



NEWSBRIEFS

Lucky bucks

If you're visiting California anytime soon, you may want to keep your eyes open for \$20 bills littering the sidewalks. One of the state's newest millionaires, Hubert Tang, says that is how he got rich. Tang says it's been ten years since he bought a lottery ticket, but when he landed at San Francisco International Airport recently he spotted a double sawbuck on the street and was compelled to spend it on scratch-and-win lottery tickets, reports the Association of Mature American Citizens. One of them paid off to the tune of one million dollars. Tang now says he's thinking of spreading some of his new found wealth around town, twenty bucks at a time, so that someone else might become a big winner, so be on the lookout for your own lucky bucks that might come your way. "Maybe I'll start leaving \$20 bills on the street in random places," he quipped.

— John Grimaldi

Retiring in cities

It used to be that as retirement approached, seniors would conjure up bucolic dreams of lazy days in a country setting. But, more of them these days are deciding to take it easy on the streets of big cities where they can find new friends and a busier, more exciting and enriching lifestyle, says the Association of Mature American Citizens. City life might seem daunting to some, but for the young at heart it is a place that offers greater independence and allows them to take advantage of handier public transportation, medical services and cultural activities. As for the need for rustic surroundings, cities provide parks and easy transport to idyllic locations in the suburbs and the exurbs when the need arises for a quiet getaway.

— John Grimaldi

Candidates and seniors

As the nation's population ages at a rapid rate, older Americans will continue to be a critical audience for politicians running for office for some time to come, reports the Association of Mature American Citizens. The Census Bureau revealed recently that "the population aged 65 and over was the only age group to see an increase

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— Photo courtesy Canutillo ISD

ArcelorMittal makes donation to Canutillo ISD

Penny Ledesma, Corporate Responsibility Manager of ArcelorMittal, presented a \$10,000 check to Superintendent Pedro Galaviz of the Canutillo Independent School District during the August 25, 2015, meeting of the Canutillo ISD Board of Trustees. These funds will be used to purchase digital tablets that will be integrated into math and science classes at Bill Childress, Deanna Davenport and Canutillo Elementary schools. The integration of technology and apps in these classrooms will provide students with a hands-on learning experience that will enhance the foundational skills they need to be successful in their continuing education. Behind Ledesma, from left, are board members Laure Searls, Rachel M. Quintana, Mary Yglesias, Stephanie Fietze and Leticia E. Gonzalez. In the back row are Armando Rodriguez and Adrian Medina.

— Shane B. Griffith

Student loan debt crisis is looming

By Alfredo Vasquez
Special to the Courier

Most of today's college students, whether they complete a degree program or not, are leaving campuses with a significant drawback to a promising start towards the American Dream. While they are striving admirably for a post secondary education to improve their opportunities, they are also accumulating huge student loan debt... and many of them are probably wondering, "Was it really worth it?"

Was it prudent to casually sign on the dotted line, year after year, for loans that seemed at the time that their repayments would somehow take care of themselves, someday.

Nonetheless, whether it was worth it or not, the reality is that the national student loan debt average is more than \$35,000 for the normal graduating college/university student. According to government reports, student loan borrowing has already crossed the \$1 trillion mark, with more than \$150 billion of it in private loans and more than \$8 billion in defaulted student loan balances.

And studies indicate that rising student debt is becoming the central obstacle on the complex financial landscape confronting young persons just starting out. One recent poll showed that three-in-10 young persons who defined themselves as just starting out cited paying off student loans as their biggest financial challenge; that tied with saving up enough money for major expenditures such as buying a home was their top concern.

Conversely, only one-in-nine older poll respondents who defined themselves as no longer starting out described student loans as the toughest financial challenge they faced in their own youth. Instead, older respondents mentioned making ends meet, not accumulating debt, and setting aside cash for major purchases as the greatest challenges in their early financial lives.

To try to get a handle on the pending crisis, The U.S. Consumer Financial Protection Bureau (CFPB) said that it is studying the issue because millions of young Americans graduate from college with huge amounts of student loan debt every year. One top CFPB official went as far as to state that if the country thinks

everything in this market is hunky-dory, they are missing the warning signs and cautioned that waiting any longer is just not an option.

Subsequently, CFPB launched a campaign recently to elicit suggestions on how to develop a policy plan that would help borrowers of private student loans find more affordable repayment options. CFPB was formed as part of the 2010 Dodd-Frank Wall Street reform law to protect consumers from exploitation by financial institutions. This call for action is part of a larger effort by the agency to address the student loan dilemma.

CFPB officials stated that the agency has sought input from a variety of stakeholders in this problem including financial institutions, colleges, and professional associations. With these suggestions, plans are to come up with recommendations for policymakers because the agency itself has limited power to develop and enforce a new framework for private market student loan oversight.

It seems that those individuals who

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Never meet trouble halfway. It will gladly make the entire trip.

— Quips & Quotes

Finances By Nathaniel Sillin

From strip to chip: Everything you need to know about new generation payment cards

If you've received a replacement for your credit or debit cards in the mail lately, take a closer look. That little gold chip on the front is going to make it tougher for thieves to steal your data.

By year-end 2015, Visa estimates that 63 percent of cards in American wallets will feature this new technology

(www.VisaChip.com) aimed at derailing counterfeit fraud. The new chip adds a unique, one-time code that changes every time you use your card to make an in-store payment. That automatic security code change makes your data nearly impossible to use to create a counterfeit card.

Counterfeit or "cloned" cards account for about two-thirds of

in-store fraud to the tune of \$3 billion, according to Boston-based research firm Aite Group. The transition to chip cards is expected to be nearly complete by year-end 2017.

