



NEWSBRIEFS

Credit card debt

With credit card debt continuing to climb, aided by inflation and record-high interest rates, the personal-finance website WalletHub today released its new report on the Cities With the Most Credit Cards, to identify which areas might be financially vulnerable this year. To determine the cities where credit card ownership is increasing the most, WalletHub analyzed its latest consumer-finance data across four key metrics. These metrics measured the average number of cards owned per person and the average number of new cards opened per person in Q4 2023, as well as the percent change in both from Q4 2022. El Paso was rated 30th in the report.

“There isn’t a magic number of credit cards you should have in your wallet. It’s good to own multiple cards if you can manage them well, by paying on time, keeping your credit utilization low and waiting at least six months between applications. However, if you’re opening new cards simply to spend beyond your means, you’ll quickly find many cards hard to manage. Port St. Lucie, FL ranks first because residents own a lot of cards and are adding new accounts quickly. Port St. Lucie residents opened more credit cards than people in any other city during Q4 2023, at 1.45 cards on average. People in Port St. Lucie own an average of 6.39 credit cards, which is more than the average in all but three other cities, so it’s especially important for residents to ensure they make all their monthly payments on time and avoid overspending.”

– John Kiernan
WalletHub Editor

Visit <https://wallethub.com/edu/cities-with-the-most-credit-cards/133116> for the full report.

– Diana Polk

Education

With people who have college

See BRIEFS, Page 4

There’s a new diet that reduces weight like nothing else. It’s called the high price of groceries.

– Quips & Quotes



– Internet

REPURPOSING – When the new VA El Paso Healthcare facility opens, Department of Veteran Affairs officials stated that the current El Paso VA medical center, in North-Central El Paso, could be converted into a VA nursing home or a residential rehab treatment program center. Presently, the 30-year-old VA facility, above, is located at 5001 N. Piedras Street, next to the former, now-closed Beaumont hospital building on Fort Bliss land.

Construction of new VA Health Care facility scheduled to begin this summer

By Alfredo Vasquez
Special to the Courier

EL PASO COUNTY – By 2030, El Paso County veterans should have a state-of-the-art, energy-efficient healthcare facility that will provide enhanced outpatient services such as primary care, mental health, specialty care, ambulatory surgery, and other medical amenities.

The new 492,995 square-foot Health Care Center VA facility will be located on a 36-acre site near the new William Beaumont Army Medical Center, which is situated on Fort Bliss Army post land in East El Paso County.

However, the U.S. Army Corps of Engineers, in conjunction with the Department of Veterans Affairs, awarded the \$617 million contract to Bethesda, Maryland-based Clark Construction Group, LLC. This is the same national construction company that was involved in building the problem-plagued William Beaumont Army Medical Center complex.

The Clark group was the prime contractor for construction of Fort Bliss’ \$1.5 billion Beaumont hospital and clinic complex that was plagued by years of construction delays and millions of dollars in cost overruns. The new Beaumont hospital eventually opened in 2021, but it was originally scheduled to open in 2017.

Nonetheless, government officials stated that the Corp of Engineers and VA officials evaluated Clark’s construction proposal to ensure it complied with federal contract and technical requirements and deemed it “represented the best value to the government” and that Clark’s “past performance” was part of the technical evaluation.

“The successful construction award of the El Paso

Health Care Center is the result of VA’s efforts to improve planning and implementation of a design-build project,” said Michael D. Brennan, PhD., executive director of VA’s Office of Construction and Facilities Management.

Once completed, the new VA facility is expected to provide service and access to better healthcare for more than 54,000 veterans in the El Paso area by doubling in size and increasing their staffing which should help lessen wait times for patients.

Also, the VA Department plans to move its entire staff from the current facility to the new one once it officially opens. About 80 percent of the El Paso VA system’s 1,400 employees work at the main health care center with the remaining workforce stationed at the four satellite clinics located throughout El Paso County and Dona Ana County, New Mexico.

Executive Director of the current VAEI Paso Healthcare facility Froylan “Froy” Garza, in a recent interview stated that the VA’s motive for the new location was to continue building internal access by recruiting the best for veterans along the Texas-Mexico border, and southern New Mexico.

