



## NEWSBRIEFS

### Holiday debt

With the expensive holiday shopping season here and 1 in 4 people are still working to pay off holiday debt from last year, the personal-finance website WalletHub has released its 2023 Holiday Budgets by City report. It also released a free tool that calculates personalized holiday budgets for all WalletHub members between now and Dec. 25. To help consumers avoid post-holiday regret, WalletHub used several key metrics, such as income, age, and saving-to-expense ratios, to estimate the maximum spending amounts for each household. People in the cities with the smallest holiday budgets can only afford to spend around \$500-\$600 on average this year. Notable cities with particularly small budgets include Newark, NJ (\$508), Jackson, MS (\$537) and Canton, OH (\$551). El Paso was rated 496th in the report with an average household budget of \$761. Some people can afford to spend much more than others over the holiday season, based on their income, existing debt obligations and cost of living. No matter what your budget is, it's important to stick to it to make sure the jolliness of the holidays isn't followed by a mountain of unsustainable debt.

### Holiday budgeting tips:

- Start Early: Begin planning your holiday budget well in advance. This gives you time to save and make thoughtful decisions about gifts, food and other expenses without last-minute pressure and inflated prices. Taking advantage of Black Friday or Cyber Monday sales can help you save a lot.
- Use a Rewards Credit Card: Putting your holiday purchases on a rewards credit card can save you a lot of money. Many cards offer initial bonuses for spending a certain amount in the first few months. You could potentially cut down your expenses by several hundred dollars. Just strive to only spend what you can afford to pay in full by the due date.
- Track Spending: Keeping track of what you've already spent and how much money you have left is essential if you want to ensure you stick to your budget. Having

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*The temper of a person is a funny thing. Nobody can get rid of it by losing it.*

— Quips & Quotes

## School vouchers hot issue for Texas Legislature

By Alfredo Vasquez  
Special to the Courier

TEXAS – The fear of returning to segregated schools – where the wealthy and upper middle class

families create private schools for their children, while the poor and lower income families contend with sending their children to the public schools nearest them – is at the heart of the Texas Legislature's struggle over school vouchers, according to

public school advocates.

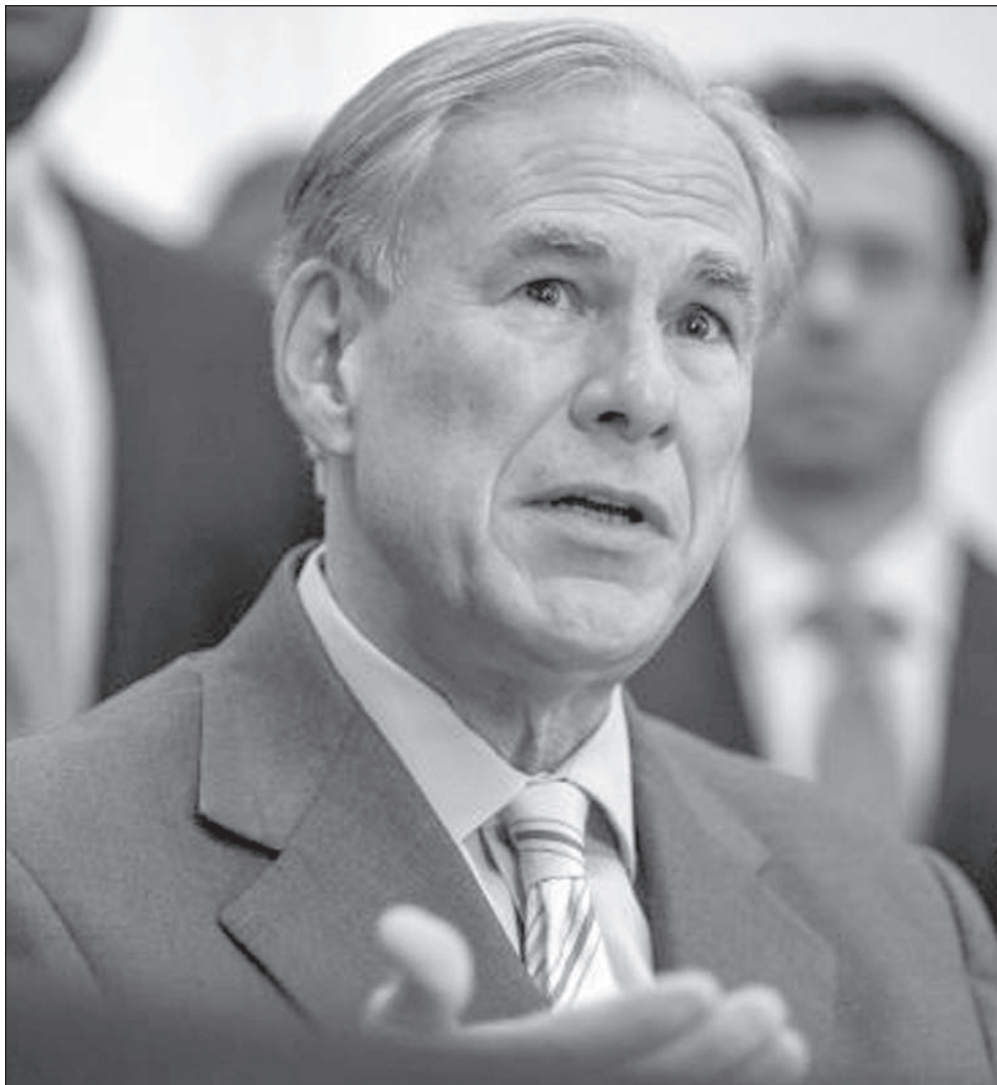
And after a five-month Legislative session and four, month-long special sessions this year, the debate is at a standstill as Texas lawmakers returned home for Thanksgiving having witnessed a majority of House of Representatives members reject House Bill 1 (HB1) once again. In order to send a bill to the governor's desk, both chambers of the legislative body must give its consent.

