



## NEWSBRIEFS

### Cost of smoking

With the economic costs of smoking totaling more than \$600 billion per year, the personal-finance website WalletHub has released its report on *The Real Cost of Smoking by State*, to help encourage the estimated 28.3 million tobacco users in the U.S. to kick this dangerous habit. WalletHub calculated the potential monetary losses – including the lifetime and annual costs of a pack of cigarettes per day, health care expenditures, income losses and other costs – brought on by smoking and exposure to secondhand smoke. Texas was rated 27th in the report. The financial cost of smoking in Texas (1-Lowest, 25-Avg.):

- Out-of-Pocket Cost per Smoker – \$143,664 (Rank: 27th);
- Financial-Opportunity Cost per Smoker – \$2,559,009 (Rank: 27th);
- Health-Care Cost per Smoker – \$168,209 (Rank: 32nd);
- Income Loss per Smoker – \$581,653 (Rank: 24th);
- Other Costs per Smoker – \$18,731 (Rank: 49th);
- Total Cost Over Lifetime per Smoker: \$3,471,267; and
- Total Cost per Year per Smoker: \$72,318.

Smoking isn't just bad for your health. It can also burn a gigantic hole in your wallet, potentially losing you millions of dollars over a lifetime in the most expensive states. While tobacco products are expensive, the bulk of the money lost by smokers comes from income and investment losses. Increased healthcare costs and home insurance premiums are among the other big financial downsides of smoking. New York has the highest cost of smoking, with the average smoker losing around \$5.2 million over a lifetime. Only about \$226,000 of that is the out-of-pocket cost paid for tobacco products, though. The bulk comes from the financial opportunity cost of buying tobacco instead of investing the money, which reduces the average New Yorker's retirement budget by around \$4 million.

Visit <https://wallethub.com/edu/the-financial-cost-of-smoking-by-state/9520> for the full report.

– Diana Polk

*Civilization is a state of affairs where nothing can be done without first being financed.*

– Quips & Quotes



– Photo courtesy John M. Burton

**PICTURESQUE SITE** – The location of Southwestern General Hospital, above, at the southern end of the Franklin Mountains, presented an ideal setting for a healthcare facility designed to serve the needs of individuals suffering from tuberculosis (TB).

## El Paso County was desirable location for TB treatment

By **Alfredo Vasquez**  
*Special to the Courier*

EL PASO COUNTY – In the beginning of the 20th century, large numbers of people were migrating to the El Paso County area for its dry and sunny conditions, which were proving to be an effective environment for treatment and recovery from tuberculosis (TB). To serve these patients, doctors opened a variety of health centers throughout the area.

These facilities, commonly known as sanatoriums or “sans,” focused primarily on treatment of TB and were designed with airy, open spaces, lots of windows, and equipped accordingly. Among the first of these centers was the Albert Baldwin Sanatorium, which was built around 1906 and was to evolve into what was to be known as Southwestern General Hospital.

The Baldwin Sanatorium was founded by David Gilmore Baldwin and named after his father. He had contracted TB and had come to El Paso from New Orleans looking for appropriate care. Seeing an opportunity to serve a growing influx of TB patients, he purchased a suitable site and construction of his new facility began in 1905. Baldwin contracted Dr. Charles M. Hendricks, M.D., to serve as medical director and new patients were first admitted in 1907.

Also in 1907, Dr. Robert B. Homan,

Sr., M.D. moved to El Paso from Asheville, North Carolina where, as a TB patient, he had spent a year in a sanatorium for his recovery. A native of Bryan, Texas, Dr. Homan established a private practice in El Paso, specializing in diseases of the lung.

In 1909, Dr. Hendricks resigned his Baldwin Sanatorium position and David Baldwin agreed in 1910 to lease and later sell the sanatorium to Dr. Homan and a partner, Morton McKinney, and change the name to the Homan Sanatorium. That same year, Dr. Homan met one of his new TB patients, Dr. John C. Crimen, Jr., DDS, who had moved to El Paso for recuperative treatment.

A native of New Orleans, Dr. Crimen had served on the faculty in the Dental Department of Tulane University and had learned of the healthful climate that El Paso provided. He and Dr. Homan established a friendship and, shortly thereafter, Dr. Crimen acquired McKinney's interest in Homan Sanatorium, and thus became Dr. Homan's partner and business manager.

During the first decades of the century, numerous other sans were opened in El Paso and, by 1924, the Homan San was at full capacity. It was decided that a new, larger facility needed to be built to adequately accommodate the growing needs of TB patients continuing to seek treatment.

### John M. Burton

The information for this story was provided by John M. Burton, a retired broadcast television executive and educator who grew up in El Paso. He recently finished researching and writing about the history of Southwestern General Hospital as a labor of love, as he had family members contribute to the hospital's development. Visit <https://scholarworks.utep.edu/transcript/3/> for his abstract and complete research report through through the University of Texas (UTEP) Special Collections Department.

A suitable plot of land was located at the intersection of Cotton Street and Erie Street and construction began that year. The new Homan Sanatorium opened in 1925 and the new management team consisted of Dr. Homan as medical director, Dr. Crimen as superintendent, and Dr. W.W. Britton and Dr. Ralph Homan as associate medical directors.

Dr. Crimen continued to serve as superintendent until his death in 1939. His son, John C. Crimen, III, was named as his successor and held that position until 1942 when he reported for World War II duty. Dr. Homan, Sr. passed away in 1943 and his son, Dr. Robert Homan, Jr. assumed the role of Southwestern's president and medical director. Upon Mr. Crimen's departure for military duty, William U. Paul was appointed as the new superintendent and served in that position through 1953.

Bill Burton, Sr. replaced Paul as administrator in 1954. Under

See TB, Page 2



# The AWOL Defense Secretary

Anyone following how weak and passive the U.S. has been in the face of provocations from our adversaries in the Middle East might conclude that the secretary of defense has gone missing.

And, at least for a few days last week, he literally was.

In an age when it's nearly impossible to go off the grid, Secretary of Defense Lloyd Austin managed it. He failed to notify the White House and other key players that he was hospitalized in the intensive care unit. This, needless to say, is not an incidental detail about his life – like, say, that he routinely does his grocery shopping on Saturday afternoons, or is taking the Kansas City Chiefs and giving the points this weekend.

for Fair Housing and Equal Opportunity went missing, presumably only her personal assistant would notice, and the country would be better for it.

The secretary of defense, in contrast, is a rather consequential position in the U.S. government. He is in charge of the largest and most important part of the executive branch and second in the chain of command only to the president of the United States. He is central to any number of scenarios crucial to U.S. national security, including the decision to launch a nuclear strike.

If a U.S. destroyer gets hit in the Red Sea, you don't want U.S. commanders and high U.S. officials wondering where the SecDef is.