The Clark Construction Group is expected to use its Fort Worth District team of designers, architects, engineers, project managers and supporting staff. Clark representatives asserted that this entourage of professionals has extensive experience in managing construction of large-scale hospital projects, having managed the construction of Fort Bliss’ William Beaumont Army Medical Center in 2020, the Wilford Hall Ambulatory Surgical Center at Lackland Air Force Base in 2017, Fort Cavazos’ Darnall Army Medical

See VA, Page 2

Jack Smith is politically reckless

Jack Smith is a threat to American democracy. He is blatantly seeking, as a prosecutor, to influence the outcome of the 2024 election. This is not his role and, in fact, is against Justice Department guidelines. If Smith succeeds, the consequences will be long-lasting – the special counsel will have delivered a devastating blow to the legitimacy of our electoral system, in the name of defending it.

Donald Trump and his allies were able to fashion a narrative of a rigged election in 2020 with much less material than Jack Smith is now going to give them in 2024.

He clearly is not playing it straight, and is not proceeding at anything like a normal pace. Fairly routine Jan. 6 cases have taken longer to

get from indictment to trial. There is no reason that the question of criminal immunity – a big, consequential question never taken up directly by the Supreme Court – needs to be decided with lightning-quick rapidity.

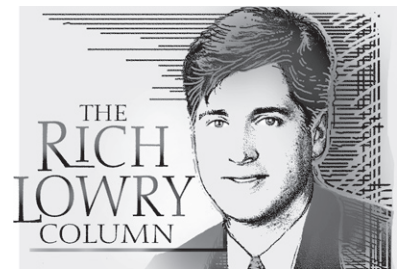
Of course, Smith has to worry that Trump will get elected again and, as president, squash the case. This was a foreseeable eventuality, though, and the Justice Department could have addressed it by indicting Trump years ago. It didn't only recently emerge, after all, that Trump gave a speech on Jan. 6 to a crowd that went on to storm the U.S. Capitol.

Once the timing of the case pushed hard up against a national election in which Trump was likely to run, forbearance would have been the proper and public-spirited course.

Trump didn't shoot someone on Fifth Avenue. He engaged in unworthy and impeachable acts, but nothing that is straightforwardly criminal. There was no reason that this absolutely had to be prosecuted no matter what; at best, the case is discretionary.

But influencing the outcome of the election is clearly a feature, not a bug, for Smith and his minders.

There is no way President Biden, Merrick Garland, Jack Smith and Judge Tanya Chutkan would be going down this route if they thought



See LOWRY, Page 7

VA

From Page 1

Center in 2016, and Fort Sam Houston's Brooke Army Medical Center in 1995.