You'll see very slight differences in using these cards. First, you'll need to insert a chip card into a new slot on built for chip cards and keep it there until your purchase is complete. You won't have to swipe traditional magnetic strip on the back anymore. You will still be able to sign, enter a PIN or just pay-and-go for everyday transactions as before. Just remember to take your card with you when the transaction is complete.

However, if you are currently using an old but unexpired card or if the business where you're doing a transaction doesn't have the upgraded chip card equipment, don't panic. The strip on the back of your card will continue to work with all card terminals for the foreseeable future.

For merchants – the collective name for the stores, restaurants and other businesses where you use credit and debit cards every day – the transition to chip cards is moving along as well. According to a recent survey by Visa, approximately 90 percent of business owners are aware of chip technology and about 70 percent have already upgraded their equipment or have plans to do so. Current estimates show that 47 percent of U.S. terminals will be able to read chip cards by the end of the year.

There's one more incentive for

all businesses to get on board with chip card technology: Starting October 1, liability for some counterfeit fraud may shift from the card-issuing financial institutions to retailers unless they are able to accept and process chip card transactions.

For merchants, processing chip transactions will likely involve a hardware or software upgrade somewhat similar to upgrading a cellphone contract. In many cases, the terminal will be included in the cost of the service. About a third of merchant terminals are already chip card-capable and just need a software update to fully function.

For the smallest businesses, some low-cost options for upgrading card acceptance terminals can cost \$100 or less. Square <https://squareup.com/contactless-chip-reader>, for example, recently announced a new \$49 card reader that accepts chip cards as well as mobile payments and they're giving away 250,000 of them to small business customers at no cost.

If you travel overseas regularly, you've probably already seen chip card technology in action. It's based on a global standard called EMV and is already at work in countries moving to cashless options for private and public goods and services.

One final note. While you're waiting for your new chip cards, you'll still be able to use your current strip-based credit cards in new machines under their zero liability fraud protection rules. However, debit card security rules are different, so it is best to check with your bank on their guidelines so you know your funds are secure.

Bottom line: The move from strip to chip cards will create a more secure environment for credit and debit card users. However, consumers will still need to keep their cards safe and confirm the accuracy of all their spending data.

Nathaniel Sillin directs Visa's financial education programs.

Briefs

From Page 1

in voter participation in the 2012 presidential election compared with the 2008 presidential election." Americans are celebrating their 65th birthdays at a rate of 10,000 a day and accordingly you can expect savvy candidates to court them with greater enthusiasm, says AMAC.

– John Grimaldi

STRANGE BUT TRUE

By Samantha Weaver

- It was inventor Thomas Edison who made the following sage observation: "We don't know a millionth of 1 percent about anything."

- Those who study such things say that chewing gum will reduce your recall ability by 10 percent.

- As ostrich can run just as fast as a racehorse.

- In 1972, an extraordinary birth occurred. On July 22 of that year, a woman in Rome gave birth a whopping 15 babies – five boys and 10 girls. The siblings were quincecaplets, though, obviously, that term doesn't see much use.

- You probably know that J. Edgar Hoover was the first director of the FBI, helping to found the bureau in 1935 and serving until his death in 1972. You might not realize, though, that in his career he never made an arrest or even personally conducted an investigation.

- It's been reported that the last words of famed composer Ludwig van Beethoven were "Friends, applaud; the comedy is over."

- The Rubik's Cube, that ubiquitous 1980s toy, was invented by a mathematician in Hungary to help teach math to his students. The device was first marketed as a toy in Hungary – where one in five citizens owned one – then was brought to the U.S., from whence it became an international sensation. The success of his cube made Erno Rubik the first self-made millionaire in a communist country.

- The next time you're visiting Washington, D.C., keep in mind that in our nation's capital, it is illegal to throw a bull in any way.

- A queen honeybee can live for up to seven years.

- On a per capita basis, Switzerland consumes more chocolate than any other country. No. 2 and No. 3 are Norway and Great Britain, respectively.

Thought for the Day: "Don't let your opinions sway your judgment."

– Samuel Goldwyn

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WEST TEXAS COUNTY COURIER

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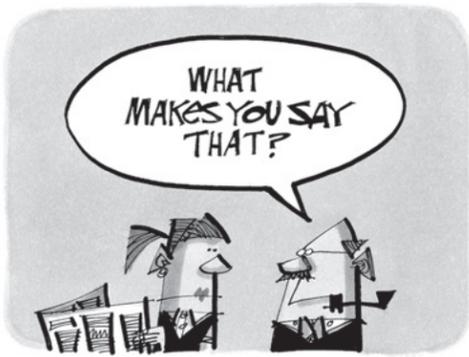
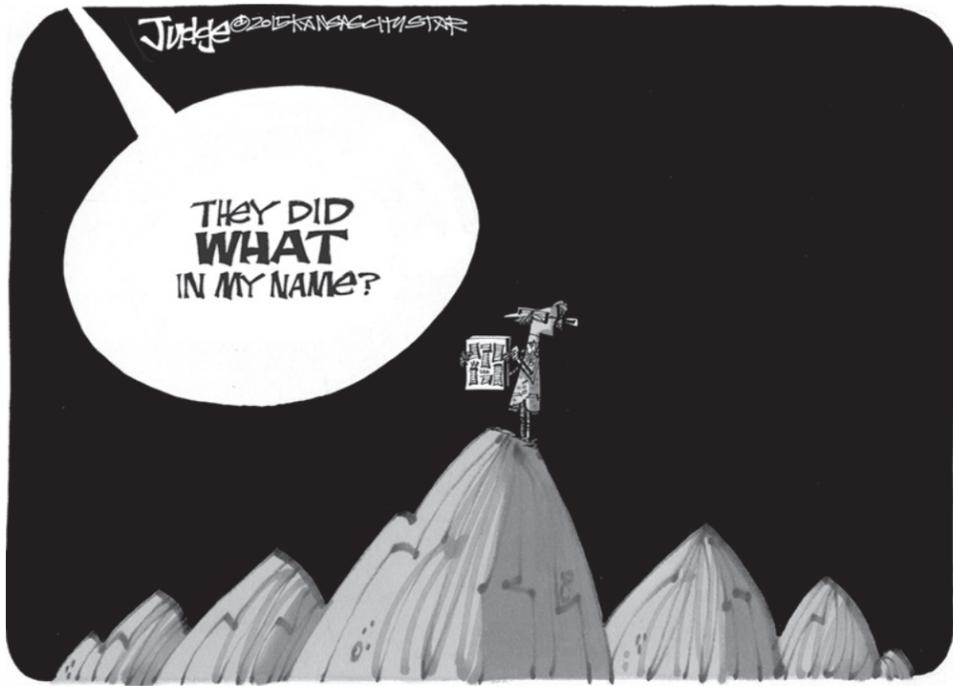
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View from here By John Grimaldi