Although much remains unanswered, we know

that Austin had an elective procedure at Walter Reed hospital on Dec. 22. Back home, he experienced severe pain and went back to the hospital on Jan. 1 and was put in intensive care.

Somehow even Austin's deputy secretary, who picked up some of his duties, didn't learn of his whereabouts until four days after his hospitalization.

Loose lips may sink ships, but spectacularly dysfunctional lack of communication at the top of the U.S. government is its own problem.

Just as no Harvard freshman could get away with the plagiarism that Claudine Gay engaged in, no



See LOWRY, Page 7

## TB

From Page 1

his administration, Southwestern operated successfully and, by 1971, ownership of the hospital remained unchanged with equity interests still held by the Homan, Crimen and Turner families. Dr. George Turner, M.D., had purchased shares in Homan & Crimen, Inc. when the Homan Sanatorium was converted to Southwestern General Hospital in 1936.

At that time, additional hospitals and clinics were being established in El Paso and the need for major capital improvements of Southwestern beyond what current ownership could provide prompted an opportunity for a sale of the hospital to Medenco, Inc., a Houston-based health services corporation.

Medenco operated the hospital under that name

until early 1979 when the company changed its name to Lifemark and continued management until 1984 when it was acquired by American Medical International, Inc. Five different administrators had served under the Medenco/Lifemark banner during its period of ownership.

Under American Medical's ownership and despite additional renovations, Southwestern still struggled to remain competitive. In 1986, the hospital was sold to Gateway Medical Systems Inc. of Atlanta, and a year later, Southwestern was sold again, this time to the non-profit Texas Community Hospital Association. Although Gateway Medical continued to manage the hospital under contract with TCHA but was soon faced with involuntary bankruptcy.

In 1989, Southwestern

See TB, Page 4

# PSB approves FY 2024-25 budget, rates

Budget balances water supply and reliability with modest increase

By Denise Parra  
Special to the Courier

EL PASO – The Public Service Board approved the Fiscal Year 2024-25 water and wastewater budget on Wednesday. The \$889 million budget includes needed investment in reliability and water supply. Customers will see an increase of \$2.80 per month on the typical residential bill for water and wastewater charges, which totals a 4% increase over last year's bill.

"We understand any kind of rate increase can be a burden for customers, and I credit EPWater for

making cuts to the budget to minimize the impact," said Vice Chair Bryan Morris. "Unfortunately, this increase is necessary to maintain a sustainable water supply and high-quality services for our community."

EPWater's funding priorities for the water and wastewater budget include:

- Reliability – \$363 million: Water and wastewater plant improvements, pipes, pumping systems are needed to replace aging infrastructure and ensure our customers receive reliable water and wastewater services.
- Water supply – \$58 million: To contribute to long-term water supply sustainability,

construction will begin on our Advanced Water Purification Facility in southeast El Paso with construction continuing on our Aquifer Storage and Recovery Project in northeast El Paso. EPWater always urges conservation as a means for customers to reduce the impact of rate increases.

Water-efficient customers may keep their bills down using the following:

- The Water Supply Replacement Charge will be waived for customers using less than 4 CCFs monthly (3 CCFs = 2244 gallons). Last year, about 50,000 low-water users each month received the waiver of \$14/month.
- Businesses may apply for EPWater's WaterWise Rebate Program to help with the cost of new water-saving equipment. Residential rebates will also be available in the new fiscal year.

"We need to continue to reduce water use to provide water for our future," said EPWater President and CEO John Balliew. "By providing these programs for water-efficient customers we are helping them and our community."

The PSB will vote on the FY2024-25 stormwater budget and fees during the Feb. 14 meeting. The budget, rates and fees will go into effect at the start of the fiscal year, beginning March 1.



**PUBLISHED:**  
Published each Thursday (minimum 50 issues) by Homesteader News, Inc. Office open Monday through Thursday.

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E-mail: wtcc@wtcc.com  
Website: wtcc.com

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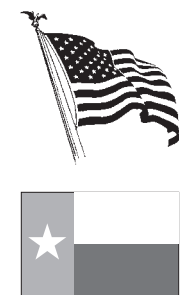
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Est. 1973  
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From Martin Luther King we learned that you can do more to change the world through peace, love, and persistence than you can through hate, threats of violence and mob rule...

...too bad they don't teach that in college.





# TxDOT has projects from one end of the county to the other

• **Beginning on Monday, January 15, at 6 a.m., and continuing for approximately nine months:**

I-10 Widening West – the westbound mainlanes of I-10 will be detoured onto North Desert Boulevard before Los Mochis Drive. Traffic will re-enter the mainlanes past Los Mochis.

North Desert Boulevard will be closed to all traffic immediately north of Enchanted Hills Road.

DETOUR: Turn left on Spur 16, right on Talbot Avenue, right on SH 20 (Doniphan Drive), right on Spur 37 (Vinton Road), and left on North Desert Boulevard.

Crews will be constructing a new intersection and overpass at Los Mochis Drive.

• **Monday, January 15 at 9 a.m., through Friday, January 19 at 5 p.m.:**

I-10 Widening West – South Desert Boulevard will be closed to all traffic between Vinton Road and Transmountain Road.

Los Mochis Avenue will be closed to all traffic at South Desert Boulevard.

Vinton Avenue will be closed to all traffic at South Desert Boulevard.

DETOUR: Turn right on Spur 37 (Vinton Road), turn left on SH 20 (Doniphan Drive), turn left on Talbot Avenue, turn left on Spur 16, turn right on South Desert Boulevard.

NOTE: Vinton Avenue is a local roadway near Canutillo; Vinton Road, also known as Spur 37, is a state highway which connects SH 20 (Doniphan Drive) to I-10 near mile marker 2.

Crews will be relocating concrete safety barriers.

• **Saturday, January 20 at 6 a.m.,**

**through Monday, January 22 at 6 a.m.:** I-10 Widening West – Eastbound I-10 will be closed to all traffic at Vinton Road.

DETOUR: Take Exit 2 (Spur 37/Vinton Road/Westway Drive), continue on S Desert Blvd, re-enter I-10 past Artcraft.

Westbound I-10 will be closed to all traffic at Transmountain Road.

DETOUR: Take Exit 6B (Loop 375/Transmountain Road), continue on North Desert Boulevard, re-enter I-10 past Transmountain Road.

Crews will be relocating concrete safety barriers and placing bridge decks.

• **Beginning on Monday, January 22 at 6 a.m., and continuing for approximately nine months:**

I-10 Widening West – The eastbound mainlanes of I-10 will be detoured onto South Desert Boulevard before Los Mochis Drive. Thru traffic will re-enter the mainlanes past Los Mochis. Traffic bound for Transmountain Road will continue on South Desert Boulevard.

South Desert Boulevard will be closed to all traffic between Vinton Road and Los Mochis Drive.

