The income-related premium surcharges apply to Part D premiums for drug coverage too.

Medicare officials stated that the premium increases are due largely to rising spending for drugs administered in doctors’ offices. Those medications are covered under the Part B outpatient benefit and include many cancer drugs. They asserted that these higher costs have a ripple effect and result in higher Part B premium and deductible. Pharmacy drugs are covered by another part of Medicare, the Part D prescription program.

The CMMS increase announcement comes after last month’s Social Security Administration’s Cost Of Living Adjustment (COLA) declaration: a 1.6% cost of living adjustment for 2020. The average Social Security benefit for a retired worker will rise by \$24 a month to \$1,503 in 2020.

However, many Medicare beneficiaries realize that the higher Medicare premium increases will cut into their monthly Social Security allotment, as premiums typically are deducted from monthly Social Security checks.

Fred Riccardi, president of the Medicare Rights Center, a group that advocates on health care issues, pointed out that people who are really counting on that Social Security (raise) will lose a lot of that added pension money to this Medicare increase. “For people who live with little to no savings, any increase in Medicare premiums or drug costs is going to be a struggle,” he stated.



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By Steve Escajeda
Special to the Courier

The best thing about District 1-4A is

The league champions, the Clint Lions (6-3) will take on San Angelo Lake View (3-7) this Friday at 6 p.m. (at Fort

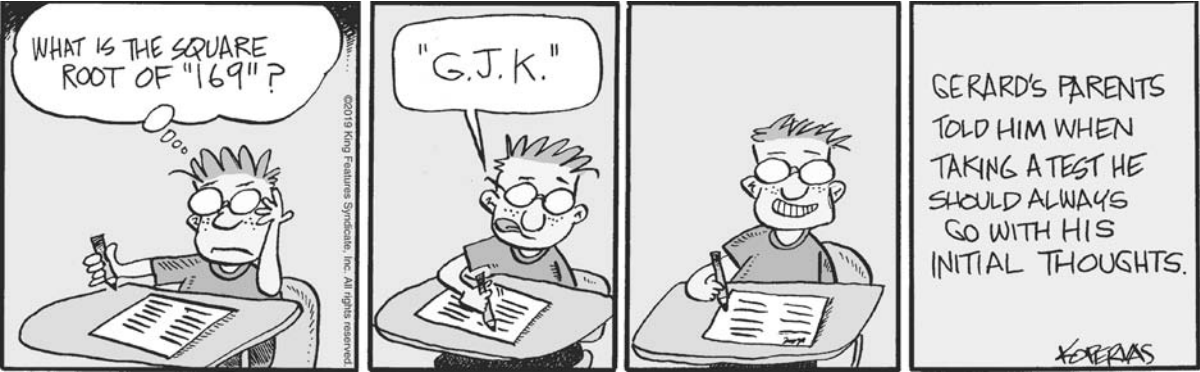
If successful, the dream will go on. If not, hey, there's always next year.

Super Crossword

[illegible]

