



NEWSBRIEFS

Tea time

The Woman’s Auxiliary of UTEP is having an Anniversary Tea celebrating 99 years of service on April 1, 2023 from 2:00 p.m. to 4:00 p.m. at the First Baptist Church at 805 Montana, Wolf Conference Center (2nd floor with elevator). We will be having High Tea so bring your favorite tea cup and saucer and wear your fascinator.

- Ceci Carpio

Credit card debt

With household finances already under pressure and the Fed releasing its G19 report on March 7, the personal-finance website WalletHub has released new reports and surveys highlighting additional hurdles to watch out for. WalletHub’s *Credit Card Debt Study* found that consumers racked up a record \$180.3 billion in new debt during 2022. El Paso was rated 97th in new debt out of 182 cities in the report.

Key Stats:

- Consumers racked up a record \$180.3 billion in credit card debt during 2022. The average annual increase in credit card debt over the past 12 years is just \$47.8 billion.
- Credit card debt rose by \$85.8 billion during Q4 2022 – the biggest quarterly increase recorded to date.
- The average household credit card balance was \$9,990 at the end of 2022 - \$2,015 below WalletHub’s projected breaking point for household finances.
- The best balance transfer credit cards currently offer 0% APRs for the first 12-21 months with no annual fee and low balance transfer fees.

Key Survey Findings:

- More Debt in 2023. 56% of people say they have more credit card debt than they did 12 months ago.
- Worries Over Cost of Debt. 66% of Americans are worried about the cost of their credit card debt increasing due to interest rate hikes by the Federal Reserve.
- Long Road to Repayment. 57% of people with credit card debt say it will take them more than a year to pay it off (a 21% increase from 2022).
- Bad Spending Habits. More than a

See BRIEFS, Page 5

Kindness makes a person feel good whether it is being given or being received.

– Quips & Quotes



– Photos by Alfredo Vasquez

COLOR SPLASH – The celebration of the Mexican Gold Poppy went from one Saturday in March in previous years to five consecutive Saturdays this year. Admission to the family-friendly Poppies Fest event and activities is free. The two Saturday observances remain March 25th and April 1st.

Free poppies festival offers activities for entire family

By Alfredo Vasquez
Special to the Courier

EL PASO COUNTY – El Paso County residents and visitors still have two more weekends left to enjoy the borderland’s annual Poppies Fest celebration, as this year organizers are offering a series of Saturday activities

throughout the month of March. The last two events are scheduled from 10 a.m. to 3 p.m., Saturday, March 25 and Saturday, April 1.

Hosted by the Museum of Archaeology since 2019, this year’s popular Franklin Mountains festival consists of daylong activities that have been scheduled for every Saturday throughout the month of March.

The celebration of the Mexican Gold Poppy went from one Saturday in March the previous years to five consecutive Saturdays this year. Each of this year’s Saturday schedules of events is designed to allow visitors to traverse along the different trails and come closer to the wildflowers that have started to dot the Museum of Archaeology’s fairgrounds and adjoining wilderness park.

“The marked trails are open to the public, but when traversing the trails, please do not sit or lay down in the patches for photos. Smashing

See FESTIVAL, Page 4



TUCKED AWAY – Located within Wilderness Park in El Paso at the base of the Franklin Mountains, you will find the El Paso Museum of Archaeology. The museum features exhibits on the ancient history of the Southwest and Northern Mexico. The free museum, at 4301 Trans Mountain Road, is typically open from 9 a.m. to 5 p.m., Wednesday through Saturday.

Our Dickensian border policy

“I became, at ten years old, a little labouring hind in the service of Murdstone and Grinby.”

Thus relates David Copperfield in the Charles Dickens novel of the same name.

Of course, Dickens was a crusader against the exploitation of children. The edge is taken off the depictions of the heartless treatment of children in his fiction, though, by the funny and memorable portrayals of the malefactors, the upward trajectory of the lives of the likes of David Copperfield and Oliver Twist, and the knowledge that the practices that Dickens inveighed against are a thing of the past in the advanced world.

It takes a heart of stone not to smile at the name

of David’s cruel stepfather, Edward Murdstone (Mr. Murdstone, to you), or the wine-bottling factory where David unhappily works, Murdstone and Grinby.


The orphan Oliver Twist had a bad time of it in a workhouse in the town of Mudfug. Yet, at least Oliver avoids the dangerous fate of getting apprenticed to the chimney sweep, Mr. Gamfield, and eventually an unexpected inheritance and a happy adoption await him.

This is all relevant today, because, as a big *New York Times* report highlighted, we have a Dickensian border policy.

The Times details how so-called unaccompanied

minors end up “in some of the most punishing jobs in the country.” *The Times* found: “Twelve-year-old roofers in Florida and Tennessee. Underage slaughterhouse workers in Delaware, Mississippi and North Carolina. Children sawing planks of wood on overnight shifts in South Dakota.”

Needless to say, J. Crew and Walmart aren’t as charming as Murdstone and Grinby, and favorable plot twists are unlikely to be written into the stories



See LOWRY, Page 7

Food for thought By Dr. Glenn Mollette

Silicon Valley Bank and your life savings

If you have worked hard and saved money all your life you may have over \$250,000 in a bank. Or, maybe one of these days you might if you keep working and saving.

You most likely know that only \$250,000 of your money is federally insured. In other words, if you bank fails you might lose any amount above \$250,000. Let’s say you have one half million in your bank. The assets of the bank would eventually be liquidated. If enough money was collected you might receive the rest of your half million or you might never see a penny above the federally insured amount unless you are in Silicon Valley.

The second largest bank failure in U.S. history occurred March 10 in Santa Clara, California. The Silicon Valley Bank failed after a bank run on its deposits. The Department of Financial Protection and Innovation revoked its charter

and transferred the business into receivership under the Federal Deposit Insurance Corporation (FDIC).

SVB is the country’s 16th largest bank with \$209 billion in assets and more than \$175 billion in deposits.

A number of businesses had millions of dollars in the bank.

Roku had just under \$500 million of its \$1.9 billion assets in the bank.

Roblox, a video game company said 5% of it’s \$3 billion was held at SVB.

Toronto-based AcuityAds Holding had US \$55 million in SVB, and just US \$4.8 million elsewhere. That means more than 90% of the company’s deposits were held in SVB.

Aerospace manufacturer Rocket Lab held almost 8%, or approximately \$38 million, of its total cash at the collapsed bank, it said in a Friday filing.

Crypto lender BlockFi,

which filed for bankruptcy in November, disclosed it held \$227 million with SVB in a bankruptcy filing Friday.