Who will America stand by?

Prominent investigative reporter Ken Timmerman revealed this week that the controversial Iran nuclear pact “commits the United States to actively help Iran to defend its nuclear facilities against cyberattacks from Israel or others and to provide Iran with nuclear technology to modernize its facilities.”

Lending credence to Timmerman’s interpretation of the deal is an exchange between Senator Marc Rubio and Secretary of State John Kerry during a recent Senate Foreign Relations Committee hearing. Rubio asked for an explanation of a particularly obscure section of the agreement that calls for the U.S. to help Iran defend against sabotage of various types.

“If Israel conducts an airstrike on a physical facility, does this deal... require us to help Iran protect and respond to that threat,” Rubio inquired. Kerry responded: “I don’t see any way possible that we will be in conflict with Israel with respect to what we might want to do there, and I think we just have to wait until we get to that point.”

“It sounds to me that we might have to do just that—defend Iran against Israel. How does that square with President Obama’s promise to have Israel’s back in the event of conflict? It doesn’t and it makes you wonder what would happen if and when the Iranian mullahs decide it’s time to keep their promise to wipe Israel off the map,” Dan Weber, president of the Association of Mature Americans, said.

The rhetoric in Teheran has grown louder and meaner in recent weeks and months with Iran’s leadership time and again calling for the annihilation of the Jewish state. Meanwhile, Israel has not ruled out a pre-emptive strike if Iran gets too close to building a bomb.

“Whose side will we be on,” asked Weber. “Do we do the unthinkable? Do we come to the defense of Iran, our own sworn enemy, or do we stand by our commitment to our most loyal ally in the Middle East? It’s a no-brainer, of course, but it begs the question: if Timmerman’s clarification is true, why would Mr. Obama and Mr. Kerry agree to such a contradictory commitment in its deal with Iran in the first place?”

It’s not the kind of thing that a president would want to have at the top of a legacy list.

“All of Israel believes that the Iranians are deadly serious when they proclaim that they are bound and determined to wipe the Jewish state off the map. It follows that once Iran acquires the means to make good on this genocidal commitment, each side will be faced with only two choices: either to rely on the fear of a retaliatory strike to deter the other from striking first, or to launch a pre-emptive strike of its own,” Norman Podhoretz wrote in the Wall Street Journal recently.

Weber concedes that Congress is unlikely to come up with a way to kill the Iran deal, but he challenges President Obama to make public “each and every condition” of the pact.

“Our elected representatives in the Senate and the House have a right to know. We have a right to know. Mr. Obama has an obligation, on the other hand, to be forthcoming and confirm the details of the Iranian negotiations. So far, he’s taken an ‘it’s for me to know and for you to find out’ attitude, which is decidedly unacceptable. If he wants to have a foreign policy legacy when he leaves office, it is okay with me as long as it doesn’t make the U.S. a pariah while he’s at it. Right now, It appears he’s made a pact with the devil – a pact with dire consequences,” he said.

Maybe It Wasn't That Heavy Shopping Bag.

Weakness On One Side May Mean A Stroke.

Recognizing the signs of stroke and acting fast may make a difference between life and death. Call 9-1-1 immediately if you experience one or more of these signs: sudden weakness especially on one side of the body; trouble speaking or understanding; dizziness, loss of balance; trouble seeing in one or both eyes; and severe headache with no known cause. New treatments can help reduce damage to the brain

but only in the first few hours after symptoms begin. Every minute counts.

To learn more about stroke, call the American Heart Association at 1-800-AHA-USA1 or visit us online at www.americanheart.org/tx

American Heart Association

Fighting Heart Disease and Stroke

9-1-1

HEART ATTACK & STROKE

Read the signs. | Raise a flag.

Debt

From Page 1

borrowed from private lenders find repayment even more challenging because they don't have the kind of flexibility or negotiating power that the federal government offers borrowers, such as income-based plans or extended repayment options. Also, tuition prices keep rising, while wages, when adjusted for inflation, keep dropping, agency officials stated.

"Too many private student loan borrowers are struggling with unwieldy debt that prevents them from climbing the economic ladder," reported CFPB Director Richard Cordray in a recent public statement. "We are analyzing plans for policymakers to consider that might help avoid a repeat of the mortgage meltdown for today's student loan borrowers."

In the meantime, student loan borrowers must make their way

through the current maze of loan debt repayment options as student loans are different from many other forms of debt. Student loans have special rules and programs having to do with repayment options, loan consolidation, and even how they are treated in bankruptcy.