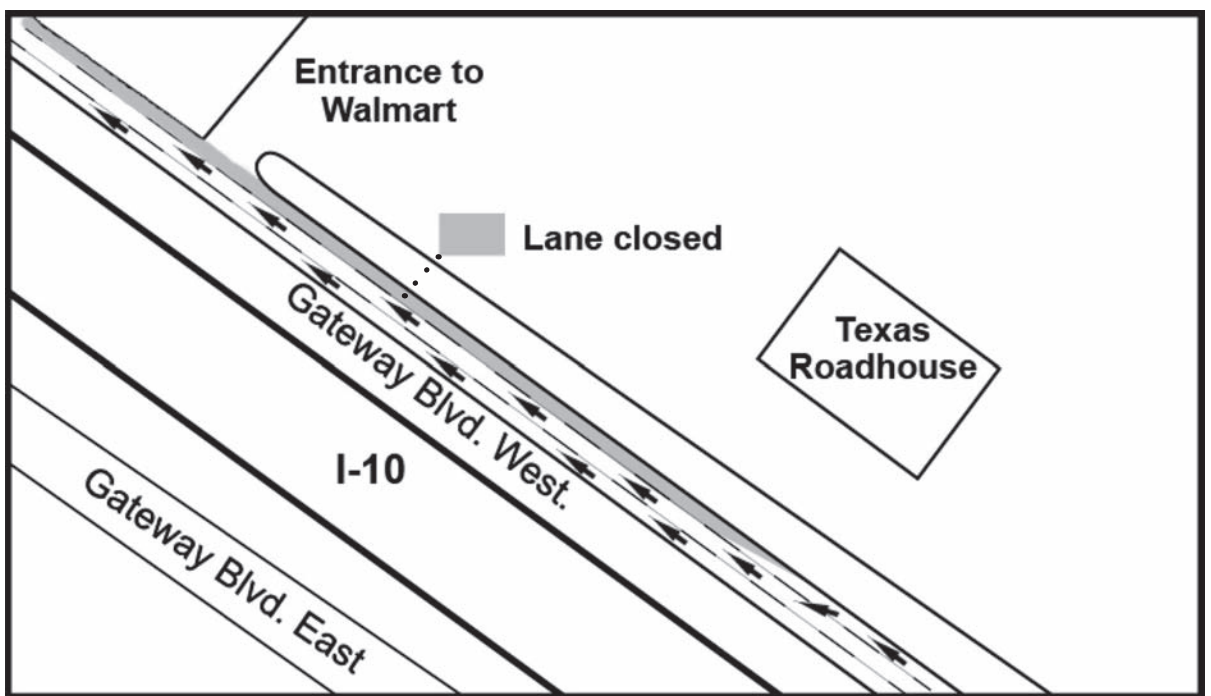
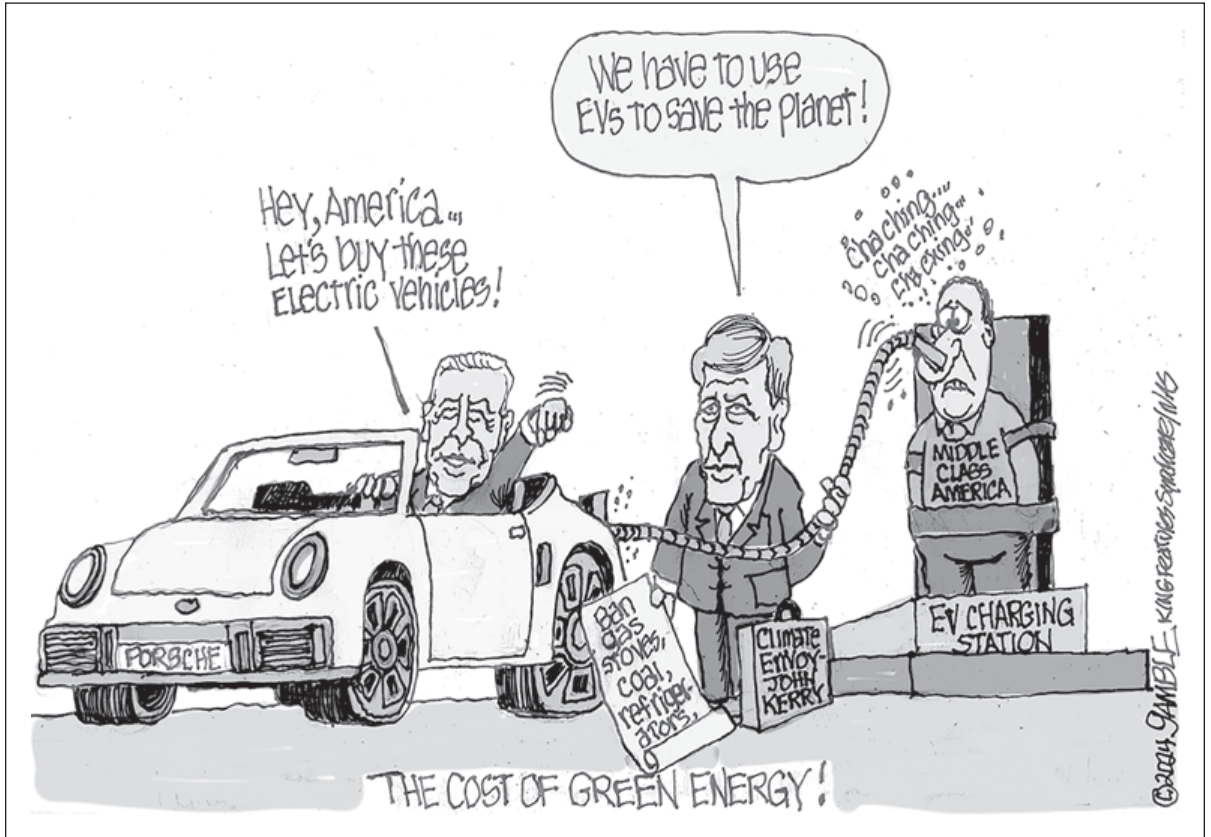
"We are proud and excited to help our partners at the VA build this world-class health care facility and improve the health care opportunities for our veterans in the El Paso community," said Col. Calvin A. Kroeger, Commander of the Fort Worth District. "This project continues to build on our legacy of managing construction projects of this magnitude and providing invaluable facilities for our military communities."