BlockFi said in November it had halted withdrawals after facing “significant exposure” to Sam Bankman-Fried’s FTX exchange, as well as its sister hedge fund Alameda.

BlockFi’s money in SVB is not FDIC-insured because it was in a money market mutual fund, the company learned from its bankruptcy trustee early last week. (Source: CNN.Com)

Move the calendar from last Friday to this past Sunday.

Federal regulators stepped in Sunday, March 12, to back all

Silicon Valley Bank deposits, resolving a key uncertainty surrounding the second-largest bank failure in U.S. history hours before global stock markets resumed trading.

The U.S. Treasury, the Federal Reserve and the Federal Deposit Insurance Corp. said the government would back Silicon Valley Bank deposits beyond the federally insured ceiling of \$250,000. The decision addressed concerns around the fate of uninsured funds held at the Santa Clara, California-based bank.

“Depositors will have access to all of their money starting Monday, March 13,” the agencies said in a joint statement Sunday evening. “No losses associated with the resolution of Silicon Valley Bank will be borne by the taxpayer.” (Source: NBC.COM)

If you have a half million dollars in a bank, you might consider dividing it up into two banks. Maybe the U.S. Treasury will treat you and the people at your bank the same as the millionaires of Silicon Valley. Don’t risk your life savings on this hope.

Glenn Mollette is a graduate of numerous schools including Georgetown College, Southern and Lexington Seminaries in Kentucky. He is the author of “Uncommon Sense” and 12 other books. His column is published weekly in over 600 publications in all 50 states. Learn more at www.glennmollette.com or www.facebook.com/glennmollette.

View from here By Rick Shrum

The usery of fractional banking

Why did a run on the Silicon Valley Bank cause it to fail? Fractional banking. This bank, like every other banking institution, was completely over-leveraged. Banking laws in the US allow banks to leverage 90 percent of their deposits as loans. 90 percent! It’s like somebody giving you \$100 and then you get to act like it’s \$190 – and earn interest!

Simple example: You deposit \$100 into your account. The bank shows the \$100 as a deposit. It lends out \$90 of the \$100. Now it has, on it’s books, \$190. It has your \$100 on account and another entry for a \$90 loan. You make a little interest on your \$100. The bank makes interest, at a much higher rate than they pay you, on the \$90. In reality the bank has only \$10 of your money on hand.

When the bank makes questionable or risky loans it may lose money. When large losses happen, word gets out. Then depositors – especially those that exposed their money by ignoring the Federal Depository Insurance Corporation (FDIC) limit of \$250,000 per account, make a run on the bank. They want their uninsured funds out before other high rollers do the same thing. (And how did the first guy know to run?) In this case even the *bank president* was selling his shares in the bank.

Well math tells us that if you want your \$100 back that the bank is only going to have \$10 of your money on hand. Now throw five, six or seven zeros on the \$100 example and you’ll see how large the problem really is.

Enter President Biden. He says that every depositor in the Silicon Valley Bank will be made whole. What!? That means US taxpayers are now going to bail out, yet again, another

financial institution. They’ll say the money comes from FDIC insurance policies bought by the banks. And technically it does. But we all know that when banks and insurance companies lose money, they find ways to pass on the cost to the citizens of this country.

Why should Joe Biden step in here? And he’s not the first. If the mega-buck depositors were smart enough to become uber-wealthy they should have been smart enough to spread out their wealth so that it would fall within the FDIC policy limiting insurance to \$250,000 per account. *(But it’s so hard to keep track of all those little accounts. I’ll just have a big one please.)*

This is at the very least very bad policy. Who are these depositors that rate the attention of the President of the United States. Institutions fail. Banks fail. Why is this one so special? The money didn’t vanish. It just belongs to other people now, not the failed bank. (Nor to the very wealthy that were making lots of money until their investments collapsed.)

Silicon Valley Bank didn’t lose all of it’s estimated \$175 billion in deposits. But it lost enough to create a run. And there’s no magician in the world that can turn 10 percent (\$1.75 billion) into 100 percent – \$175 billion. It takes the US President to do that.

This will continue as long as the fractional banking ratio is so completely lopsided. This will continue as long as bankers are willing to make risky loans or investments to beef up their bottom line. It will continue as long as men lust for money. And it will surely continue as long as United States Presidents deem certain institutions too important or too big to fail.

1973

50

Years

2023

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Traffic deaths rob Texas families

Family of 14-year-old killed joins TxDOT to urge everyone to follow traffic safety laws

By Jeff Salzgeber
Special to the Courier

TEXAS – At just 14 years old, Alexei Bauereis was struck and killed while walking his bike across a crosswalk in Austin, cutting short his young life and promising ballet career.

“He was on the verge of that stage where you find out how you stack up against professionals,” Alexei’s dad Eric Bauereis said.

Alexei is just one of many tragic deaths on Texas roads every year. Each one takes someone special from their family, friends and community. This spring, as warm weather brings out pedestrians and cyclists, TxDOT and the Bauereis family are reminding drivers why it’s important to follow traffic safety laws, including stopping for pedestrians in crosswalks.

“We have a shared responsibility to every member of our community – to every family and every individual – to help reverse these trends and reduce traffic

fatalities in Texas,” said TxDOT Executive Director Marc Williams. “We’re asking all Texans to watch out for one another whether you’re behind the wheel, on foot, or on a bike. Obeying traffic safety laws is a critical first step.”

In 2021, 935 people died in pedestrian and bicyclist-related traffic crashes in Texas, accounting for one out of every five of the 4,496 fatalities on state roadways. In the five-year period from 2017 to 2021, pedestrian fatalities increased 34% and bicyclist fatalities increased 58%.

TxDOT’s “Be Safe. Drive Smart.” campaign urges all Texans to know and follow the laws for safe driving, walking and biking. That includes the Lisa Torry Smith Act, which went into effect in 2021. Named after a Texas mom who was struck and killed in a crosswalk while walking her six-year-old son to school, the law requires drivers to stop and yield the right of way to people in crosswalks. Motorists who fail to stop and yield and cause serious injury

to someone in a crosswalk can face criminal penalties.

Texas law states that if you’re driving:

- Stop and yield for pedestrians, bicyclists and other vulnerable road users in crosswalks.
- When turning, yield the right of way to pedestrians and bicyclists.
- Pass bikes at a safe distance and give bicyclists room to ride.

If you’re walking:

- Cross the street only at intersections and crosswalks.
- Obey all traffic signs and signals, including at crosswalks.
- Use sidewalks. If there’s no sidewalk, walk on the left side of the road, facing oncoming traffic.