Comix

OUT ON A LIMBBy Gary Kopervas



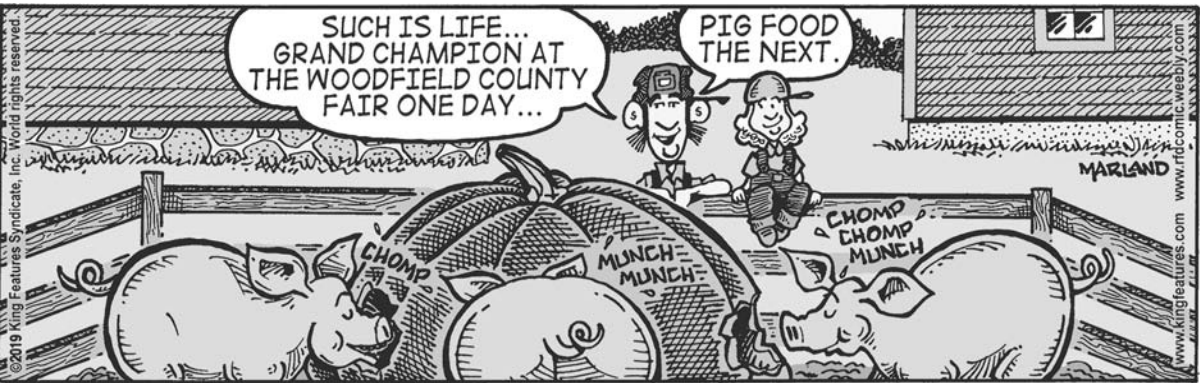
AMBER WAVESBy Dave T. Phipps



THE SPATSBy Jeff Pickering



R.F.D. By Mike Marland



Adult concerned about tonsillectomy

DEAR DR. ROACH: My doctor recommends a tonsillectomy based on the fact that I suffer from chronic strep. I am apprehensive about this surgery as an adult. What are the realistic risks of the surgery versus continuing to experience regular cases of strep throat? – O.C.



Strep throat infections that are chronic (lasting more than three months) or recurrent are indications for tonsillectomy in adults; however, this is an uncommon surgery in adults, and there isn't a lot of published data on the effectiveness of treatment. Some data show that tonsillectomy does reduce incidence of infection, as would be expected. Other data show improved quality of life and fewer missed work days.

My own experience is limited to a handful of patients: All have had significant improvement in the number and severity of infections. On the other hand, the surgery itself is unpleasant, and that's putting it mildly. There is a significant risk of major complications (perhaps around 3%). One patient told me that the first two weeks after surgery were horrendous, but gradually improved over time.

As always, it's a balance between benefits and risks of surgery. But it's a difficult enough surgery that you are wise to be apprehensive, and I would recommend surgical consultation only if your symptoms were severe enough and significantly impact your life.

DEAR DR. ROACH: Three years ago, my mother was prescribed 50,000 IU of vitamin D per week. I read that this dose can lead to serious complications if continued for more than a month or two. How common is it for someone to be on such a high dose for three years? Should my mother insist that her doctor take her off this medication? – L.H.

Fifty thousand units a week is frequently given for eight to 12 weeks in people with significant deficiency in vitamin D, and people often then are switched to a daily dose of 1,000 to 2,000 IU. However, some people prefer a weekly dose, and 10,000 to 20,000 would be the usual dose.

Perhaps 10% to 20% of the time, in my experience, people

See HEALTH, Page 8

1973
46
years
2019

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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

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Health

From Page 7

do need higher doses, and 50,000 is not unheard of (some people have a genetic condition requiring high doses). However, this dosing should be guided by blood levels, and I certainly would feel better knowing that your mother has had her level measured if continuing this high dose.

harmful to her stomach? – L.B.

I don't recommend carbonated water for babies or small children. The dissolved gas in the water can distend the stomach, causing cramps, and that gas has to come out, meaning burps or flatulence. The sense of distention in the stomach might be causing her to eat less as well. Stick to tap or bottled water in reasonable amounts.

DEAR DR. ROACH: My daughter gives her 3-year-old daughter fizzy water daily. All her water bottles and sippy cups are filled with some kind of carbonated water. My granddaughter's appetite seems to have decreased. Could this be caused by the fizzy water? Is it

Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to ToYourGoodHealth@med.cornell.edu. (c) 2019 North America Synd., Inc. All Rights Reserve.

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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: L equals O

QXBAO Z KQMV "QZM'B BRQB
Q KRQDA," LBRAOK KBQOBAF
KZMVZMV ZB BLL. ZB'K BRA
XQBK FLDZML AXXAWB.

Answer Page 4
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Weekly SUDOKU

by Linda Thistle

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

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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Home buyers: Does the VA owe you money?



by Freddy Groves

Did you buy a home in the past 20 years using the Department of Veterans Affairs home loan program? And did you then have a change in your disability rating? If so, you might be due a refund of the funding fee.