Crews will be constructing a new intersection and overpass at Los Mochis Drive.

• **Thursday, January 18, 9 a.m. to 4 p.m.:**

Guardrail Repair – Franklin eastbound at North Campbell on-ramp left lane closed.

I-10 westbound between Schuster and Executive right lane closed.

I-10 eastbound between Sunland Park and Mesa Park right lane closed.

• **Monday, January 15 through Friday, January 19, 9 a.m. to 4 p.m.:**

North Mesa Street Lighting Improvement Project – SH-20 (Mesa) north and southbound between I-10 and Doniphan alternate lane closures.

SH-20 (Mesa) north and southbound between Mesa and Sunland Park alternate lane closures.

Crews will be boring for electrical conduit, pouring drill shaft foundations, and potholing.

• **Monday, January 15 through Friday, January 19, 9 a.m. to 4 p.m.:**

Traffic Signal Improvements Project – SH-20 (Mesa) north and southbound at Resler intersection right lane closed.

US-62 (Montana) east and westbound at McRae intersection right lane closed.

Dyer (BU-54) north and southbound at Tetons intersection right lane closed.

Zaragoza (FM 659) north and southbound at Rojas intersection right lane closed.

Crews will be boring for electrical conduit, placing ground boxes, and intercession safety.

• **Monday, January 15 through Friday, January 19, 9 a.m. to 3 p.m.:**

Maintenance – Loop 375 (Border Highway) eastbound between Fonseca and Zaragoza right lane closed.

Crews will be working on shoulder.

Dallas entrance ramp to I-10 westbound closed.

Missouri between Dallas and Ange left lane closed.

Crews will be working on barrier wall.

I-10 eastbound between Sunland Park and Buena Vista right lane closed.

CD lanes to I-10 eastbound entrance ramp closed.

Crews will be installing signs.

• **Sunday January 14, to Thursday January 18, Nightly, 9:00 p.m. until 5:00 a.m.:**

Loop 375 Widening Project – Americas Highway (Loop 375) southbound/northbound main lane closure between North Loop Overpass and Zaragoza (POE) Overpass.

Alternating Socorro, Zaragoza, South Americas Truck (P.O.E) Underpass complete closure

Crews will be working on paving main lanes and installing bridge structures.

• **Saturday, January 13, Continuous closures until further notice:**

I-10 Underpass/FM793 Project (Fabens Bridge Replacement) – I-10 east/westbound shoulder closures Fabens (FM793) Underpass. Crews will be placing barricades, barrier, and utility relocation.

• **Saturday, January 20 through Monday, January 22, continuous from 5:00 a.m. Saturday, January 20, through Noon Monday, January 22:**

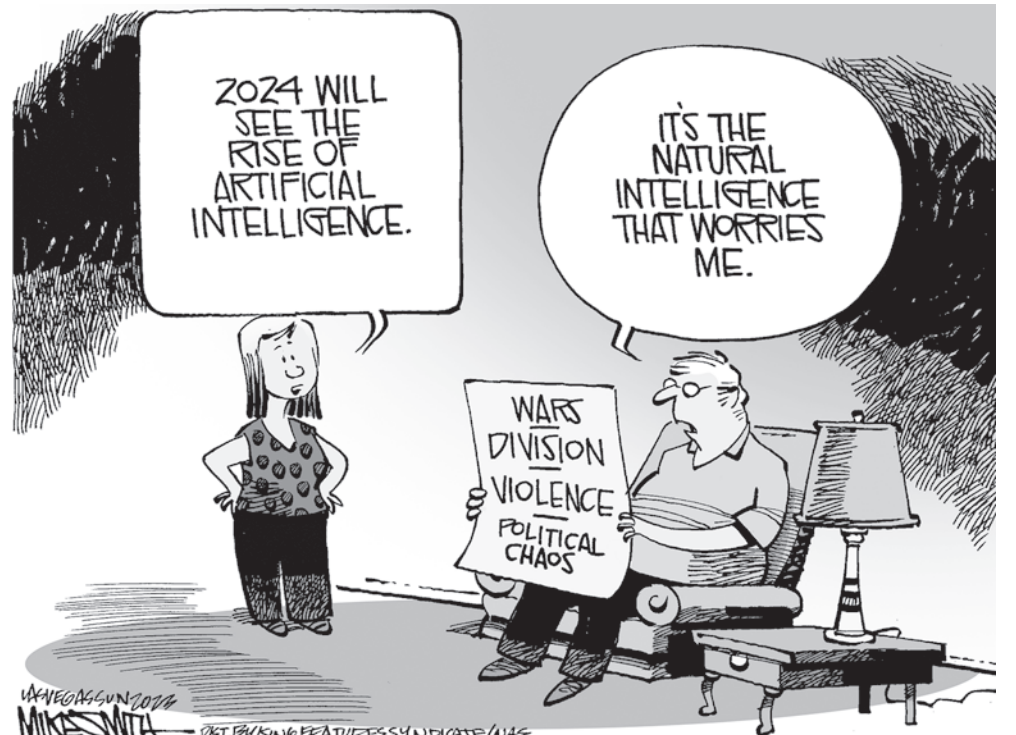
I-10 Fabens (FM793) Underpass – Crews will be working on demolition of bridge.

• **Monday, January 15 through Friday, January 19, Daily, from 9:00 a.m. until 3:30 p.m.:**

Purple Heart Loop 375 Widening – Purple Heart Highway (Loop 375) north and southbound left inside lane closure between Montana Avenue and Spur 601

Crews will be removing demo and hauling material.

– Lauren Macias-Cervantes  
TxDOT Public Information Officer







– Photo courtesy John M. Burton

**HISTORIC BUILDING** – The Baldwin Sanatorium, built between 1905 and 1907, started the evolution of Southwestern General Hospital, above circa 1926. These pioneering facilities formed the backbone of the region’s earliest healthcare system development.

**TB**  
From Page 2

ceased all operations except for emergency room services, and the bankruptcy court in Dallas appointed Brim & Associates of Portland, Oregon, as manager of the hospital. Brim & Associates guided Southwestern through the bankruptcy proceedings

with limited patient services and eventually emerged formally released from bankruptcy supervision in 1990. Then in 1991, Desert Healthcare, Ltd., a group of 35 unnamed local investors, agreed to a 3-year lease of Southwestern with an option to purchase. Brim & Associates continued to manage the facility and

oversaw a relatively calm period for Southwestern while competing with the two healthcare giants in the market, Columbia/HCA and Tenet Healthcare. Eventually, however, Desert Healthcare would have to file a petition for bankruptcy reorganization.