If you’re riding a bike:

- Always stop at red lights and stop signs.
- Ride in the same direction as traffic and use bike lanes or ride as near as possible to the right-hand curb.
- Use hand signals when turning or stopping.
- At night, make sure your bike has a white light on the front and a red light or reflector

on the back.

TxDOT’s “Be Safe. Drive Smart.” campaign and pedestrian and bicyclist safety initiative are key components of #EndTheStreakTX, a word-of-mouth effort that encourages drivers to make safer choices while behind the wheel to help end the streak of daily deaths. Nov. 7, 2000, was the last deathless day on Texas roadways.


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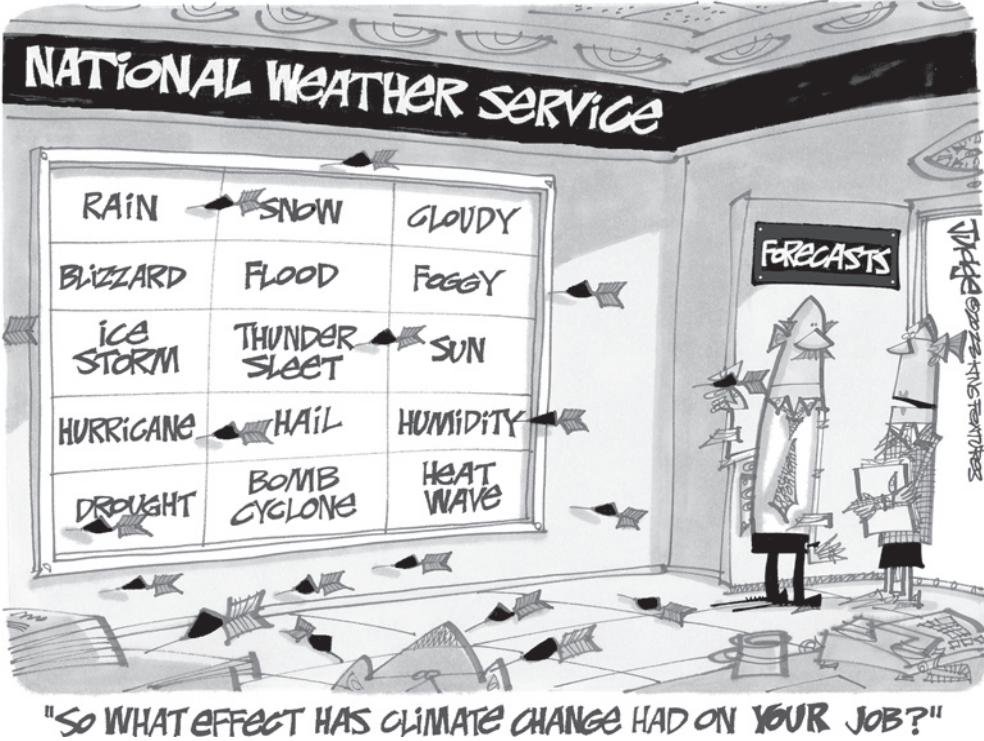
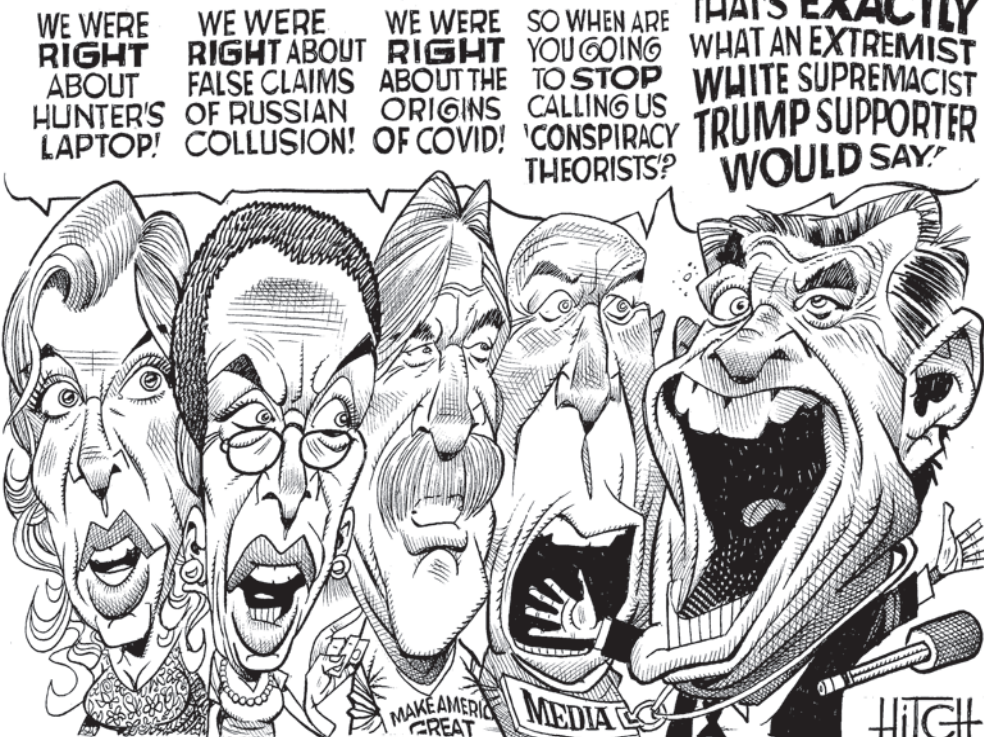
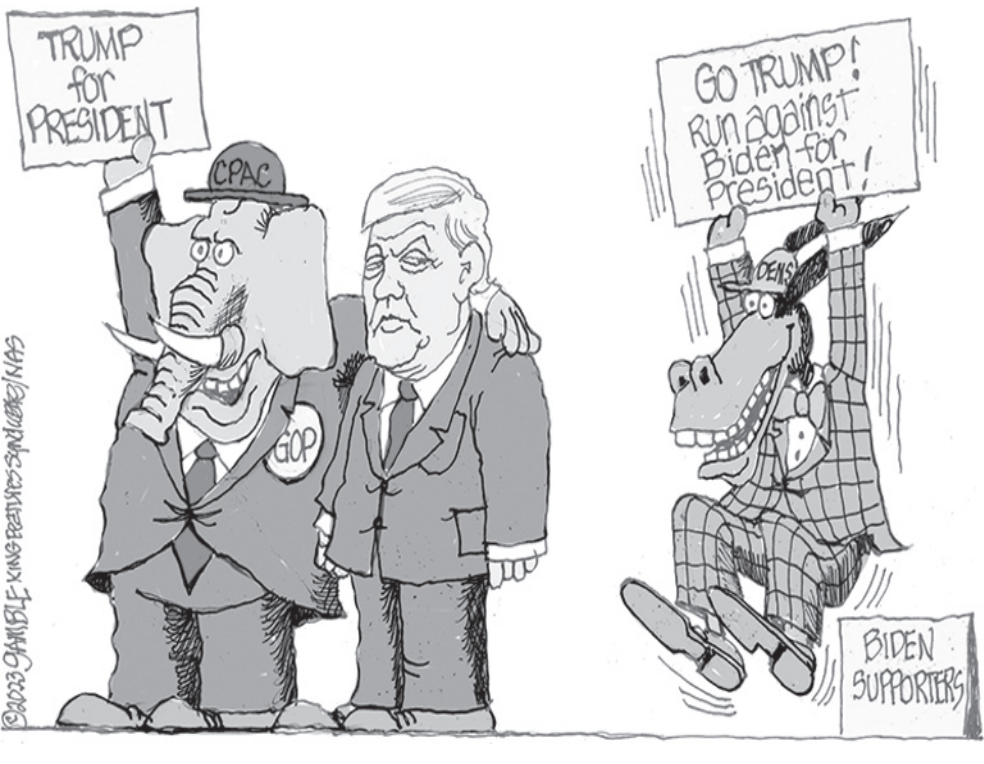
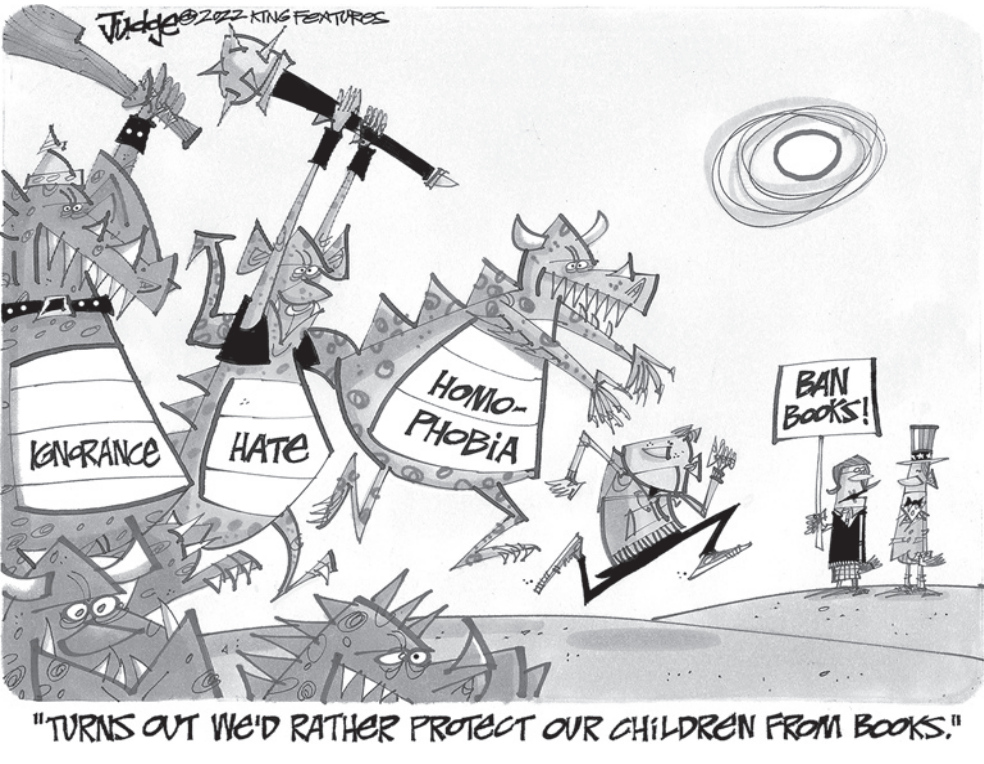