The Texas Senate approved the school voucher bill handily. But in the House's most recent vote, 21 rural Republicans joined all Democrats to reject school choice vouchers. Unfortunately, however, in doing so they also rejected billions of dollars in funding for public schools and raises for teachers.

Ostensibly HB 1 was voted down by a majority of House representatives because it rejected a section of the proposed education bill that would have created a publicly funded Education Savings Account (ESA). ESA is a program for students who want to attend private schools, including religiously affiliated schools. And so, the Texas House recently voted 84 to 63 in favor of an amendment to entirely remove the section from HB1 that related to school choice.

According to ESA promoters, the savings account section would have allowed parents to make use of the equivalent of 75 percent of the cost of sending the student to public school, to instead help pay to attend the educational institution of his or her choice. Public school supporters,

See VOUCHERS, Page 4



— Photo by Brandon Bell

**POLITICAL RAMIFICATIONS** – Turning his attention to the upcoming primary season, Texas Governor Gregg Abbott recently announced reelection endorsements for the 58 House Republicans that opposed the amendment removing school vouchers from House Bill 1. He had said that he would not support Republican representatives who voted to reject the vouchers.

## Sandate takes post at Borrego Elementary

By Jeannie Meza-Chavez  
Special to the Courier

SAN ELIZARIO – The San Elizario Independent School District (SEISD) has appointed Lydia Sandate as the new assistant principal at Borrego Elementary School.

Sandate is in her 14th year of education, with this being her 9th year in SEISD. She holds a Master's in Educational administration with principal certification and a Bachelor of Arts in political science with a minor in legal reasoning from the University of Texas at El Paso.

Sandate has worked as an instructional specialist at Lorenzo Loya Primary School and an elementary and primary bilingual teacher, making her an experienced educator. Borrego Elementary School Principal Martha Santana-Garcia shared her excitement about Sandate's appointment, stating, "We are excited to have Sandate."



Lydia Sandate  
— Photo by San Elizario ISD

Sandate has received many congratulatory remarks from colleagues throughout the district and via social media on X (formerly Twitter). "Thank you! I am blessed and full of joy," she said, when she learned she selected as the new assistant principal. "I did it! I reached my goal to become an assistant principal a year and a half after graduating with my master's degree," she added. Sandate is a first-generation college graduate and she is "a proud Latina, proud, mother of two and is honored to serve the San Elizario Community."

Sandate will begin her year in administration at Borrego Elementary School in the SEISD as a first-year assistant principal. She hopes to "continue to build and implement the dual language program to ensure that students become bi-literate and bicultural honoring heritage through Spanish and English languages." Borrego Elementary School serves 3rd through 6th-grade students with an enrollment of 495.



# Ta-Nehisi Coates is morally challenged

The celebrated author Ta-Nehisi Coates is not reliable regarding things he’s spent considerable time thinking about here in the U.S., so it’s presumably a mistake to put much stock in his newly formed opinions about matters he barely knows anything about.

He proved as much in an interview about the Israeli-Palestinian conflict the other day on Democracy Now!

At the outset, Coates announced his opposition to “complexity” and “complication,” and left little doubt about his sincerity in that regard with a preposterous depiction of Israel as a direct descendant of the Jim Crow South.