That’s when Pan American General Hospital, LLC, a new limited partnership of 38 investors, purchased Southwestern out of bankruptcy and by 2002 had re-established and been granted full accreditation. The ownership group was confident that a partnership with investment firm DVI Inc., a Jamison, Pennsylvania company specializing in loans to healthcare facilities, would finally put Southwestern back on a strong footing as a specialty hospital.

Nonetheless, Pan American closed its intensive care and detox center amid growing financial problems in 2003. Subsequent cash flow problems, coupled with the filing of a Chapter 11 bankruptcy reorganization by the hospital’s chief lender, DVI, Inc., forced Pan American to also declare bankruptcy. During the bankruptcy proceedings, Pan American managed to reopen limited services and the hospital finally re-emerged from reorganization in 2005.

The bankruptcy recovery was aided in 2006, when Pan

American agreed to lease the third floor of the hospital to El Paso LTAC Hospital, a long-term acute care facility owned by a local group of 20 doctors and other investors.

Despite all efforts to remain stable, Pan American announced in 2007 that Southwestern had, for the fourth time, filed for bankruptcy protection and launched a search for a new owner. Effectively, Southwestern General Hospital stopped all medical operations and ceased to exist after more than 70 years as a general hospital and 30 prior years as the Baldwin and Homan Sanatoriums.

Then in 2017, Longcare Partners, LLC, formed and managed by two El Paso physicians, purchased the building and property from the Dallas partnership group, and purchased ownership of El Paso LTAC Hospital from the estate of its late managing partner. Now, LTAC continues as the only tenant of the building, is licensed by the State of Texas for 33 beds, and is fully accredited by the Centers for Improved Healthcare Quality.

And so, the former Southwestern General hospital building still stands, and the stories of so many thousands of medical practitioners, nurses, staff, patients and families are still embedded in its old walls as an iconic part of the borderland’s history.

**Strange BUT TRUE**

By Lucie Winborne

- The first 72 hours in jail pose the highest risk of death for an inmate, for any reason.

- The cat in “The Godfather” was a stray that director Francis Ford Coppola found in the studio and handed to Marlon Brando before the shot. The animal took a shine to Brando and settled in his lap, purring so loudly that the crew was afraid the noise would drown out the dialogue!

- And speaking of cats... cheetahs communicate with house cat-like meows rather than roars like most big cats.

- Benjamin Franklin sold chocolate in his print shop in Philadelphia.

- Forget about whether pineapple belongs on a pizza – how about snake? For a limited time snake will be on Pizza Hut’s menu in Hong Kong, as the restaurant partners with another eatery known for its snake stew.

- A tool bag lost during a spacewalk orbits Earth and is visible to people on the ground.

- Researchers at George Washington University found that the skin behind our ears and between our toes has a different set of microbes than those found on more frequently washed areas, so heed Mama’s advice and don’t forget to scrub them.

- In 1873, billiards became the first sport to have a world championship.

- Prior to the 17th century, common folk seated themselves on stools and benches, while chairs were designed for royalty and the rich.

- Pogonophobia is the fear or dislike of beards.

Thought for the Day: “If you can’t fly, then run. If you can’t run, then walk. If you can’t walk, then crawl. But whatever you do, you have to keep moving forward.”  
– Martin Luther King Jr.

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**CryptoQuip Answer**  
Since owls are nocturnal and probably go hunting at night, I would call them bedtime preyers.

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## Moments in time

THE HISTORY CHANNEL

• On Jan. 15, 1759, French philosopher Voltaire's satire "Candide" was published anonymously in five editions and five countries. It was immediately and widely banned for its religious blasphemy, political sedition and (for the time) obscenity, but went on to become a bestseller and remains one of the most frequently taught works of French literature.

• On Jan. 16, 1962, filming began on the first James Bond film, "Dr. No," starring Sean Connery as the suave titular spy, in Kingston, Jamaica. While critical reception was mixed, the movie was financially successful and came to be considered one of the series' best installments.

• On Jan. 17, 2000, all 50 states of America celebrated Martin Luther King Jr. Day. The federal holiday was signed into law in 1983 and took effect three years later, with New Hampshire becoming the last state to name a holiday after the slain civil rights leader in 1999.

• On Jan. 18, 1986, the song "That's What Friends Are For" by Dionne & Friends, featuring Elton John, Gladys Knight and Stevie Wonder, hit No. 1 on the Billboard Hot 100. Released to help support victims of AIDS and increase awareness about the disease, it helped earn \$3 million for the cause.

• On Jan. 19, 1977, President Gerald Ford pardoned Tokyo Rose, a Japanese-American woman whose real name was Iva Toguri, shortly before leaving office. Acting on orders from the Japanese government, Toguri (along with other women) broadcast phony announcements regarding U.S. troop losses in an attempt to undermine the morale of Allied soldiers.

• On Jan. 20, 1863, the four-day Mud March, initiated by Civil War Major General Ambrose Burnside, began. Burnside's aim was to attack Robert E. Lee's army, but winter rains had made the roads nearly impassable and the mission failed.

• On Jan. 21, 1997, Newt Gingrich became the first speaker in the history of the U.S. House of Representatives to be given a formal reprimand for ethics violations after the House voted 395-28 in favor of the measure.

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# Student loan debts of thousands of undergraduate and graduate students could be forgiven shortly

By Alfredo Vasquez  
Special to the Courier

NATION – Until recently, the U.S. Education Department signature student loan forgiveness efforts have been focused on borrowers with older debts, that is 20 years or more.

Now, individuals, who borrowed \$12,000 or less in federal student loans and have been in repayment for at least 10 years, will have their debts automatically erased in February, as long as they first enroll in President Joe Biden administration's new income-based repayment plan known as SAVE.

According to government officials, the move builds a policy bridge to borrowers who have spent far less time in the student loan system. They added that it does not matter what repayment plan or plans borrowers were in before, so long as they were actively repaying their loans and now are enrolled in SAVE.

SAVE is the forgiving repayment plan that borrowers need to first enroll in, government officials stressed. The program is a key vehicle for Biden's debt relief efforts in the wake of the Supreme Court's decision on his broader relief plan. And beginning in February, borrowers enrolled in SAVE will be notified if their debts qualify for cancellation with no further action required, officials announced recently.