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www.texaslung.org

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Festival

From Page 1

plants and flowers hurt seed production,” stated a festival official. “Oh, and don’t pick any to take home. Leave them to propagate and scatter their seeds for next year’s bloom,” he added.

Along with the hiking opportunities, the festival consists of a variety of offerings including local vendors, food trucks, Poppy flower crafts, face painting, and performances by Ballet Folklorico Tierra Bella, the Hipshum Fire Fusion and Tigua Youth dancers.

Other fest activities

incorporate personal growth demonstrations, like restorative yoga, an outdoor art workshop, a landscape-painting workshop, basket weaving, felting, and archery.

“The annual Poppies Fest offers the opportunity to enjoy colorful California poppies, the majesty of the Franklin Mountains, and the wonders in the El Paso Museum of Archaeology,” stated one program organizer. “The poppies typically bloom in late January and last through early April. However, the amount of rain during the winter is what impacts the number of poppies that appear,” she stated.

While at the Poppies Fest, visitors will also be able to experience the amazing exhibits that the El Paso Museum of Archaeology currently has on display. According to its website, the museum is dedicated to the narration, interpretation and preservation of archaeological and anthropological artifacts through research, exhibits, education, and special programs, with a focus on the prehistory and culture of the El Paso area and the Southwest.

This unique museum presents 14,000 years of prehistory in the El Paso area and greater Southwest through various dioramas and exhibits. Visitors are able to learn about the lives of American Indians from this area, from the paleo-Indian hunters of the Ice Age to modern descendants, as well as to the lives they lead

today.

“The exhibits periodically change to reflect the scope of the museum, but there is always the permanent exhibit, *Paquime and Casas Grandes Culture*, to view,” one museum official commented.

Additionally, there is a garden, called the Indian Garden, outside the museum that leads to the various nature trails on the 15 acres of mountain terrain. On a hike, visitors can see over 250 varieties of native Chihuahuan Desert plants, plus several outdoor exhibits along the way.

The archeology museum, which is located at 4301 Transmountain Road, is normally open Wednesday through Saturday, from 9 a.m. to 5 p.m. Visit www.epmarch.org for more information about the El Paso Museum of Archeology.

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CryptoQuip Answer

When Laurel came up with a scheme to flimflam his comedy partner, it was a fool-Hardy plan.