If Coates weren’t simply retailing the familiar left-wing critiques of Israel, his belief that there’s nothing to learn on the ground in the Middle East

that he doesn’t already know from reading about the failure of Reconstruction might qualify as a high-handed form of “Orientalism.”

Coates makes much of a checkpoint that he encountered on a trip to Israel and the West Bank a few months ago in the West Bank city of Hebron. He says his Palestinian guide couldn’t proceed down a certain street, but Coates was allowed to pass after an Israeli guard ascertained that his grandparents were Christian.

It’s hard to say much about this incident without knowing more. It is certainly true, though, that Hebron has more checkpoints than other West Bank cities.

Why?  
Well, Coates doesn’t mention that Hebron is one of the four holy cities of Judaism. Or, that there was a pogrom there in 1929 that led to the evacuation

of the Jewish population. Or, that a small community of Jews has returned to the city.

Without the Israeli security, the community likely wouldn’t survive. Is that what Coates wants?

Oh, sorry – complications. We’ve been told that they’re unnecessary.

Coates is dismissive of Israel’s worries about terror attacks. The West Bank is not Gaza, but terrorism, including in Hebron, is still an ongoing concern.

Coates gives no sign of realizing that Israelis themselves are forbidden from traveling to so-called Area A territory in the West Bank. If the



See LOWRY, Page 7

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## Notice of Public Meeting to Discuss Clint Independent School District’s State Financial Accountability Rating (FIRST)

Clint Independent School District will hold a public meeting at 5:30 PM, Wednesday, December 13, 2023, in the Central Office Board Room, 14521 Horizon Blvd., El Paso, Texas 79928.

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

WTCC: 11/30/23



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Briefs

From Page 1

• Explore Creative Ways to Save Money: There are a lot of cost-effective ways to make the holiday season bright, such as giving thoughtful but low-cost gifts, making homemade decorations, or organizing potluck dinners instead of catering expensive meals.

– Diana Polk

Obesity

With November being National Diabetes Awareness Month and obesity costing the healthcare system \$173 billion each year, the personal-finance website WalletHub today has its report on 2023’s Most Overweight & Obese States in America. More than seven in 10 adults in the U.S. over age 20 are overweight or obese. Being an unhealthy weight is especially dangerous as we head into the inevitable surge of flu and COVID-19 cases over the winter, as it puts people more at risk for serious symptoms. Now is an ideal time for people to start eating healthier and exercising more. Texas was rated 8th most overweight in the report. Obesity & Overweight Problem in Texas (1-Most Overweight; 25-Avg.):

- 15th – % of Overweight Adults;
- 19th – % of Obese Adults;
- 4th – % of Overweight Children;
- 10th – % of Obese Children;
- 10th – % of Physically Inactive Adults;
- 10th – % of Adults with High Cholesterol;
- 12th – % of Adults Eating Less than 1 Serving of Fruits/Vegetables per Day;
- 5th – % of Adults with Type 2 Diabetes;
- 19th – % of Adults with Hypertension; and

See BRIEFS, Page 4

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Vouchers

From Page 1

however, argued that the ESA program would only divert funds away from needy public schools, especially in rural areas with fewer private school options available.

Furthermore, public school advocates pointed out that private schools are not regulated by the Texas Education Agency, the organization in charge of all public schools in the state. Instead, they are regulated by the Texas Private School Accreditation Commission, which follows different standards and whose private schools do not follow the same criteria as public schools.

Public school proponents also questioned the fact that students at private schools

do not have to take the State of Texas Assessment of Academic Readiness (STAAR), whereby the state has no way of regulating what is being taught at private schools.

But now the future of the entire bill is at stake, as Texas Governor Greg Abbott repeatedly has said that he will veto any education legislation that does not contain school choice vouchers and that he will continue to call lawmakers back to the state capitol until they pass a school choice bill.

Abbott campaigned on the school choice provision as a legislative priority. He went so far as saying that he had reached an agreement with Texas House leadership to create a \$10,400 per year ESA for participating students, according to news reports.

With both chambers reconvening recently, it is unclear what will happen to the broader education bill that includes the much needed teacher pay raises and the increased funding for public school districts. The rejection of HB1 left the issue without a clear path forward. Abbott, who had threatened lawmakers with more special sessions to pass the proposal, now seems to have turned his attention instead to taking on voucher opponents in next year’s Republican primary elections.

Abbott responded to the bill’s defeat by promising he will “continue advancing school choice in the Texas Legislature and at the ballot box.” Although, at that time, he had not said whether he wanted legislators to keep trying in the current special

session which ends December 6th, or whether he would call a fifth special session to push again for vouchers.