The VA's Loan Guaranty Service has found 130,000 cases where there was a clerical glitch or change in the veteran's exemption status after the loan closed and the disability rating changed. It will be refunding \$400 million to veterans.

As a result, the VA has made changes to guidelines for lenders:

- Better communication with the veteran about just when the funding fee can be waived.
- Asking about the veteran's disability claim status during

the writing of the loan and then checking the status just three days before closing.

- Ensuring oversight, so that veterans who can waive fees are identified.

If you think you might be entitled to a refund of those funding fees, call the loan center at (877) 827-3702.

To understand the fees associated with a home loan (both before and after you buy a home), go online to www.va.gov. Do a search for home loan fees and read the fine print.

For example, veterans pay a funding fee in lieu of down payment and mortgage insurance. The fee is a percentage of the loan amount and is based on the type of loan. It's also based on whether you're a first-time or subsequent buyer.

You don't pay a fee if you receive service-connected disability compensation, or if you would get that compensation if you didn't get retirement or active

duty pay, or if you're the surviving spouse of a veteran who died during service or from a service-connected disability.

Scroll down the loan fees page and click on the funding fee chart to see how much money is involved.

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• What's on sale in November? Try for good deals on shoes, boys clothing, blankets and pre-Christmas sales. They start earlier and earlier each year. Also, look for deals on cooking and serving pieces just before and after Thanksgiving.

• Clean your coffee carafe regularly by scrubbing with soap and water. Run a descaler or a mix of vinegar and water through the brewer to clean out the reserve tank. Follow with a plain water rinse.

• Need an egg substitute in a pinch? Mix a teaspoon of vinegar with a teaspoon of cornstarch. Making a recipe with rise? You could also use baking soda in place of the cornstarch.

• Use aluminum foil on the back side of your radiator coils to reflect heat back into the room. One easy way to do this is to measure a piece of cardboard to fit the space behind the radiator. Then wrap the cardboard with aluminum foil and place behind the coils.

• "Great gravy is only a plastic bag away! This is my great tip for separating the fat from pan drippings to make gravy. I take a quart-size plastic bag and set it in a glass measuring cup. Pour the pan drippings through a strainer, right into the bag. Let it sit for 15-20 minutes, and the fat will separate to the top. Seal the bag, and snip a small hole in a bottom corner, drain the liquid into a saucepan to make gravy. It's that easy." – T.C. in Idaho

• Give your loose tea a boost of flavor by adding a dried orange or lemon peel to the tea tin. It will impart a delightful citrus flavor the longer it's in the tin.

Send your tips to Now Here's a Tip, 628 Virginia Drive, Orlando, FL 32803. (c) 2019 King Features Synd., Inc.

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!

	+		×		21
×		-		×	
	÷		+		13
+		×		-	
	×		-		12
12		20		19	

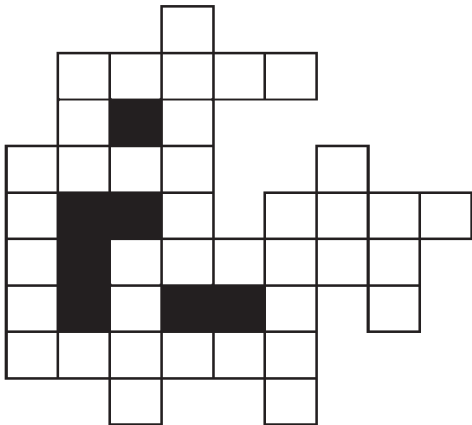
1 2 3 4 5 6 8 8 9

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Answer Page 4



- ♥ RFO
- MINUAL
- ♥ ISFRE
- ♥ ISLP
- NELRIA
- ♥ ASW
- TFDE
- ♥ OSNAL
- ♥ EAP
- SLEFAT
- ♥ TADEL
- ♥ ASMW



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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.

Answer Page 4