One of the most confusing elements of having student loan debt is how the rules about consolidating different loans work. The benefit of consolidation is that it can simplify matters by giving an individual a single monthly payment to make, and it can offer lower monthly payments by allowing for longer-term loans than many federal programs provide. At the same time, though, extending the life of student loans means that it will take longer to repay them and more in total interest than if repaid on a timelier basis. An option that has given substantial relief to some college graduates is the early loan forgiveness program. This little-publicized program

erases the loan balance after 10 years of monthly repayments as long as the borrower served that period in a government or non-profit job.

Some way, somehow, these student loans have to be repaid because bankruptcy is pretty much out of the question. Since 1976, student loans offered by the federal government or non-profit colleges and universities have to be repaid, no matter the circumstances. The rationale is that these organizations are often loaning the money out at lower interest rates than one can find on the open market, backed by private companies. Then in 1984, private loans for student tuition were added to the list of non-dischargeable debts. That means that even if a person files for bankruptcy, the student loan lender can still have an individual's wages garnished from his or her paycheck until the loan is paid off in full.

Another consideration is to default on a student loan. But,

when a borrower decides to not repay the loan or to stop paying it once started, then after 270 days the loan will default, at which point the government will start garnishing the borrower's wages, seizing tax refunds, and intercepting government benefits (like social security) without a court order. The government may also sue if it thinks that it will give access to the defaulter's assets. Defaulting on student loans can also affect credit and hurt one's chances of qualifying for mortgages and loans down the road. About the only thing that the lender cannot do, however, is put an individual in jail for owing debt.

So, what are struggling student loan borrowers to do? First of all, if borrowers cannot find a payment plan that meets their needs, they can apply for a deferment or forbearance. A deferment can be obtained for up to three years during times of unemployment or financial hardship, and during

the deferment period monthly payments can be suspended entirely. Plus, if they have any subsidized loans, the government may even pick up the interest payments. If a borrower does not qualify for a deferment, then forbearance can be obtained for up to 12 months, and can postpone payments (although interest keeps accruing) until the borrower is in a better financial position.

"Federal student loans remain the best option for borrowers, but we know some students have turned to private student loans and are struggling to repay," U.S. Secretary of Education Arne Duncan stated during a recent press conference. That is why "We're glad to see the CFPB is taking steps to help create options for those who are having trouble managing their private student loan debt," he added.

Nevertheless, financial advisers recommend that any student loan initiative include serious attempts to inform college-bound students of the responsibilities and consequences of these types of loans. They claim that required financial education classes in high school as the best source of potential financial advice for young people, and they suggest that free financial courses for adults also be readily accessible.

Finally, advisers maintain that rising college tuition costs must be reined-in, and more scholarships and grants (these do not have to be paid back) must be awarded to deserving students as immediate ways to help alleviate the student debt burden before it gets out of hand.

For more information about student loan debt options, visit the federal government's website at studentloans.gov.

Notice of Public Meeting To Discuss Fabens Independent School District's State Financial Accountability Rating (FIRST)

The Fabens Independent School District will hold a public hearing at 6:30 p.m., Wednesday, October 21, 2015 in the boardroom of the Fabens ISD Administration Building, 821 NE "G" Avenue, Fabens, Texas.

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

WTCC: 10/01/15 & 10/08/15

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 21, 2015, 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.

WTCC: 10/01/15 & 10/08/15



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CryptoQuip Answer

Why would anyone want to watch a duel as it occurs? I guess it's drawing attention.

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MOMENTS IN TIME

The History Channel

• On Oct. 27, 1659, William Robinson and Marmaduke Stevenson, two Quakers who came from England in 1656 to escape religious persecution, are executed in the Massachusetts Bay Colony for their religious beliefs. The Massachusetts General Court had banned Quakers from the colony under penalty of death.

• On Oct. 26, 1825, the Erie Canal opens, connecting the Great Lakes with the Atlantic Ocean via the Hudson River. Teams of oxen plowed the ground, but for the most part the work was done by Irish diggers who had to rely on primitive tools.

• On Oct. 24, 1861, workers of the Western Union Telegraph Company link the eastern and western telegraph networks of the nation at Salt Lake City, Utah, completing a transcontinental line that for the first time allows instantaneous communication between Washington, D.C., and San Francisco.

• On Oct. 28, 1919, Congress passes the Volstead Act, providing for the enforcement of the 18th Amendment, which banned the "manufacture, sale, or transportation of intoxicating liquors for beverage purposes." Despite a vigorous effort by law-enforcement, the Volstead Act failed to prevent the large-scale distribution of alcoholic beverages.

• On Oct. 25, 1929, during the Teapot Dome scandal, Albert B. Fall, secretary of the interior, is found guilty of accepting a bribe while in office. Fall was the first individual to be convicted of a crime committed while a presidential cabinet member. The Teapot Dome was a naval oil reserve in Wyoming.

• On Oct. 23, 1942, Michael Crichton is born in Chicago. During his final year of medical school, the 6-foot, 9-inch Crichton published "The Andromeda Strain" (1969) and decided to write full time instead of practicing medicine.

• On Oct. 22, 1975, Air Force Sgt. Leonard Matlovich, a decorated veteran of the Vietnam War, is given a "general" discharge by the Air Force after publicly declaring his homosexuality. His tombstone reads, "A gay Vietnam Veteran. When I was in the military they gave me a medal for killing two men and a discharge for loving one."

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Avoid aggressive driving and road rage

Aggressive driving – intentional, dangerous behavior that jeopardizes the safety of motorists and pedestrians – is a serious problem on America's roads and highways. It's a factor in up to 56 percent of fatal crashes, according to data from the AAA Foundation for Traffic Safety. Less common, but far more dangerous, is road rage; deliberate, uncontrolled anger that leads to violence or the threat of violence on the roads.