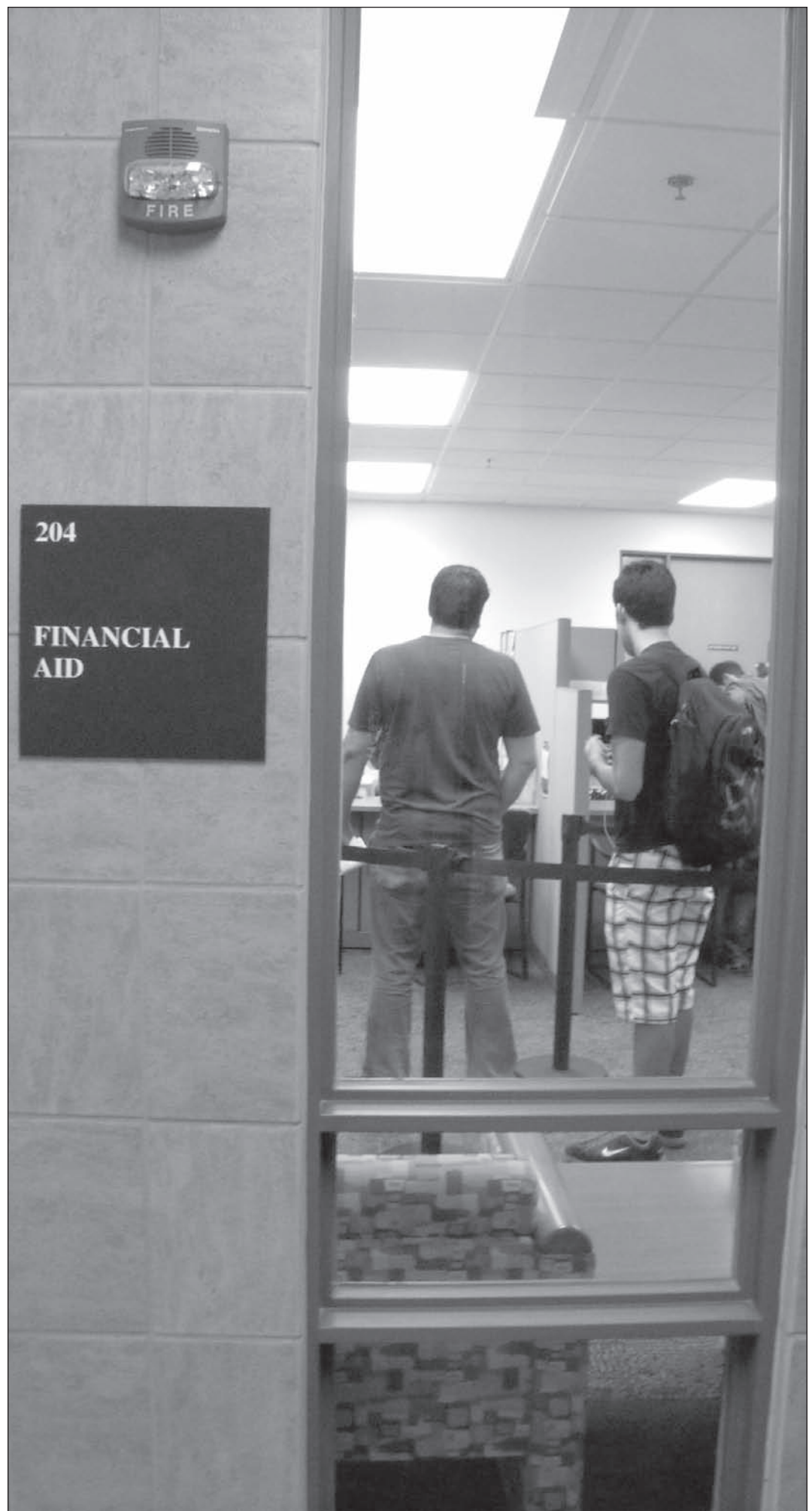
The administration also reported that, as of early January, 6.9 million borrowers have enrolled in SAVE with more than half, 3.9 million, making incomes low enough to qualify for a \$0 monthly payment.

The SAVE plan exempts more of a borrower's income from the monthly payment math than previous plans, and, under SAVE, interest no longer accumulates beyond what a borrower can afford to pay each month. Under previous plans, borrowers with low or \$0 payments – too low to cover their monthly interest – saw that interest explode. With SAVE, that stops.

Additionally, education department officials noted that the plan promises multiple windows for loan forgiveness, which means many borrowers will end up paying far less over time on SAVE than they would have on old plans. Department officials acknowledged that, under a previous plan for low-income borrowers, borrowers repaid, on average, \$10,956 for every \$10,000 they borrowed. Under SAVE, they will pay back just \$6,121.

The plan stipulates that with each additional \$1,000 of debt, the window for forgiveness increases by one year. For example, a student who took out \$13,000 in loans will now have their debts erased if they've been in repayment for 11 years, or in 12 years for those who borrowed \$14,000 and so on. Education Department officials said that the policy is based on the amount students initially borrowed, not on the amount they currently owe.

The current administration does not yet know precisely how many borrowers



– Photo by Alfredo Vasquez

**SCHOOL FINANCE – A new federal student loan forgiveness initiative, titled SAVE, is expected to help a particularly vulnerable group of borrowers. Above, the UTEP financial aid office helps process student loan applications.**

will immediately qualify for cancellation through the policy change. However, Education Under Secretary James Kvaal stated that this initiative would help a particularly vulnerable group of federal student loan borrowers. "This group has low incomes. About three-quarters of them receive Pell Grants. At least one-third of them first attended a community college, and more than 3 in 5 borrowers with defaulted loans originally borrowed less than \$12,000," Kvaal pointed out.

Kvaal also said that many of these low-debt borrowers have something else in common, and that is that they

left school before completing a degree. "In the past, non-completers have often fallen into default because they struggle to repay their debts without the wage premium that comes with a degree," he asserted.

"I am proud that my administration is implementing one of the most impactful provisions of the SAVE plan nearly six months ahead of schedule," Biden recently said. And Education Secretary Miguel Cardona said that the new plan gives borrowers an even greater reason to check out the SAVE plan and find out if they may qualify for earlier debt relief.

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# Patriots, Crimson Tide, say goodbye to a couple of legends

By Steve Escajeda  
Special to the Courier

Whether its high school or college or the pros, there are a couple things you can always count on at the end of every football season. One is good and one is not so good.

The good is all the thrilling playoff games on the way to league championships and the bad is the list of coaches who end up without a job. Some are fired, some quit and some retire – but there is always a ton of coaching changes.

Heck, even around here there was the firing of UTEP coach Dana Dimel and the resignation of NMSU coach Jerry Kill. Both are no longer with their schools for very different reasons, but the result is the same, there were coaching changes.

Coaches come and go every single year, but I can't remember a year in my lifetime where so many great coaches went through changes at the same time – including the two who are considered the best ever.

Well-known and respected coaches were recently fired like the Washington Commanders' Ron Rivera, who once led the Carolina Panthers to the 2015 Super Bowl.

There was the firing of successful Tennessee Titans head coach Mike Vrabel who put together some great Titans teams. He coached the 2019 Titans to the AFC championship game.

Even coaches who have won Super Bowls get fired, like the Seattle Seahawks' Pete Carroll, who was let go after 14 years with the team. In fact, Carroll led the Seahawks to two Super Bowl appearances, 11 winning seasons and 10 playoff appearances in

those 14 years.