“Texas parents deserve the freedom to choose the education path that’s best for their child to succeed,” Abbott spokesperson Renae Eze said in a public statement. “Governor Abbott has made it clear that he will do whatever it takes, however long it takes, to deliver that freedom for all Texas families through school choice.”

Nonetheless, voucher opponents in both parties expressed hope that the most recent House vote was decisive enough to put an end to Abbott’s cause, which dates back to his 2022 reelection campaign.

Other lawmakers worried that the rejected school voucher vote also doomed the entire bill, which includes the increased public school

funding and teacher pay raises sections. Abbott did say that he would veto the bill if it did not include the voucher provision. The governor also raised the prospect that he would summon lawmakers back for another special session if they removed the voucher provision. He added that even if the Senate accepted the change, he “would just have to veto it and we would start all over again,” according to recent reports.

State senator for the West Texas region Cesar Blanco said, “Public schools are the anchors in both urban and rural communities.” He asserted that the impact of private school vouchers, however, would significantly harm those already underfunded public schools and rural schools. “We should do all we can to make greater investments in our public schools, not take away from them,” he surmised.

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Briefs

From Page 3

• 23rd – Obesity-Related Death Rate.

Visit <https://wallethub.com/edu/overweight-and-obese-states/16585/> for the full report.

– Diana Polk

Pricey scoop

The rare, fragrant, flavorful and extremely expensive white truffles that grow in Alba, Italy can put you back nearly \$7,000 a pound. It’s the reason why Japanese company, Cellato, broke the Guinness record for the world’s priciest ice cream, a brand called Byakuya that would set you back \$6,696 per serving. According to the company, “It took us over 1.5 years to develop, with a lot of trials and errors to get the taste right. Achieving a Guinness

World Records title made the effort all worth it.”

– John Grimaldi

Cheeseburger

Burger King has cheered up vegetarians with its newest fast-food offering: a meatless hamburger sandwich. So far it’s available in its stores in Thailand, only, and it is being called the “real cheeseburger” because the bun is filled with at least 20 slices of American cheese, but no burger, and it has gone viral throughout the country. At least one Thai Burger King location has had to curtail deliveries in order to ensure availability at its store. But not all customers think it is a tasty treat. One patron told CNN it’s a bit too much cheese. “I could only finish half of it,” she said.

– John Grimaldi

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CryptoQuip Answer

The bleary-eyed rancher walked up to his still-awake cow and proclaimed: “It’s pasture bedtime.”

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# Strange BUT TRUE

By Lucie Winborne

• That straight-line rise of bubbles in your holiday champagne glass is due to the soap-like compounds called surfactants that not only give the beverage its signature bubble chain, but also contribute to its unique flavor.

• If the human eye was a digital camera, it would have 576 megapixels.

• In 1994, a 75-pound bag of cocaine fell out of a plane and landed in the middle of a Florida crime watch meeting.

• Karl Josef Silberbauer, the SS officer who arrested Anne Frank and those in hiding with her during WWII, later bought a copy of Anne’s published diary to see if he was mentioned in it.

• Alcohol kills one person every 10 seconds worldwide.

• Sand from the Sahara Desert, which contains phosphorus, is blown by the wind all the way to the Amazon rainforest, where it replaces the phosphorus annually washed away by rains and floods.

• While in prison in 1924, Adolf Hitler wrote to a Mercedes dealership in Munich to beg for a car loan for a limousine he admired, until his royalties for “Mein Kampf” came in.

• Chimpanzees can develop their own fashion trends.

• Christmas ham, originally a pagan tradition, was endorsed by the Catholic Church as a test of truthful conversion from Judaism.

• Actor Al Pacino was the first “face” on Facebook.

• Death penalty trials are 20 times more expensive than those seeking a sentence of life imprisonment without parole.

• English phrases such as “long time no see,” “no go” and “no can do” come from literal translations of Chinese phrases.

• In Japanese mythology, Namazu is a giant catfish that causes earthquakes.

Thought for the Day: “Every job is a self-portrait of the person who does it. Autograph your work with excellence.”

– Ted Key

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## Moments in time

THE HISTORY CHANNEL

• On Nov. 27, 2017, eight donkeys were released from jail after four days’ imprisonment for the crime of eating expensive saplings in the Jalaun district of Uttar Pradesh, India. Authorities said the animals had made a mess of the plants, which were worth nearly \$1,000 and placed near the jail as part of a governmental cleanup campaign, even after their owner was “warned a couple of times.”