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Strange BUT TRUE

By Lucie Winborne

- Believe it or not, cows can be potty trained – and, it is said, with less trouble than toddlers. It’s called MooLoo training, and involves not a toilet, but a special pen with artificial grass. But why bother? The practice helps the environment by reducing air and water pollution and even planet warming.
- The J.W. Westcott II is a boat that delivers mail to ships at sea. Operating out of Detroit, it’s the only floating zip code in America.
- In 1931, German engineer Richter Raketenrad built a bike with 12 rockets mounted to its back wheel and reached a speed of 90 kph before his invention exploded and threw him off. While that was, sadly, the end of the rocket bike, Raketenrad himself suffered only a few scrapes.
- Kintsugi is the Japanese art of putting broken pottery pieces back together with gold.
- For over a year in the mid-2000s, members of the group Untergunther broke into the French Pantheon to repair a clock that had been broken for four decades. They later received court time for the effort but were somewhat vindicated when member Jean-Baptiste Viot, a clock restorer, was hired to repair it in 2018 after further neglect.
- Researchers have found that approximately 97% of people are keeping a secret at any given time, with the average person keeping around 13.
- In 2008, a former high school star athlete escaped a crime scene by using Craigslist to hire a dozen identically dressed (and unwitting) civilians to stand at the exact place and time of the arrival of the armored car that he planned to rob.

Thought for the Day:
“Challenges are gifts that force us to search for a new center of gravity. Don’t fight them. Just find a new way to stand.”
– Oprah Winfrey

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1973 50 Years 2023

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Moments in time

THE HISTORY CHANNEL

• On March 20, 1922, Hubert Work gave an order that all American homes need to be equipped with an item that most of us undoubtedly take for granted today: a mailbox. Work was the country’s U.S. Postmaster General, and failure to comply with the order carried a penalty of giving up one’s mail delivery.

• On March 21, 1928, President Calvin Coolidge presented Charles Lindbergh with the Congressional Medal of Honor for “displaying heroic courage and skill as a navigator, at the risk of his life, by his nonstop flight in his airplane, the Spirit of St. Louis, from New York City to Paris, France, 20-21 May 1927, by which Capt. Lindbergh not only achieved the greatest individual triumph of any American citizen but demonstrated that travel across the ocean by aircraft was possible.”

• On March 22, 1978, Karl Wallenda, founder of the Flying Wallendas, fell from a tightrope 10 stories to his death during a promotional appearance for the Pan American Circus. The 73-year-old acrobat was crossing between the two towers of the Condado Plaza Hotel in San Juan, Puerto Rico.

• On March 23, 1973, Yoko Ono was granted permanent residence in the United States. However, the good news did not extend to her husband, former Beatle John Lennon. He was issued a 60-day notice to leave the country.

• On March 24, 1882, German scientist Robert Koch discovered the bacterium responsible for tuberculosis. Regarded today as the “father of modern bacteriology,” Koch was awarded the Nobel Prize in Physiology and Medicine in 1905.

• On March 25, 1995, Howard G. (Ward) Cunningham, an American pioneer in both computer design patterns and extreme programming, introduced the wiki, or “user-editable website.” Today, Wikipedia is the world’s most well-known and used wiki.

• On March 26, 2019, former First Lady Michelle Obama’s memoir, “Becoming,” surpassed 10 million copies in sales just four months after its publication. It had already become America’s best-selling book in 2018 after a mere 15 days.

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Briefs

From Page 1

quarter of Americans admit they’d go into credit card debt for frivolous spending.

• **Personal Finances Managed Better Than Government.** 85% of Americans say their personal finances are managed better than the federal government.

• **Desperate for Relief.** More than 1 in 3 Americans with credit card debt say they would do anything to be debt-free.

• **Looking for Lower Rates.** 83% of Americans say they will try to lower the interest rate on their credit card debt in 2023. Visit <https://wallethub.com/edu/cc/credit-card-debt-study/24400> for the full report.

- Diana Polk

Saved by the cell

Mauricio Henao parked his car at the base of a hillside on the Pacific Coast Highway in Malibu, CA and got out to answer his cell phone; it saved his life. A few moments later a rockslide—including a giant boulder—landed on the car, compressing it in a manner seconds. It happened in the wake of recent torrential rains; the call saved his life. Henao was succinct when he described it: “I was in the driver’s seat, walked out, got a call, ran back inside, came out and the car was just totaled,” he told KTLA-TV.

— John Grimaldi

Diversity

With immigration reform remaining a hot-button issue in 2023 and senators attempting to craft a bipartisan bill, the personal-finance website WalletHub has released its report on *2023’s Most & Least Ethnically Diverse Cities*, as well as expert commentary. To identify the most ethnically diverse places in America, WalletHub compared more than 500 of the largest U.S. cities across three key metrics: ethno-racial diversity, linguistic diversity and birthplace diversity. El Paso was ranked 292nd in the report. The top ten ranked cities of diversity were:

1. Germantown, MD
2. Jersey City, NJ
3. Gaithersburg, MD
4. Silver Spring, MD
5. New York, NY
6. Kent, WA
7. Spring Valley, NV
8. Rockville, MD

9. San Jose, CA
10 Oakland, CA
Other stats:

- Hialeah, FL has the highest concentration of Hispanic or Latino people, at 95.82 percent.
- Brattleboro, VT has the highest concentration of white people, at 94.34 percent.
- Jackson, MS has the highest concentration of black people, at 82.59 percent.

Visit: <https://wallethub.com/edu/cities-with-the-most-and-least-ethno-racial-and-linguistic-diversity/10264> for the full report.

- Diana Polk

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Dallas Cowboys say adios to Ezekiel Elliott

By Steve Escajeda
Special to the Courier

The Dallas Cowboys are going to look very different next year. It’s not because they’ve made a bunch of player moves in the off-season. They haven’t.

The Cowboys are going to look very different because of the move they made with just one player.

Ezekiel Elliott has been one of the most visible and enjoyable Cowboys to watch over the last seven years.

Whether it’s been him using his speed to outrace linebackers, or bruising his way into the endzone from three years out, or catching one of Dak Prescott’s passes and then rumbling up field for an important first down, Dallas fans will miss Elliott, who was cut last week.

And for his first four years in the league, Elliott was among the very best backs in the NFL. But just like your car, or computer, or deluxe top-loading washing machine, all the wear and tear played a role in Zeke’s diminishing performance.

Don’t get me wrong. He could still get you that tough yard on a third- or fourth-and-one. And there isn’t any back in the league that can block for his quarterback better than Ezekiel Elliott. But that’s not what they pay running backs millions of dollars to do.

They pay them for what Zeke used to do – run the football for as close to 100 yards a game as possible.

All you have to do is look at the

stats.

In his first four years in the league, Zeke averaged 4.6 yards per carry, 1,351 yards per season, and 96.5 yards per game.

Over his last three years, Elliott has averaged 4.0 yards per carry, 952 yards per season, and 60.8 yards per game.