When I was growing up there was no doubt as to who the best NCAA and NFL coaches of all time were.

The best college coach, with six championships, was "Bear" Bryant of Alabama. The best NFL coach was Vince Lombardi, who led the Green Bay Packers to five titles.

Well, a lot has changed since then.

Over the last 20 years or so, two men have dominated their respective leagues, risen to the very top of their professions and then, within a 24-hour span, both were no longer with their teams.

In his 17 years with the Alabama Crimson Tide, Nick Saban coached the team to six national championships. He actually has seven titles if you add the one he got while coaching LSU in 2003. There were also three other occasions when his Alabama teams finished second in the nation.

Saban's teams were always the

scariest in college football. His players were the biggest, the fastest, the strongest and best-coached.

His overall coaching record was 292 wins, only 71 losses and a tie. He won several Coach of the year awards, two of them were named the Paul "Bear" Bryant award.

After all his accomplishments, it is now very clear that Nick Saban is the best college coach ever.

As far as the NFL, there have been several teams that have dominated the league over the years, the San Francisco 49ers, the Dallas Cowboys, the Pittsburgh Steelers, and the Green Bay Packers. But no team has reached the heights that the New England Patriots reached under head coach Bill Belichick.

Belichick turned a mediocre Patriots team into the most successful team in NFL history.

The coach, along with quarterback Tom Brady, won six Super Bowl titles

at New England and appeared in three more, which they lost.

His nine Super Bowl appearances are ahead of Hall of Famer's Don Shula's six and Tom Landry's five.

So you can understand how incredible it was that the two best football coaches in history left their teams within a day of each other.

Both teams have already named replacements for the legendary coaches (Kalen DeBoer for Alabama and Jerod Mayo for the Patriots) and it'll be interesting to see if they can keep the winning traditions going.

While Mayo, who was a great player for the Patriots, has no head coaching experience at all, DeBoer just coached the Washington Huskies to the NCAA title game, losing to Michigan.

I don't know if we'll ever have a day like we did a couple weeks ago, saying goodbye to a couple of coaching icons at the same time, but I'll bet all the other teams are happy.

## Senior moment By Matilda Charles

# Finding a nursing home

Choosing a nursing home isn't easy, even in the best of circumstances. Whether it's for you or a spouse, or for your parents, for now or for later, there are things you need to know and red flags to beware of.

When you want accurate information, you have to consider the sources you use. Ask friends and family for recommendations or warnings about local facilities. Go online to the National Institute on Aging ([www.nia.nih.gov](http://www.nia.nih.gov)) and search for nursing homes and long-term care facilities. Print out their Medicare Nursing Home Checklist and take it with you to each facility. Check the Medicare Compare tool ([www.medicare.gov/care-compare](http://www.medicare.gov/care-compare)) for local facilities. Call the Eldercare Locator, at 1-800-677-1116, run by the U.S. Administration on Aging. Look for online news stories and reviews about any facility you consider.

Visits to the facilities you are considering are a must. Whether it's daytime appointments with a member of staff or sudden visits at night, what you see can be revealing. Try to time at least one surprise visit at mealtime. Is the

food appetizing? Will it encourage seniors to eat? Are there low-sodium options, as well as foods for lactose intolerant residents? Try to talk to staff that actively work with the residents and ask questions.

Ask about the staff/resident ratio, the turnover rate and the level of training given to staff. How did they do during the Covid pandemic, as well as with other illnesses? Does the facility look and smell clean?

Find out about cost (do they accept Medicare?), social and recreation activities for residents, physical therapy and use of psychiatric drugs.

If anyone doesn't want to answer your questions, consider it a red flag.

Don't wait until the last minute to choose a nursing home. This is not a decision to make quickly. Start now to get a handle on the facilities near you; you'll be many steps ahead when the need arises.

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- |  |   |                                    |   |  |
|--|---|------------------------------------|---|--|
| <b>CALCULATING CHARACTERS ACROSS</b>       | 55 Place _ (be active on eBay, say)             | 115 Do over                        | 27 Swiss watch brand  | 71 Like animals that don't roam        |
| 1 Pet doc                                  | 57 Cheap cigar                                  | 116 Office squawker                | 28 Clueless   | 72 So-called "fifth taste"             |
| 4 "Come again?"                            | 58 Riddle, part 3                               | 117 Fender dings                   | 32 Fizzle sound   | 73 Apartment near the super's, perhaps |
| 8 Treats maliciously                       | 63 Simile middle                                | 118 Mimics a mad mutt              | 33 Sleek, informally  | 74 Mesh well                           |
| 14 Tennis player Borg                      | 66 Chaney of film                               | 119 Helper of Frankenstein         | 34 Hair removal brand   | 79 Piquancy                            |
| 19 Narcissist's problem                    | 67 Song-belted Merman                           | 120 Inventor Whitney               | 35 Top squad  | 80 Ontario tribe                       |
| 21 Actress Address                         | 68 On a pension, maybe: Abbr.                   | <b>DOWN</b>                        | 36 Mooer's mouthful   | 81 Cat's warning                       |
| 22 Ate, as prey                            | 69 Military draft gp.                           | 1 "_, vidi, vici"                  | 38 On the _ (fleeing)   | 83 Pittsburgh footballers              |
| 23 Football Hall of Famer Bronko           | 70 Riddle, part 4                               | 2 "The Keep"                       | 39 "_ say more?"  | 84 "Chances _"                         |
| 24 Arrive on wheels                        | 75 ZZ Top album whose name is                   | 3 Forum wear                       | 41 Actresses Vivien and Janet                                 | 85 "Catch my drift, bro?"              |
| 25 Frankie or Cleo of song                 | 76 Hamm and Farrow                              | 4 Angel's instrument               | 42 In _ res (mid-plot)  | 86 Pie-mode link                       |
| 26 Start of a riddle                       | 77 Neither's partner                            | 5 Drunk                            | 43 Clay pigeons to be shot, informally                        | 88 1974 CIA parody film                |
| 29 Noise in a comic book gunfight          | 78 Tingly feeling                               | 6 Writer Gogol                     | 44 Three x three  | 89 More lacteal                        |
| 30 Exotica singer Sumac                    | 79 Totally tired                                | 7 Third-largest city in Israel     | 46 Frozen spear   | 90 Not cardinal, as a number           |
| 31 "The Human Stain" novelist Philip       | 82 With 49-Across, touter of green eggs and ham | 8 Ride a wave                      | 47 Eats away at   | 91 Plundering                          |
| 32 Cure-all                                | 83 With 49-Across, touter of green eggs and ham | 9 Eighth-brightest star in the sky | 53 "Were _ it all over again..."                              | 92 Writer Sabato                       |
| 37 Race of people in an H.G. Wells novella | 84 "Yes" vote                                   | 10 Like a hajji's religion         | 54 "It can't be!"   | 98 Patronage                           |
| 39 Some sorority letters                   | 86 Early arcade giant                           | 11 Second-largest city in Oklahoma | 55 One of the Three Musketeers                                | 99 "_ Loompa"                          |
| 40 Donations to the destitute              | 87 End of the riddle                            | 12 Charles Lamb's alias            | 56 Nickname for singer Justin, with "the"                     | 101 Half-diameters                     |
| 44 Riddle, part 2                          | 88 Totally tired                                | 13 Bay Area California city        | 57 Derisive smile   | 102 Journalist Brit                    |
| 48 Like much greasy food                   | 89 With 49-Across, touter of green eggs and ham | 14 Equivalent of A sharp           | 59 One of the three Furies                                    | 103 Zing                               |
| 49 See 83-Across                           | 90 Not at all new                               | 15 Lee Tracy's "Bombshell" co-star | 60 R&R alone  | 104 Lucy Liu's "Kill Bill" role        |
| 50 Corp. leader                            | 91 Like a hajji's religion                      | 16 Like praiseful poetry           | 61 "_ boy!"   | 105 Insect traps                       |
| 51 Skip over, as a vowel                   | 92 Riddle's answer                              | 17 Gossipy Barrett                 | 62 Pisa's river   | 106 Exploiter                          |
| 52 World War II film, when tripled         | 93 _Flush (bathroom brand)                      | 18 Bakersfield-to-Boise dir.       | 63 Nuclear trials, for short                                  | 107 Mongrel mutt                       |
| 53 Charged bit                             | 94 Architect I.M. _                             | 19 Letters before 39-Across        | 64 Class of antimicrobial drugs, in the British spelling      | 108 Frilly material                    |
|  | 95 Made angry                                   |                                    | 65 Actress Sorkin who once hosted "America's Funniest People" | 109 Shrine figure                      |
|  | 96 Florida fruits                               |                                    |   | 110 Moore of "G.I. Jane"               |
|  | 97 R&B great Marvin                             |                                    |   | 111 Shrine figure                      |
|  | 98 Not at all new                               |                                    |   |  |
|  | 99 Golf club                                    |                                    |   |  |
|  | 100 Riddle's answer                             |                                    |   |  |
|  | 101 Stalin-era labor camp                       |                                    |   |  |
|  | 102 Polecat's kin                               |                                    |   |  |
|  | 103 Urge against                                |                                    |   |  |
|  | 104 Muscat native                               |                                    |   |  |