• On Nov. 28, 1920, 36 volunteers for the Irish Republican Army

ambushed the Royal Irish Constabulary’s Auxiliary near Kilmichael in County Cork, killing 16 soldiers. The attack occurred one week after “Bloody Sunday” and marked an escalation in the IRA’s campaign during the Irish War of Independence.

• On Nov. 29, 1877, with very little preamble, a young Thomas Edison demonstrated his hand-cranked phonograph for the first time at the office of the “Scientific American.” The editors were astonished to hear the machine say: “Good morning. How do you do? How do you like the phonograph?” Edison patented the device a few months later.

• On Nov. 30, 2022, Russia’s upper house of Parliament

unanimously voted against promoting homosexual relationships in advertising, books and films, assigning a fine of up to 5 million rubles (approximately \$80,000) to anyone caught violating the ban.

• On Dec. 1, 1960, Paul McCartney and original Beatles drummer Pete Best were arrested in Hamburg, Germany, and deported from the country on the mistaken accusation of attempted arson. The men were given just five minutes to pack their belongings, and Best even had to leave his drums behind.

• OnDec.2,1777,legendholds that a Philadelphia housewife and nurse by the name of Lydia Darragh helped save the lives

of Gen. George Washington and his Continental Army when she overheard British soldiers planning a surprise attack on the general’s army, to take place on the following day, and alerted American Lt. Thomas Craig.

• OnDec.3,1947,Tennessee Williams’ play “A Streetcar Named Desire” opened on Broadway, featuring Vivien Leigh as the emotionally troubled Blanche Dubois and Marlon Brando in his breakout role as her antagonistic brother-in-law, Stanley Kowalski. The drama earned a half hour of applause from the audience at its conclusion, and a Pulitzer Prize for Williams.

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### San Elizario Independent School District Statement of Revenues, Expenditures and Changes in Fund Balance Governmental Funds For the Year Ended June 30, 2023

Data Control Codes	General Fund	ESSER II - School Emerg. Relief	ESSER III - School Emerg. Relief	Other Funds	Total Governmental Funds
REVENUES:					
5700 Total Local and Intermediate Sources	\$ 3,757,570	\$ –	\$ –	\$ 690,874	\$ 4,448,444
5800 State Program Revenues	30,182,582	–	–	1,234,688	31,417,270
5900 Federal Program Revenues	5,506,593	4,065,378	3,704,299	3,334,229	16,610,499
5020 Total Revenues	39,446,745	4,065,378	3,704,299	5,259,791	52,476,213
EXPENDITURES:					
Current:					
0011 Instruction	17,913,556	3,288,165	2,101,248	1,697,794	25,000,763
0012 Instructional Resources and Media Services	70,467	32,971	347,542	42,606	493,586
0013 Curriculum and Instructional Staff Development	211,417	38,107	42,137	1,304,993	1,596,654
0021 Instructional Leadership	842,907	13,185	84,943	34,182	975,217
0023 School Leadership	2,287,273	141,305	244,934	8,644	2,682,156
0031 Guidance, Counseling and Evaluation Services	1,197,341	49,720	352,944	41,945	1,641,950
0032 Social Work Services	52,893	4,044	148,368	450	205,755
0033 Health Services	445,087	28,523	60,690	96,049	630,349
0034 Student (Pupil) Transportation	1,324,044	39,282	101,715	–	1,465,041
0035 Food Services	3,710,817	52,095	52,789	–	3,815,701
0036 Extracurricular Activities	1,271,821	88,179	1,777	86,541	1,448,318
0041 General Administration	1,744,048	20,425	–	–	1,764,473
0051 Facilities Maintenance and Operations	4,492,246	133,949	44,530	84,200	4,754,925
0052 Security and Monitoring Services	923,547	96,238	–	40,512	1,060,297
0053 Data Processing Services	1,215,364	12,273	–	–	1,227,637
0061 Community Services	30,700	26,917	120,682	129,091	307,390
Debt Service:					
0071 Principal on Long Term Liabilities	122,945	–	–	705,000	827,945
0072 Interest on Long Term Liabilities	2,998	–	–	916,368	919,366
0073 Bond Issuance Cost and Fees	–	–	–	1,000	1,000
Capital Outlay:					
0081 Facilities Aquisition and Construction	437,526	–	–	175,977	613,503
Intergovernmental:					
0099 Other Intergovernmental Charges	43,827	–	–	–	43,827
6030 Total Expenditures	38,340,824	4,065,378	3,704,299	5,365,352	51,475,853
1100 Excess (Deficiency) of Revenues Over (Under) Expenditures	1,105,921	–	–	(105,561)	1,000,360
OTHER FINANCING SOURCES (USES)					
7912 Sale of Real and Personal Property	27,011	–	–	–	27,011
7913 Proceeds of Right-to-Use Lease	251,611	–	–	–	251,611
7949 Proceeds of SBITAs and Other Resources	42,025	–	–	26,425	68,450
7080 Total Other Financing Sources (Uses)	320,647	–	–	26,425	347,072
1200 Net Change in Fund Balances	1,426,568	–	–	(79,136)	1,347,432
0100 Fund Balance – July 1 (Beginning)	16,175,025	–	–	1,107,071	17,282,096
3000 Fund Balance – June 30 (Ending)	\$ 17,601,593	\$ –	\$ –	\$ 1,027,935	\$ 18,629,528