Just like George Washington and Mother Teresa, stats don’t lie.

He will still be missed though.

Have you ever seen him on the sidelines? There wasn’t any bigger cheerleader on the team. Elliott almost always wore a smile on his face and encouraged his teammates as much as he could. He kept things loose.

And that kind of infectious enthusiasm will be missed.

Not seeing number 21 on the Dallas sideline will take some getting used to.

I mean, who’s going to pick up that blitzing linebacker for Dak? Who’s going to use his pure strength to muscle through that fourth down

yard to keep the drive going late in the game? Plus, who is going to jump into that oversized Salvation Army Kettle on Thanksgiving?

I know, I know. The Cowboys have had to say goodbye to superstar runners like Tony Dorsett and Emmitt Smith in the past.

And all is not lost with the very talented Tony Pollard ready to make a lot of us forget what Elliott meant to the Cowboys. At least let’s hope so.

But Dallas has enjoyed that one-two running back punch that Zeke and Pollard have provided over the last three years.

All is not lost there either. Don’t overlook Pollard’s backup, Malik Davis.

Davis runs like a combination of Zeke and Pollard. He runs with speed and has the ability to break a couple tackles along the way.

As a rookie last season, Davis was brought up right before Halloween. He finished with 161 yards and 4.2 yards per carry as the team’s third-

string runner.

Dallas will be favored to compete for the NFC East title again this season. They’ll be competitive particularly since the Eagles have lost a number of coaches and players since their Super Bowl loss to the Chiefs.

The Cowboys haven’t lost any big-name players from last season and recently added five-time Pro Bowl corner back Stephon Gilmore. There’s also no secret that they are shopping for a big-time receiver like Odell Beckham Jr. or DeAndre Hopkins.

Either way, the Cowboys will be exciting to watch in 2023 and will definitely be in the mix for a Super Bowl appearance.

But something will be missing without number 21 on the sidelines.

I think most of us figured Zeke Elliott would spend his entire career in Dallas and then wait for a call from the Hall of Fame.

If Pollard can give the Cowboys what Elliott did, they’ll be in good hands... and legs.

Senior moment By Matilda Charles

Funeral planning: Don’t be rushed

One life event we don’t want to think about having to do for a loved one is planning a funeral. But sometimes we must, and it can be stressful and loaded with the potential to be scammed in some way.

A small amount of help is coming. The Federal Trade Commission wants online funeral pricing. And it makes sense. When you need to organize a funeral, emotions are running high. You won’t be at your best when it comes to thinking about pricing and services.

Back in 1984, the FTC created the Funeral Rule, but it only requires funeral homes to show lists of the prices of caskets and any outer burial containers, such as a grave liner. And it was only required that a potential customer be given those prices in person, certainly not by phone. To make it worse, funeral homes only had to show pictures or the item itself after the prices were disclosed.

By then, of course, you were at the funeral home, unhappy and sad and stressed. The last thing you wanted

to do is treat it like a car purchase and shop around. So you signed the paperwork on the spot, possibly paid too much and maybe didn’t get the items and services you wanted.

There are a few ways to ensure that your vulnerability at that time isn’t exploited.

Before you leave the house to organize a funeral, go online to check local funeral home websites. They might be among the very few to actually post pricing and services.

Take someone with you. Get the price list (in writing) of what the funeral home offers.

Before you sign any paperwork, contact the Funeral Consumers Alliance (funerals.org) and get their advice. There’s a group in every state. On their website, click on “Consumers” and scroll down to “Don’t Know Where To Begin? Start Here.”

Remember: Take your time.

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Super Crossword

OFF THE GRID

ACROSS

1 Imperfection

7 1970 Simon & Garfunkel hit

14 " _ Lot" (Stephen King novel)

20 Geronimo's tribe

21 Scenting compound

22 Push forward

23 Footballer from a major Kansas city?

25 Dwell (in)

26 Corp. VIPs

27 Pimples

28 "The _ of the Ancient Mariner"

30 Fashion designer Tahari

31 Actor Brynner

32 Strong urge

33 Footballer ejected from a nightclub?

36 She helped Theseus

39 Imparted fizz to

41 Critical

42 Not on a footballer's right?

44 For the most part

46 Aristocrat's home

47 Formerly

48 Liberal _

50 Mai _ (rum drinks)

52 Salvador the surrealist

54 Hard hitter, biblically

60 Ship shelters

64 Footballer with a

rod and reel?

67 PC-sent greeting

68 Hearing things

70 Fast shark

71 Bamboozles

72 Footballer working as a sound technician?

75 Matching pullover and cardigan

77 Old Chrysler

78 Think meditatively

79 "Uh, pardon me..."

80 Like Goodwill goods

82 Apple variety

85 Humiliated

90 Expand, as a house

95 Footballer on a plane trip?

97 Thin pancake

98 Envious composer in "Amadeus"

101 Iterate

102 Visit a footballer?

104 Labor

106 Young fellow

107 Flush (with)

108 Sony Bravia or Sharp Aquos

109 Pool hall item

110 Piece of office furniture

112 Plaything for Fido or Fluffy

114 Declaration when a footballer arrives?

119 Angry speech

120 One casting a ballot

121 Urge on

122 Makes a sly verbal attack

123 Ecstasy

124 Feds, e.g.

DOWN

1 "See-saw, Margery _"

2 Fanciers of fine dining

3 Wrinkle-removing procedure

4 Iterate

5 Greek consonants

6 Vietnamese festival

7 Common infant illness

8 Girl played by Lily Tomlin

9 Bamboozles

10 Anger

11 Quick escape

12 Stuck going nowhere

13 When typical workdays start

14 Self-indulgent binge

15 Have existence

16 Experience a huge failure

17 Remove hair from, as one's legs

18 Like doctors' practices

19 In an aerodynamic way

24 Early Mexican

29 '80s Golden Arches burger

31 Bulldogs' school

32 Scared (of)

33 Kennel club classifications

34 Rowing need

35 TiVo device

37 _ minimum

38 Connect-the-points puzzle

40 Abbr. limiting a list

43 Canon _ Rebel

45 Exec. helper

48 Make _ out of (rebut)

49 Skating place

51 "It's finally clear"

53 Woeful cry

55 Relatives of xylophones

56 Clickable screen image

57 Some ring wins, for short

58 Sommer of "A Shot in the Dark"

59 Take it easy

60 A helmet protects it

61 Take _ from (do as suggested by)

62 Units of absorbed energy

63 Vigor, in music scores

64 "Oedipus complex" coiner

65 Egyptian goddess of fertility

66 Black-clad teen, maybe

69 High point

73 Blowout win

74 Enshrouded

76 Mink's cousin

79 "Mein Gott!"