A frightening element of both aggressive driving and road rage is that they're unpredictable, can be ignited quickly, and can occur at any time. In addition, numerous studies indicate that we are all capable of acting out our anger when we're behind the wheel, no matter our age, gender, or how considerate we might be in other circumstances. While aggressive driving is dangerous and often violates traffic laws, road rage is a crime. Consequences can include suspension or even revocation of your driver's license.

So, what can we do to avoid road rage in others or in ourselves? When motorists were surveyed, they consistently identified the following situations as ones that would anger and provoke them. Steer clear of these types of situations:

- Cutting people off. When you merge into traffic, use your turn signal and make sure you have plenty of room to enter traffic without cutting someone off. If you accidentally do cut someone off, try to apologize with an appropriate gesture, such as a hand wave. If someone cuts you off, take the high road: Slow down and give them plenty of room.

- Driving slowly in the left lane. Even if you're driving the speed limit, if you're in the left lane and someone wants to pass, be courteous; move over and let them pass so you don't anger drivers behind you. The left lane is actually intended as a passing-only lane. Otherwise, you're expected to move to the right. You might be familiar with the signs that read: keep right except to pass. Besides, if the car behind you is speeding, it just might receive some unwanted but justified attention from law enforcement. Also, if you notice a long string of cars behind you on a two-lane mountain road, find an appropriate turnout and let them pass.

- Tailgating. Drivers can really get angry when another car follows them too closely, so allow adequate room between you and the car in front of you. Follow the two-second rule: when the vehicle in front of you passes a landmark, it should take you at least two seconds to reach the same point. If you're being tailgated, put on your turn signal and pull over to allow the vehicle to pass.

- Making obscene or provocative gestures. Never flip off another driver. Almost nothing makes other drivers angrier than an obscene gesture. Even shaking your head may anger some drivers. So be cautious and courteous – signal every time you merge or change lanes, as well as when you turn.

- Honking your horn. Your horn is intended for use in an emergency only. Don't honk at someone who's driving slower than you want them to or who

doesn't move quickly enough from a traffic light. It can make them angry and potentially cause an accident if other drivers try to figure out who is honking and don't pay attention to their driving.

If you do encounter an aggressive driver, what should you do or not do?

- Don't engage in their aggressive behavior. Prevent a potential incident or crash by refusing to play into their anger.

- If another driver tries to pick a fight, steer clear and give them lots of room.

- Do not, under any circumstances, pull off to the side of the road and try to settle things face-to-face.

- If an angry motorist tries to get your attention, avoid making eye contact. Engaging with him or her could turn an impersonal encounter into a duel.

- If you think another driver is following you or trying to pick a fight, call the police on your cell phone.

- Drive to a place where there are lots of people, such as a police or fire station, a convenience store, or a shopping center, etc. This will often discourage the would-be aggressor from following you.

- Don't get out of your car.
- Don't go home until you're sure the aggressor is gone and it's safe.

By changing your approach to driving, you can make your trip more pleasant. For many people, driving becomes a contest. If you're a driver who allows the shortest amount of time to get to your destination and then races against time to get there, what happens when something

or someone slows you down? Do you get angry? By allowing more time for your trip, you'll be more relaxed and better equipped to handle any issues that come up. Make your trip safer by allowing extra time to get to your destination and by listening to relaxing music or books on tape.

Put yourself in the other driver's frame of mind. Try to imagine why they're driving aggressively; they may have a personal emergency or be an undercover police officer, a doctor, or a fireman responding to an emergency. Whatever the reason, it has nothing to do with you personally. Stay cool and let other drivers deal with their own issues. Make FIDO your mantra: Forget It, Drive On.

Finally, if you find yourself constantly angry in traffic, consider seeking professional help or counseling. Courses in anger management may help you from becoming an angry, overly aggressive driver. Self-help books on stress reduction and anger management can also be helpful.

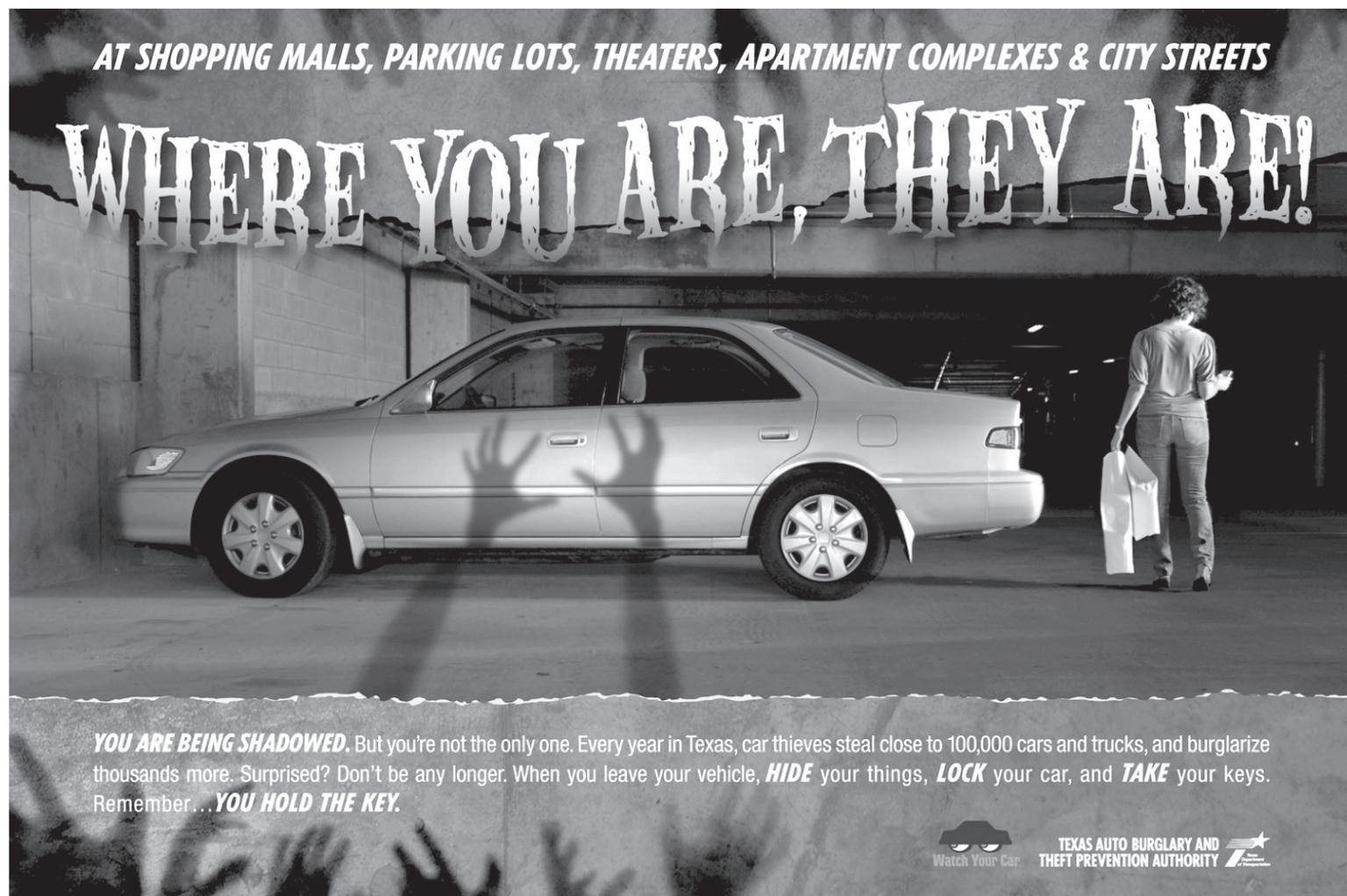
To find out more about aggressive driving, go to aaafoundation.org, where you can take a quiz to find out whether or not you're a calm driver.