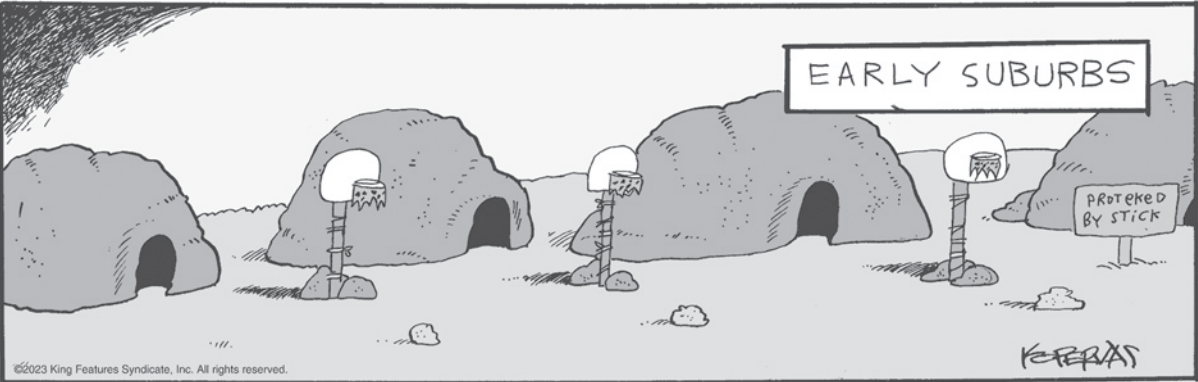






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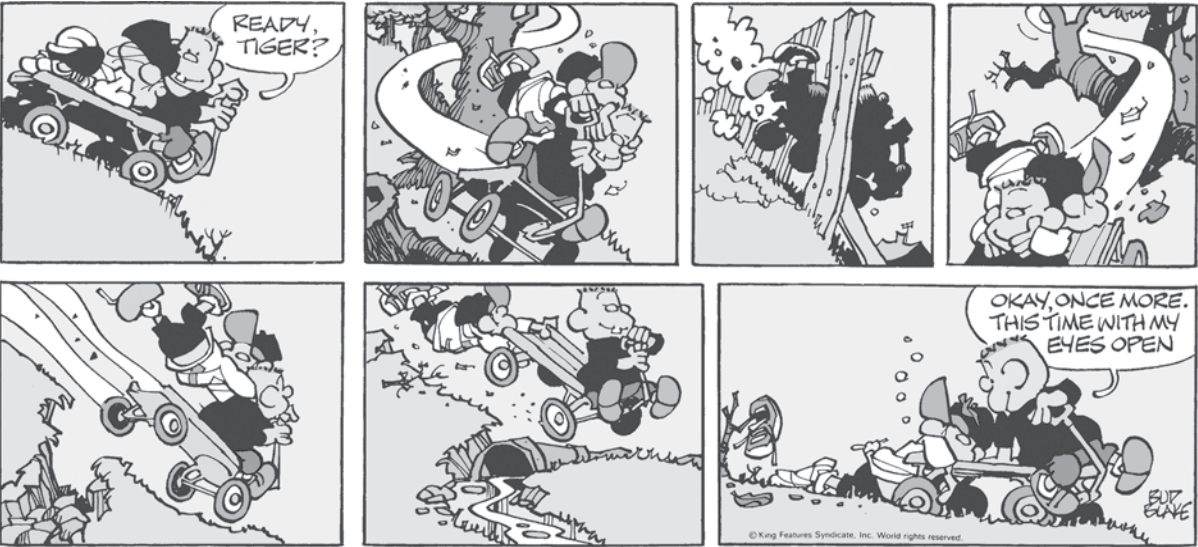
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Lowry

From Page 2

various designations of territory with different rules seem arbitrary, they were hashed out in the Oslo Accords between the PLO and Israel in the 1990s.