Answer Page 4

## Super Crossword

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
19			20					21					22				
23								24					25				
26							27					28					
					29				30			31					
32	33	34	35	36			37	38			39			40	41	42	43
44							45				46			47			
48							49				50			51			
52					53	54			55	56			57				
					58	59			60	61			62				
63	64	65			66				67				68			69	
70					71				72				73			74	
75									76				77			78	79
82							83				84	85			86		
87						88			89	90			91	92			
93						94			95				96				
						97	98					99		100	101		
		102	103						104						106	107	108
111									112				113				
114									115				116				
117									118				119				120

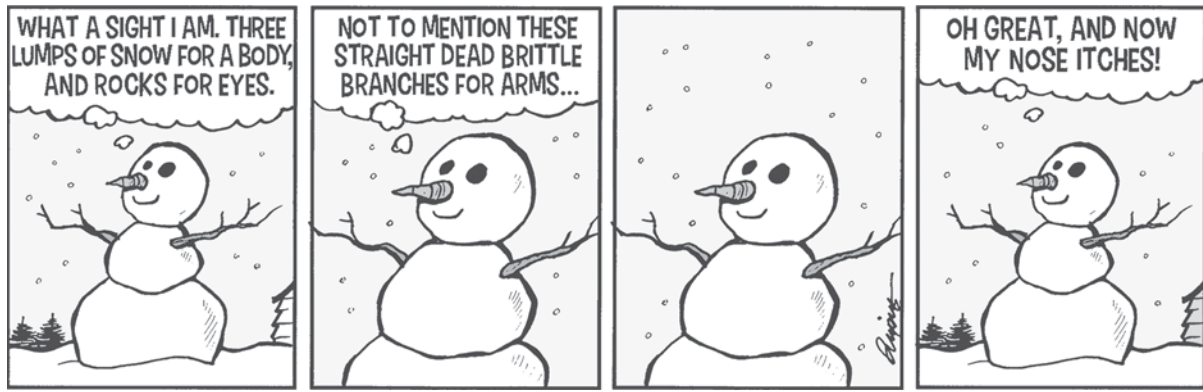


Comix

**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

Private first class could go AWOL and expect to remain in the military.

The Pentagon says it couldn't notify other VIPs like, you know, the president of the United States, because Austin's chief of staff was also ill. Are we really supposed to believe that no one else at the Pentagon has access to a phone or email?

We are obviously not living through an era of great bipartisanship, so it was notable that the Austin absence resulted in a joint statement from the Republican chairman and the Democratic ranking member of the House Armed Services Committee pointedly asking for more information about the days in question.

The White House, naturally, immediately made clear its "complete trust and confidence in Secretary Austin."

In fairness, once someone has presided over the pullout of Afghanistan without getting fired, it's hard to cashier him for anything short of losing some other county in humiliating fashion.

This fiasco could simply be Austin's own

unbelievable personal lapse. But it's hard not to see the controversy in the context of an administration that, when it comes to national security, cares as much about fashionable ideological fixations – from DEI to the climate – than the essentials involved in maintaining a highly capable war-fighting machine.

And the most important lack of transparency about health is happening before our eyes. It doesn't involve any cabinet official, but the commander-in-chief himself. We are told that Joe Biden is robust and energetic, when he is increasingly rickety and, seemingly, easily confused. We can be sure if the president gets worse, the White House – adopting the Austin policy – will do everything in its power to hide the ball.

Meanwhile, we've conducted a real-time experiment regarding Biden foreign policy. With a war on in Gaza and Iranian proxies attacking U.S. interests throughout the Middle East, the secretary of defense disappeared, and it didn't matter.

Rich Lowry is editor of the National Review. ©2024 by King Features Synd., Inc.

**Doctor should check for high iron levels**

**EAR DR. ROACH:** Recently, I was rejected from donating plasma (not blood) because my iron that day was 57 mcmol/L, and the maximum allowable was 54 mcmol/L. I was rescheduled to get retested in a few days. The technician said to eat beans and similar foods to lower my iron levels. I checked my own records and didn't find any results that fell below the cutoff. My red blood cell count was 5.15; my white blood cell count was 6.0; my hemoglobin level was 16.1 g/dL; and my hematocrit level was 48.5%, all within the healthy range. Which test results could they be referring to, and how do I lower my iron? – S.L.