To learn more about how to avoid offending other drivers, manage your own anger, and disengage from an angry encounter, check out the DVD Preventing Road Rage: Anger Management for Drivers at <https://www.aaafoundation.org/store/preventing-road-rage-anger-management-drivers>.

AAA Foundation

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TEXAS AUTO BURGLARY AND THEFT PREVENTION AUTHORITY

Grudge match fights that we'll never see

By Steve Escajeda
Special to the Courier

Lately I've been hearing a lot of nonsense about an MMA match pitting Rhonda Rousey against Floyd Mayweather Jr.

Rousey has been very critical of Mayweather and his checkered past. So naturally, the media, which will say anything to sell advertising, has brought up the idea of a cage match between the two.

There are even some guys on ESPN who have said they think Rousey would have an excellent chance to beat Mayweather, based on her quick disposal of female opponents.

And in the tale of the tape, the two aren't really that different. Rousey is 5-foot-6, 135 pounds with a 66-inch reach. Mayweather is 5-foot-8, 150 pounds with a 72-inch reach.

But everything else being equal, the sheer strength and mass of Mayweather would overwhelm Rousey. He's too quick and too strong.

Now don't get me wrong, there aren't a whole lot of things that would make me happier than to watch Rousey treat Mayweather the same way he's treated

women over the years.

Rousey has made no secret of Mayweather's long history of domestic abuse and his propensity for treating women like punching bags.

In the land of low-life deviants, Mayweather is a world champion.

But all this talk about men vs. women in the octagon makes me wonder about what matches fans would pay to see.

The obvious first match would pit Donald Trump and Rosie O'Donnell.

O'Donnell would have the definite weight advantage and has a nasty streak rarely seen in the sport, but The Donald can distract his opponents with his mouth and his hair.

The result: Rosie would be disqualified for attacking the referee after finding out that he once made fun of Hillary Clinton.

Speaking of Hillary Clinton, she would be in the next match to take on her husband Bill – for everything he's been able to achieve that she hasn't and for everyone he's been especially touchy with.

Bill, as usual, would dance around early, avoiding contact and actually gain a little sympathy with his "bite the upper lip" strategy. But in the second round Hillary

is having none of it.

She comes out aggressively and pummels Bill with lefts and rights to the groin until he yells, "I quit," obviously in a very high voice.

Then, in typical Hillary style, she runs out of the arena surrounded by her handlers, refusing to answer a single reporter question.

The next match on the card features Kanye West and Taylor Swift.

West, who interrupted Swift's acceptance of an MTV award saying that Beyonce's performance was better, will have to go against Swift's height advantage.

The 5-foot-8 West would be looking up to the 5-foot-10 Swift, but he'd definitely enjoy the weight advantage.

In the end, Swift would emerge victorious because stunningly, Beyonce – who was also embarrassed that night at the MTV's – joins Swift to remind West who's really in charge.

Next, fans would enjoy the battle between David Letterman and Sarah Palin.

This battle would give Palin the chance to get even with Letterman, who once made a tasteless joke about A-Rod being responsible her 14-year-old daughter's baby.

This match is the most one-sided of the night. Palin takes Letterman apart as his corner man, Paul Shaffer, looks on in horror.

Letterman looks weak and frail as Palin stands over him and gives him her Top-10 reasons never to make fun of her daughter again.

In the night's final match, Betty White comes out of retirement to take on Bill Cosby.

It's clear that both, once among the best in their prime, have lost a step or two these days.

White goes into the ring saying that she represents all the women Cosby falsely tricked or intimidated to have sex with him.

Cosby said he took the match because he needed the money because nobody else will hire him.

Somehow, White is able to find the strength to flatten Cosby like a giant Jello pudding pop.

As she walks out of the ring in victory she wags her finger at Cosby as the 8,000 fans in attendance – 2,237 of which have filed suit against Cosby – give her a standing ovation.