81 "Such a pity!"

83 Erstwhile space station

84 Troublemaker

86 Rear, at sea

87 Marine animal's pelt

88 Title girl of old comics

89 Like green or purple hair

90 Doesn't reject

91 Embedded, as a nail

92 "Taking Woodstock" star _

93 Source of flowing water

94 Tennis divider

95 Shark feature

96 Tot's wheels

99 Pollen bearer

100 Lowest parking garage tier, perhaps

103 "Absolutely!"

105 Earthy hue, to a Brit

109 Post-Q string

110 Fender flaw

111 Latin "Lo!"

113 Lyrical verse

115 Sales staffer

116 Outer: Prefix

117 Rio carmaker

118 Hi- _ image

Answer Page 4

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			
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97							98	99	100						101					
102						103							104	105					106	
107						108						109					110	111		
112					113				114		115	116				117				118
119									120							121				
122									123							124				

Comix

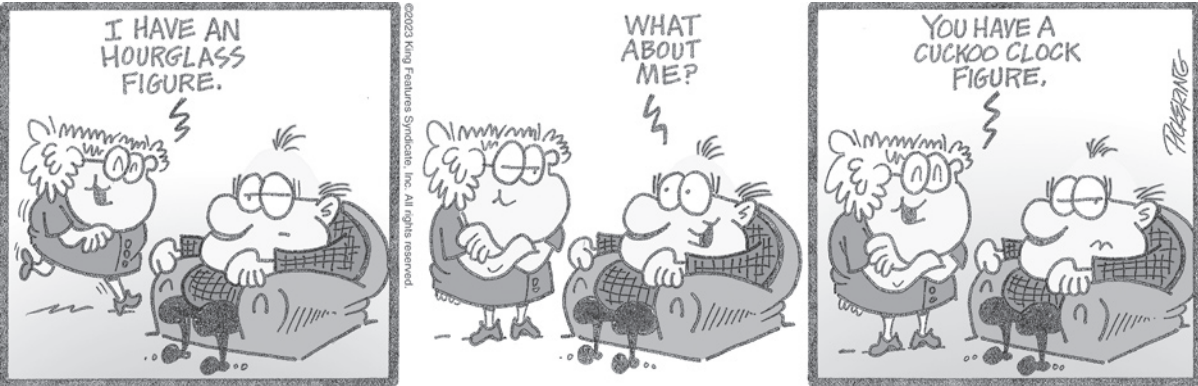
OUT ON A LIMB By Gary Kopervas



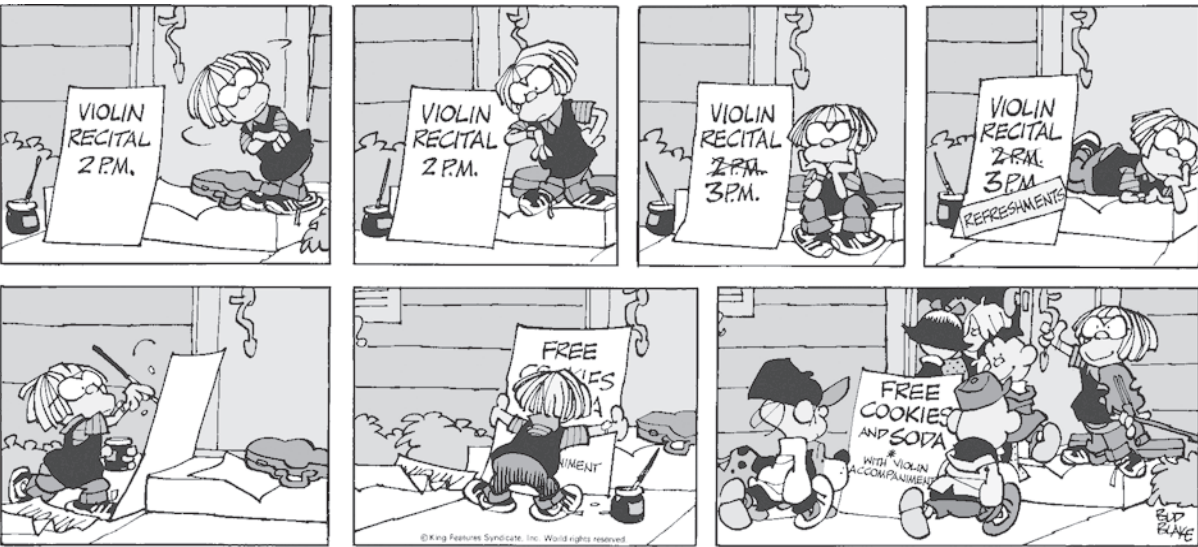
AMBER WAVES By Dave T. Phipps



THE SPATS By Jeff Pickering



TIGER By Bud Blake



Lowry

From Page 2

of many of the kids caught up in this child-labor maw. Most important, this isn't happening more than 150 years ago in another country.

The upshot of *The Times* piece is that we have chosen to import a social problem – as if we didn't have enough already.

The Times reports that the child-labor force has “exploded” since 2021, which, of course, coincides with the advent of Biden's lax border policies. A quarter of a million children have entered the United States over the past two years.

For no good reason, we've made it difficult for ourselves to quickly send home minors coming on their own from

noncontiguous countries, and thus we've enabled a market in child smuggling and child labor.

As *The Times* puts it: “These are not children who have stolen into the country undetected.” Caseworkers interviewed by *The Times* estimate that two-thirds of all unaccompanied minors end up working full-time.

This is bad for the kids, corrupting to the companies that exploit them, and unhealthy for our society generally.

The Department of Health and Human Services is in charge of sheltering the minors when they arrive, and then monitoring them upon release. It is not doing a good job, but the king's cure would

be to have better enforcement at the border and in the interior. That way, children wouldn't be sent alone across the border in the first place, on an arduous journey with perhaps a dangerous factory job in the offing at their ultimate destination. But no one in charge ever seems to think of that.

There are a few other things to be said about all this.

One, it's worth remembering that migrants are supposed to be asylum seekers, fleeing persecution in their home countries; but almost every time the press reports in any detail on the stories of individual migrants, they prove to be economic migrants.

Two, it's hard to believe that the availability of cheap,

NAC supplement helps curb cravings to smoke

DEAR DR. ROACH: I'd like to have your thoughts on what value the NAC supplement may have in reducing cravings for marijuana or nicotine?