Blood banks typically screen donors for anemia, which is frequently caused by iron deficiency, but I'm confused as to why they are screening you with iron tests because that is typically not done. Moreover, they are telling you that your iron is too high, which is the opposite of the iron-deficiency anemia that is usually looked for.

I recommend that you see your own physician and get retested. If we take the blood bank at their word, and your iron level is too high, that raises the possibility of hereditary hemochromatosis (HH), which is caused by a defect of iron absorption. With this condition, your body absorbs as much iron as possible, even if it doesn't need any. This causes iron overload, which damages the heart, liver, bone marrow, adrenal glands, skin and joints, just to name a few.

HH is easy to treat once the diagnosis is made. However, making the diagnosis requires thinking about the possibility, and it's uncommon enough that a lot of healthcare professionals don't think about it right away. Your doctor should test your iron and iron-binding capacity, as well as your ferritin level, which tends to correlate with the total amount of body iron stores.

But I don't want to jump to conclusions, which is why your own doctor should test you to see if you really do have excess iron.

**DEAR DR. ROACH:** Like a lot of older men (I'm 74), I get up often at night to dribble a little urine. I have found that if I go downstairs, walk to the kitchen, then climb back upstairs, I can often urinate again as much as I did the first time. Can you explain? Also, I've noticed that on nights that I have popcorn with salt, I get up less often. Could a person take a salt tablet before bedtime to reproduce this effect? – S.C.

Both men and women can have voiding problems due to bladder issues, but men can also have symptoms due to an enlarged prostate. I can't tell which of these you might have because, for both, there are underlying reasons as to why you might be able to urinate again a few minutes after going the first time. But it's more common in men with prostate trouble.

Exercise isn't usually needed; just giving yourself a few minutes can often be enough to cause you to void again. I recommend voiding twice before bed if getting up at night is a problem. You may find that changing positions while urinating can be helpful to fully empty your bladder.

As far as salt goes, it makes your body hold on to water. While you could take a salt tablet, you might get thirsty at night. In addition, excess salt increases most people's risk for heart attack and stroke, so I don't recommend it.

Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to [ToYourGoodHealth@med.cornell.edu](mailto:ToYourGoodHealth@med.cornell.edu). ©2024 North America Synd., Inc. All Rights Reserved.

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**Moore Texas by Roger MOORE**

Mesquite Beans... loved by cows but don't use them as a sub for green beans at supper.

**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 N

XTLFU MCWX OBU LMFSPBLOW  
 OLR GBMVOVWI ZM QPLSTLZ OS  
 LTZQS, T CMPWR FOWW SQU  
 VURSTDU GBUIUBX.

Answer Page 4

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**Weekly SUDOKU**

by Linda Thistle

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

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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**2024 homeless veterans grants**



by Freddy Groves

The annual Point-in-Time Count takes place on a given night in January every year and attempts to estimate the number of homeless who are out on the streets. The most recent one, done in January 2023, revealed that yes, what many of us sensed, there had been an increase in the number of homeless veterans – 7.4% over the previous January.

To try to get ahead of the problem, especially given the coming January 2024 count, the Department of Veterans Affairs has announced millions to be spent on grants to help homeless veterans.

The Supportive Services for Veteran Families (SSVF) grants will give out hundreds of millions to organizations that help veterans and their families find housing, find more stable housing or avoid loss of their home. The exact amount of the grants is yet unknown.

But the Legal Services for Homeless Veterans and Veterans At-Risk for Homelessness Grants program will give over \$26 million to groups and organizations to help with the legal side of things: court proceedings, defense related to homelessness in criminal cases and legal representation.

VA efforts during 2023 saw progress in several areas despite the increase in the number of homeless veterans. During 2023, the VA awarded over \$1 billion in grants to groups and organizations for homeless veterans. Nearly 39,000 homeless veterans found permanent housing, and over 145,000 veterans and their families were helped to avoid foreclosure on their homes. The HUD-VASH program helped 13,000 veterans find affordable housing as well as support services.

Those support services follow the Housing First model, which uses a plan with specific steps: Get the veteran into housing and then ensure they can stay there by offering several

types of support. That can include job training, education help, health care and legal assistance. Studies have shown that veterans who are in the Housing First program find housing much more quickly (in 35 days as opposed to 223 days).

For veterans who are either homeless or in danger of becoming homeless, go online to [www.va.gov/homeless](http://www.va.gov/homeless) or call 877-4AID-VET (877-424-3838) to get help.

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- If you like taking baths, you can invest in a second rubber bath mat to drape over the side of the tub. The edge will be nonslip, so you can hold on for support and your hands will not slide.

- Sunburn happens in the winter too, especially on the slopes. Use a cotton ball soaked in cold tea to ease tight dry skin. Be sure you apply sunscreen to your face and wear eye protection when going out to play in the snow.

- For drains slowed by grease, sprinkle a half-cup each of salt and baking soda down the drain, and follow it with an entire kettle or pot of boiling water.

- If the smell in your cedar chest has faded, you can bring it back easily with extra-fine sandpaper. A very light sanding is all it takes in most cases.

- For delicious baked potatoes, boil a pot of salted water, add whole potatoes with skin, remove from heat and let stand for 15 minutes. Finish in the oven for a sturdier skin. Start checking for doneness after 15 minutes in the oven. Baking time can be cut in half! – J.L. in Florida

- Remove musty smell from stored clothes by adding either vinegar or ammonia to the wash water. Be sure to check for smell removal BEFORE drying, as the dryer can bake the smell into clothes, making it more difficult to remove.

Send your tips to *Now Here's a Tip*, 628 Virginia Drive, Orlando, FL 32803. ©2024 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.

	+		÷		4
+		-		+	
	-		x		2
÷		x		x	
	-		x		6
3		6		10	

1 2 2 4 5 6 7 8 9

**DIFFICULTY: ★★**

★ Moderate ★★ Difficult

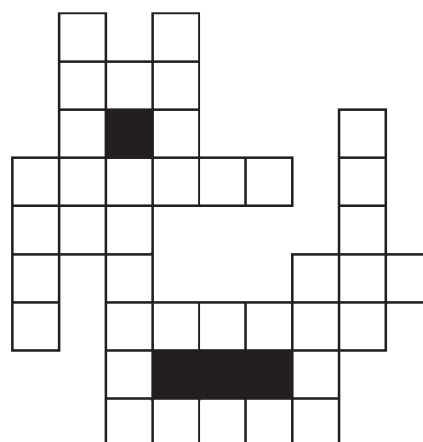
★★★ GO FIGURE!

Answer Page 4

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- OET
- LAGOID
- LYDIA
- AFYR
- SYMIER
- ♥TCA
- LACLE
- COTSI
- LFY
- MACOIT
- ECGYA
- ADTE



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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