Hmmm, now that I think of it – maybe Rousey can defeat Mayweather.

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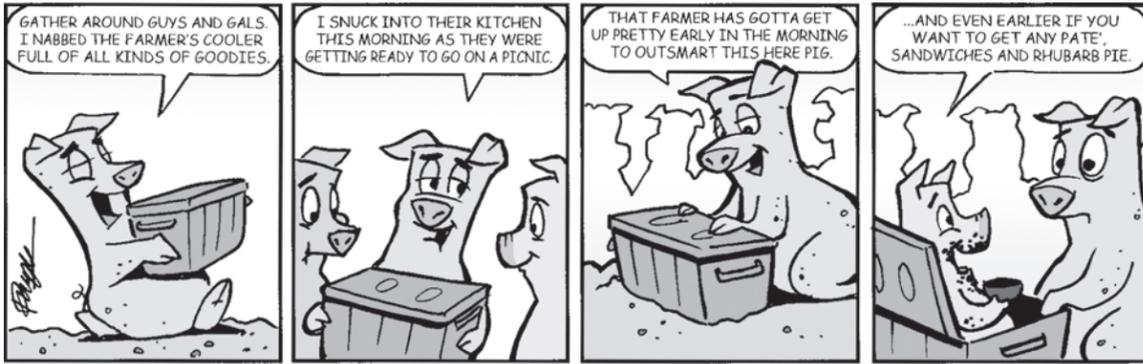
TICKETS: 747-5234

Comix

OUT ON A LIMB By Gary Kopervas



AMBER WAVES By Dave T. Phipps



THE SPATS By Jeff Pickering



R.F.D. By Mike Marland



Your good health By Paul G. Donohue, M.D.

DEAR DR. DONOHUE: As I understand it, drinking coffee makes a person's blood sugar rise, and then insulin has to be released by the body. Does drinking coffee overstimulate insulin production and contribute to diabetes, especially if a person is prone to diabetes? – T.F.

Coffee has turned into a health drink. It's believed to prevent diabetes. It's also said to prevent heart attacks and strokes.

DEAR DR. DONOHUE: Will you give me information on the low-purine diet for gout? – C.J.

Years ago, before effective gout medicines were available, diet was the major treatment for gout. Now, with modern medicines, diet doesn't play such a big role.

Elevated blood uric acid sets the stage for a gout attack. Uric acid infiltrates joints as needle-shaped crystals. Most uric acid comes from the recycling of body cells, a daily process. Only a small amount comes from food. It's still wise for gout patients to take it easy on foods that are high in purines, but they don't have to be as strict about diet as former patients had to be. Purines are the substances that produce uric acid.

Gout patients ought to scale back a bit on meat and fish. Anchovies, organ meats like liver and sweetbreads, and gravies have lots of purines in them, and should be taken only once in a while, if at all. Patients need to watch the amount of alcohol they drink. Beer, in particular, often triggers a gout

attack. High-fructose corn syrup and table sugar ought to be used in moderation. Soft drinks have a large amount of high-fructose corn syrup in them. These are the only foods that bear some watching.

Milk and other dairy products lessen the chance of gout attacks. All fruits and vegetables can be eaten without any restriction.

Weight loss is important for overweight gout patients. That's about all you need to know about the low-purine diet for gout.

DEAR DR. DONOHUE: I have gotten my weight to a point where I am happy with it. I still have fat bulging at my sides. I think these are called love handles. I don't love them. I don't think that losing more weight will rid me of them. What do you think of liposuction? Is it risky? – A.S.

Liposuction removes fat from fat deposits beneath the skin. It doesn't remove deep deposits of fat, the fat that surrounds organs in the abdomen, the fat that creates most metabolic troubles. It's the deep fat that's associated with increased risk of heart attack and stroke. Your dieting should have taken care of that fat.

Liposuction surgery is cosmetic surgery, so you'd better check with your insurance if you need it to cover the procedure.

All surgical procedures, including liposuction, carry a risk. Complications from it, however, are not frequent.