I'm 73 and have been smoking marijuana daily since I was 21. Now I'm quitting for health reasons. I've been taking 1,000 mg of NAC every morning, as I've read it helps with smoking cravings. It also seems to be used for anxiety and other mental health issues, lung and heart problems... the list goes on. I'm not going to smoke anymore, but I'm just wondering what your take is on this, as I'm thinking of sending it to my 38-year-old son who's been addicted to vaping/cigarettes since he was a young man. He has ADD, anxiety and problems with breath capacity, and he may have heart problems as well. He's smoking to relieve his ADD and anxiety. And, of course, he'd like to quit, but it's so hard to do so. Can the NAC supplement help me with the urge to smoke? I think it has reduced the cravings, but how would I even know? – M.M.



N-acetyl cysteine, a precursor to the amino acid cysteine, has several roles in medicine, as you say. When inhaled, it breaks up mucous, which helps people cough out thick sputum. When used intravenously, it's a specific antidote to acetaminophen (Tylenol) overdose. It has been used in these capacities for years and is safe and well tolerated.

But, in addition, there is data that shows oral NAC (sold as a dietary supplement) may have a role in helping people overcome addictions to tobacco, with small trials showing a reduction in smoking as well as the relapse rate in people using NAC compared with a placebo.

In people who want to reduce their cannabis use, most of the data on NAC has been on younger people (adolescents and young adults), but also shows some benefit. More stringent trials are ongoing.

It is very difficult for a single person (patient or physician) to tell whether it's a “real” effect or a “placebo” effect that is causing the reduction in cravings. Only large-scale, placebo-controlled trials can show with confidence whether the treatment is more effective than a placebo. But, since the supplement is inexpensive and highly safe, and since a third-party lab found that the brands of NAC sold at reputable stores are what they say they are, I say it might be helpful.

However, there are many other products that are proven to be safe and effective to help with quitting smoking, ranging from group tobacco cessation classes, to nicotine replacement therapy, to prescription medications like varenicline and bupropion – all of which have many years of proven clinical efficacy.

Finally, there are a lot of people with attention deficit/hyperactivity disorder who are not getting appropriate treatment as adults. Getting treatment by an expert in ADD might make quitting smoking easier and may also improve many other areas of functioning for your son.

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) 2023 North America Synd., Inc. All Rights Reserved.

easily exploited illegal child labor doesn't exert downward pressure on low-skilled wages.

Three, not to sound like a child-welfare nativist, but there are plenty of children already in the United States who desperately need the attention of caseworkers.

Despite *The Times* story, the insanity at the border will continue, and we can be assured that it's not going to produce any great literature.

Rich Lowry is editor of the *National Review*. (c) 2023 by King Features Synd., Inc.



Moore Texas by Roger Moore
March 24, 1883: Texas’ first cowboy strike happens in the Panhandle.

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: Q equals L

HGDV QFRBDQ MFJD RO HPLG
F KMGDJD LT CQPJCQFJ GPK
MTJDWX OFBLVDB, PL HFK F
CTTQ-GFBWX OQFV.

Answer Page 4
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Weekly SUDOKU

by Linda Thistle

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

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
♦♦♦ HOO BOY!

Answer Page 4
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Catching the crooks



by Freddy Groves

Who would have thought it... stealing diabetic test strips for profit? Apparently there’s money to be made from those medical supplies. And one Michigan woman, in charge of procurement at a Department of Veterans Affairs pharmacy, made a lot of it, stealing in excess of 7,500 boxes of the strips over the years.

She wasn’t alone in the scheme. She’d sell them to a co-thief who’d make her own sales down the line to a third party in Pennsylvania. The first in line in the theft chain has already confessed and faces 20 years in the slammer, not to mention a very hefty fine. The second in line also confessed. The two of them, however, are pointing fingers at Number Three, who they say is the actual mastermind of the thefts.

Diabetic test strips? Who knew?

Then there is the New Jersey former Marine who claimed PTSD from having to handle human remains after natural disasters in two foreign countries. Before his scheme fell apart, he’d netted in excess of \$118,000 in disability benefits. His big mistake, besides telling lies, was that he sent threatening messages to a member of the Office of Inspector General staff, plus anyone else who would be working on the case. He’ll be sentenced this summer, but he’s looking at 10 years in prison and heavy fines just for the lying part, and five years for the threats as well as big fines.

In Oklahoma, a man phoned a VA facility threatening to kill people... and then he showed up. His beef, apparently, was not getting a quicker appointment date to be seen at the clinic. He wanted his meds, and he gave them 30 minutes to prescribe them or he’d be there to murder people. Not only did he have a loaded .357 firearm (and a handful of zip ties), but he took the items into a federal

facility. He later claimed not to remember making the call.

To read more reports from the OIG, go to www.va.gov/oig and scroll down.

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- Among the many reuses for plastic newspaper bags: Put soiled diapers in before putting in a trash can. Use to pick up after your pet on a walk. Fill with grocery store plastic bags for storage. Keep a few to store wet swimsuits in after a trip to the beach or pool.
- Before removing a splinter, ice the area. Less fussing and a wooden splinter might absorb some liquid, causing it to swell enough to pop out a bit more.
- Recycling paper is good, but reusing before recycling is even better. Ask your child’s classroom teacher if he or she has a “both sides” policy for lined papers. Also, copy paper that’s printed on only one side can be quartered for quick scratch paper.
- Check your windshield wiper blades. Are they smeary? Before you replace them, use a paper towel and rubbing alcohol to clean the blades. They might have life left in them yet!

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.

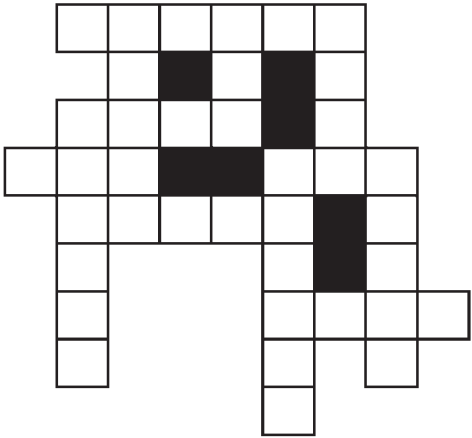
DIFFICULTY: ★★
★ Moderate ★★ Difficult
★★★ GO FIGURE!
Answer Page 4

	÷		+		4
×		+		×	
	-		×		10
-		+		-	
	-		×		2
9		13		3	

1 1 2 3 4 5 6 8 9
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- YEL
SHMYIW
LEEME
♥YERL
TAGERY
♥DWE
UGML
♥WYDRO
URM
OARLAM
HARCE
ERMO



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.

Send Your Newsbrief To:
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