In a laughable argument, Coates said he was shocked during his trip “when it suddenly dawned on me that I was in a region of the world where some people could vote and some people could not.”

It is true that Palestinians can’t vote, but this isn’t the doing of the Israeli government. There hasn’t been an election in the Palestinian territories since 2006. The people who currently run the West Bank fear they would lose – for good reason. Hamas won the legislative elections last time around, and then waged a brief factional war to eliminate their Fatah rivals in Gaza.

In Israel proper, there are about 2 million Arab citizens who have the right to vote and the other rights of Israel citizens.

But I know, complexity only gets in the way. Coates directed the balance of his outrage

at the Israeli military operation, without mentioning Hamas, October 7 or that fact that terror group uses civilians as human shields.

Finally, he says that the U.S. has “exported” Jim Crow to Israel. Really? Did we eliminate it here, but conclude that it would be the right system for Israel? And bipartisan administrations pursued this policy while hiding it from the American public?

As a high priest of woke progressivism, Coates was always going to be a fierce critic of Israel. He is a particularly instructive instance, though, of trying to take the Left’s racial categories here at home and apply them to a conflict with its own fraught dynamics established long ago.

“It’s actually not that hard to understand,” Coates maintained of the Israeli-Palestinian dispute. “It’s actually quite familiar to those of us with a familiarity [with] African-American history.”

If Coates has accomplished anything, it is demonstrating that this is wholly untrue.

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

Is it heart disease or a panic attack ?

DEAR DR. ROACH: How can you tell with at least a moderate degree of certainty that you might really have a heart or blood pressure problem, as opposed to just having an anxiety attack that is less serious? – D.S.



A panic attack is an abrupt change in mental state. They are usually unexpected, sometimes with or without identifiable triggers. Symptoms of a panic attack vary from person to person, but among the most common are feelings of heart palpitations; sweating; trembling or shaking; shortness of breath; chest pain or discomfort; dizziness; numbness or a “pins and needles” feeling; abdominal pain or nausea; feeling abnormally hot or cold; feeling detached from oneself or from reality; and a fear of dying, losing control or “going crazy.”

Most of us have had some of these feelings from time to time, and some of these symptoms are identical to ones of heart disease, specifically of angina pectoris – the classic symptom of poor blood flow to the heart. There are many conditions, both medical and psychiatric, that can cause these symptoms as well, so acquiring a moderate degree of certainty isn’t always easy.

A very careful history exam helps. With chest pain due to heart disease, for example, symptoms are commonly brought on by exertion; whereas with a panic disorder, there might not be a trigger, or it may be triggered by psychological stress. Some people have highly specific triggers, such as open spaces or needles. Some people can trigger a panic attack just by worrying that they are going to have one.

The time course of the symptoms can be very helpful. With a panic attack, the attack starts, and chest discomfort (for example) will then occur. In people with heart disease, chest discomfort starts, and then people will get anxious.

I had a wise cardiology professor who told me to always consider heart disease even if a person’s history is suggestive of a panic attack. I generally check their blood pressure and order an electrocardiogram, blood testing (including thyroid tests) and, sometimes, other tests when considering the diagnosis of a panic attack.

There is very effective treatment available for people with panic disorder (people with recurrent unexpected panic attacks that lead to avoidant behaviors), both through therapy and medication. But your question implies that being pretty sure of the diagnosis is wise before dismissing the possibility of cardiac disease or other medical diseases.

DEAR DR. ROACH: I’m sure you’ve answered this question before, but how important do you think the digital rectal exam is for a 70-year-old man with normal findings in his PSA tests? My previous doctor who retired would routinely do them during my annual physical, but my current doctor said it’s my choice. So, I’ve opted not to have it done. Thoughts? – Anon.

The PSA test is much better at diagnosing than a finger is. There are cases where a clinician felt a tumor that would have been missed by the PSA test, so there is some small benefit to the digital rectal exam. But the benefit is quite modest.

There are men who have come to expect that part of the exam and feel unsatisfied without it, just as there are some men who absolutely refuse it. So, a wise clinician gives the patient the choice after explaining the small benefit and nonexistent risk.

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](mailto:ToYourGoodHealth@med.cornell.edu). (c) 2023 North America Synd., Inc. All Rights Reserved.

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**Moore Texas by Roger MOORE**  
November 1918: Annie Webb Blanton becomes the first woman elected to statewide office – Superintendent of Public Instruction.

CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: L equals Y

Z KJWZPL-WLWY PZGVTWP  
QZJMWY CD AN TXE EAXJJ-ZQZMW  
VNQ ZGY DPNVJZXOWY  
“XA’E DZEACPW KWYAXOW.”

Answer Page 4

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Alert  
Disability benefits  
questionnaire scam



by Freddy Groves

The Veterans Administration Office of Inspector General recently issued a fraud alert. They don't do that very often, but this one is important: the Disability Benefits Questionnaire.

The DBQs are those forms you give to your health care provider that, along with information from your provider, lets the VA evaluate your disability claim. The fraud involves trying to get money out of veterans in exchange for getting a provider to fill out the questionnaire and getting the claim filed.

You do not have to pay to have that done. It's free at the VA or through their accredited representatives.

Per the alert, it's the initial filing that's free. Later, if there's an appeal, yes, there

might be fees for that appeal. Apparently, the scammers are asking for a percentage of any payments that you get or fees to file your first claim.

And there's more: The scammers might want to send you to a different health care provider, claiming you'll have a better chance for higher benefits, likely by "finding" a diagnosis to get a better claims decision. For this reason they might even tell you to stay away from the VA exams. Worse, you might be asked to have your benefit payments deposited into the scammer's bank account.

To avoid the scammers, if you want help from a genuine accredited rep, go to the VA's database to see if your proposed rep is listed: [www.va.gov/ogc/apps/accreditation/index.asp](http://www.va.gov/ogc/apps/accreditation/index.asp).

If you have an accredited rep and there are fees, discuss them in advance and check to see if those fees are legit: [www.va.gov/ogc/accreditation.asp](http://www.va.gov/ogc/accreditation.asp).

Remember: Even if your rep is on the up and up, you're responsible for the accuracy of the information in your disability claim. Don't take chances. If you submit fraudulent paperwork, it's a federal offense.

Want to know what the VAOIG has been doing in your state and what they uncovered? Go to [www.vaoig.gov/reports/data-dashboard](http://www.vaoig.gov/reports/data-dashboard) and click on your state. That will give you all the reports they've done near you.

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• “For that nagging toilet where the chain on the flush lever keeps getting stuck, here's what I do: Trash that chain and use some curling ribbon. Tie it on and adjust the length. Once you've got it set, you shouldn't have to mess with it again for a very long time!” – M. in Minnesota

• “Clearance aisles and sales are a savvy shopper's best friend. I buy age-appropriate games and toys all year from sales rack and with coupons, so that I am always armed with birthday presents and donations to holiday drives.” – A.P. in Pennsylvania

• “I try to keep a backpack of ‘just in case’ items in my car trunk. In the summer it has sunblock and bug spray, etc. I have just refilled it for winter. There is a bottle of water, snack items as well as large towels that double as blankets, tools and a road flare, socks, an extra pair of shoes, etc. It pays to be safe!” – C.C. in North Carolina

• Make your own “hot pocket” using rice: Fill an empty sock with rice to about three-fourths full. Tie or sew closed. Create a pouch by using a bandana to wrap it up; either tie or sew the bandana into a removable pocket. To use, microwave the sock for 1 to 1 1/2 minutes. Remove carefully. Remove bandana and wash from time to time.

• Save smaller bits of leftover veggies in a large freezer-safe container or bag, in the freezer. When it's full, make vegetable soup.

Send your tips to Now Here's a Tip, 628 Virginia Drive, Orlando, FL 32803. (c) 2023 King Features Synd., Inc.

GO FIGURE! by Linda Thistle

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

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

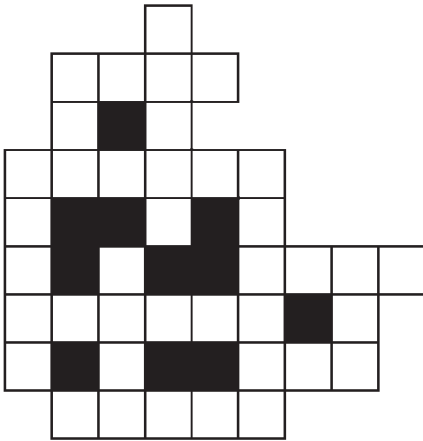
	-		x		18
÷		x		÷	
	+		x		18
x		-		x	
	x		-		28
28		19		21	

2 3 4 5 6 7 7 8 9

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UGL  
FYILEW  
GANLI  
♥ANLE  
OLEGRA  
GWI  
♥EGUL  
FUYNi  
♥UGN  
HOYWAN  
♥GUTHO  
ANFW



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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Weekly SUDOKU

by Linda Thistle

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

Answer Page 4

♦♦♦ HOO BOY!

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