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Super Crossword

- FASHIONABLE FILMS ACROSS**
- 1 Learning ctr.
 - 4 Puts garments on
 - 11 Jim-dandy
 - 16 Place for a jacuzzi
 - 19 Man-mouse
 - middle
 - 20 One using twisted humor
 - 21 Spanish for "nine"
 - 22 Bath fixture
 - 23 1995 Denzel Washington neo-noir film
 - 26 Round figure
 - 27 Church shout
 - 28 Comic punch response
 - 29 Royal rule
 - 30 Thus
 - 31 _City, Oklahoma
 - 33 1987 Stanley Kubrick war film
 - 38 Low tie score
 - 40 Wade's rival
 - 41 New York village on the Hudson
 - 42 1942 Abbott and Costello comedy
 - 47 Like liquid splashing
 - 51 This, in Peru
 - 52 "Me neither"
 - 53 Ostrich's kin
 - 54 Actress Sara
 - 55 Din-din wear
 - 58 Ethical
 - 61 1964 Avalon/
- DOWN**
- 1 Fizzy drink
 - 2 City in Italy
 - 3 New _ (certain Connecticut resident)
 - 4 Feel malaise
 - 5 Small combo
 - 6 Like a _ bricks
 - 7 Totally raging
 - 8 Cut of meat
 - 9 Subj. for some aliens
 - 10 _ und Drang
 - 11 "_ came to pass..."
 - 12 The Little Rascals
 - 13 With acuity
 - 14 Colorado NHLers
 - 15 "Affirmative"
 - 16 Baby bird?
 - 17 Cleanse
 - 18 Top monk
 - 24 Encrypted
 - 25 Wide footwear spec
 - 30 Marc of fashion
 - 32 Inability to smell
 - 34 L.A. part
 - 35 Show bias
 - 36 Pale yellow
 - 37 "I met her in _ down in old Soho" ("Lola" lyrics)
 - 39 Within: Prefix
 - 43 Injure
 - 44 Judicial garb
 - 45 Prayer
 - 46 Ending for beat
 - 48 Major wreck
 - 49 Smoking wood
 - 50 Slangy affirmative
 - 53 _acte
 - 55 Vegas stake
 - 56 Done by its own staff
 - 57 Sanctified
 - 59 Bush nominee Samuel
 - 60 Whole bunch
 - 62 "_ bad moon rising"
 - 63 Dawnward
 - 65 Spy Aldrich
 - 67 "_ you been up to?"
 - 71 Unfamous folks
 - 72 "... gyre and gimble in the _": Carroll
 - 74 Pinch lightly
 - 75 Excavating machine
 - 76 Propyl ender
 - 80 Tiny div. of a minute
 - 82 Soho saloon
 - 83 Tehrani, e.g.
 - 84 Cry of delight
 - 86 Got the title
 - 87 Social pests
 - 92 Alliance since '49
 - 94 "Don't mention it," in Durango
 - 96 Concluding
 - 97 Give, as a free meal
 - 98 Small amount
 - 99 Laundry job
 - 100 Ad _ attack
 - 101 Short opera piece
 - 102 Frightful flies
 - 104 Greek capital
 - 107 Idiosyncrasy
 - 108 Stringent
 - 109 Hostile party
 - 110 Backwoods
 - 111 "Isn't _ bit like you and me?" (Beatles lyric)
 - 112 1955-67 Arkansas governor Faubus
 - 113 Subsidizes
 - 118 "_ the idea"
 - 121 Lao_
 - 122 "2001" name
 - 123 Rock genre
 - 124 Barry or Deighton
 - 125 Big-league

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126					127						128							129
130						131												133

MOORE TEXAS

by Roger Todd Moore

Up until the end of the Civil War, most big farmers had their own gin for processing cotton.



Social Security Q&A By Ray Vigil

Replacing a Social Security Card

Know before you go

Keeping your Social Security number card in a safe place is vital to protecting you against identity theft. Never keep it in your purse or wallet – this is the most common way people lose their card. No matter how hard you try to keep track of your important documents, sometimes they get lost or even stolen.

Getting a replacement Social Security number card is free, but you will have to provide the proper documents to get a new one. Being prepared will save you time at the Social Security office or card center. If you are replacing your card, you will need original or certified copies of the required documents, which include:

1. Proof of citizenship:

If you have not already established your U.S. citizenship with us, we need to see proof of U.S. citizenship. We can accept only certain documents as proof of U.S. citizenship, like your U.S. birth certificate or U.S. passport.

2. Identity:

We can accept only certain documents as proof of identity. An acceptable document must be current (not expired) and show your name, identifying information (date of birth or age), and preferably, a recent photograph. For example, as proof of identity, we must see your:

- U.S. driver's license;
- State-issued non-driver identification card; or
- U.S. passport.

If you do not have one of these specific documents, or you cannot get a replacement for one of them within ten days, we will ask to see other documents, including a(n):

- Employee identification card;
- School identification card;
- Health insurance card (not Medicare card); or
- U.S. military identification card.

Remember, you are limited to three replacement cards in a year or ten in your lifetime. Legal name

changes and other exceptions do not count toward these limits. For example, changes in immigration status that require card updates may not count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship. Legal name changes and other exceptions do not count toward these limits. For example, changes in immigration status that require card updates may not count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship. Legal name changes and other exceptions do not count toward these limits. For example, changes in immigration status that require card updates may not count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship. Legal name changes and other exceptions do not count toward these limits. For example, changes in immigration status that require card updates may not count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship.

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.

	+		×		16
×		+		+	
	×		-		24
+		÷		÷	
	÷		+		11
15		4		1	

DIFFICULTY: ★★

★ Moderate ★★ Difficult
★★★ GO FIGURE!

1 2 3 5 6 6 7 8 9

Answer Page 4

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Weekly SUDOKU

by Linda Thistle

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

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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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: P equals S

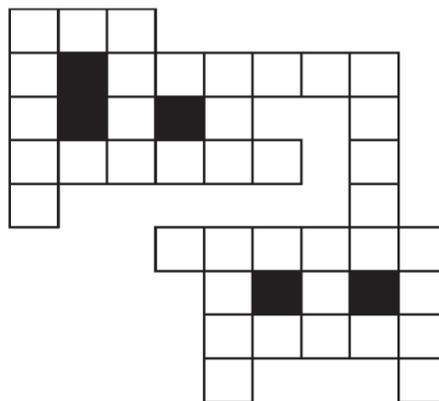
QVH QTCOG JMHTMB QJMZ ZT
 QJZIV J GCBO JP UZ TIICWP? U
 RCBPP UZ'P GWJQUMR
 JZZBMZUTM.

Answer Page 4

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- WOB
- ♥ DISTER
- ♥ ASIER
- ♥ SEPA
- POWNUT
- ♥ ARP
- ♥ DUER
- LOBEN
- TDE
- BRUDEA
- ♥ WESDO
- URPR



Answer Page 4

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

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What's more important than having your card is knowing your Social Security number. This is how we identify you, tally your wages correctly, and how we eventually issue you accurate retirement benefits. You might not even need your card for identification purposes if you know and consistently use your correct number.

For more information about replacing a lost or stolen Social Security number card, go to www.socialsecurity.gov/ssnumber.

If you have any questions that you would like to have answered, please mail them to the Social Security Office, 1111 Gateway West, Attn: Ray Vigil, El Paso, Texas 79935.

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