The El Paso VA project will include site work primary utilities, new central energy plant, access roads, surface parking, storm water management, site lighting, landscaping, and associated improvements as required to support the center.

According to VA officials, renderings of what the facility will look like are not yet available. They stated that the SmithGroup, a national architectural and engineering firm based in Detroit, and HKS, a global architectural firm based in Dallas, will design the VA facility as part of Clark's construction team.

Congress actually authorized \$700 million for the project in December with another \$59.2 million in contingency funding which is in President Biden's proposed fiscal year 2024 budget, according to VA officials. Money not included in Clark's contract will be used to cover construction change orders, inflation-tied cost increases, equipment and furnishings, VA officials stated.

The El Paso VA system had 422,278 outpatient visits in fiscal year 2023, which ended in September, with 286,593 visits, or 68 percent, at the main medical center on Piedras, VA officials reported.



– Map courtesy El Paso Eater

Yarbrough Drive wastewater project will affect Gateway West

Gateway Boulevard West will reduce to two lanes near Yarbrough Drive

Construction of a wastewater project in East El Paso began on Monday (Feb. 12) and will result in a lane closure on Gateway West east of Yarbrough. Drivers should expect temporary lane closures and changing traffic patterns in the area for three months. EPWater is replacing a wastewater main that runs from the Walmart entrance on Gateway West to Yarbrough. The right lane of Gateway West east of Yarbrough will be closed and two lanes will remain open. Business access will be maintained through portioned closures of Gateway West as the project progresses. The project will continue north on Yarbrough Drive once the Gateway West portion is complete.

– Denise Parra

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Contributors Alfredo Vasquez, Steve Escajeda

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WEST TEXAS COUNTY COURIER

To Our Readers

From time to time we carry ads from large, well known product and service providers. If you are considering using these products or services, please call them using the phone numbers in the Courier. The numbers are associated with an account for the West Texas County Courier. Thanks for picking up the Courier.

Town of Anthony, TX Public Notice

The Town of Anthony, TX will conduct an election on May 4, 2024 for the purpose of electing the positions of three (3) Alderman for Place Three, Place Four and Place Five for full two (2) year terms.

Qualified persons may apply for this position on the Town of Anthony, TX ballot through February 16, 2024 in person at Town Hall, 401 Wildcat Dr., Anthony, TX 79821, Monday through Friday from 8:00 a.m. to 4:30 p.m.; or by email to Town Clerk Valerie M. Armendariz at varmendariz@townofanthony.org; or by mail at Town of Anthony, PO Box 1269, Anthony, TX 79821.

El Pueblo de Anthony Texas llevara acabo una eleccion general el dia 4 de Mayo, 2024 con el proposito de elegir a los siguientes funcionarios. Tres (3) miembros del concilio por posiciones tres, cuatro y cinco por dos (2) años de plazo por cada posicion.

Candidatos interesados en aplicar en El Pueblo de Anthony, TX tienen asta el Febrero 16, 2024 para someter su aplicacion en persona en el Town Hall ubicado en 401 Wildcat Dr. Anthony, Tx 79821 de Lunes a Viernes de 8:00 a.m. a 4:30 p.m.; o por correo electrónico a la Secretaria Municipal en Valerie M. Armendariz at varmendariz@townofanthony.org; o mandar por correo al Town of Anthony PO Box 1269 Anthony, Tx 79821.

Valerie M. Armendariz Date Published
Town Clerk February 15, 2024



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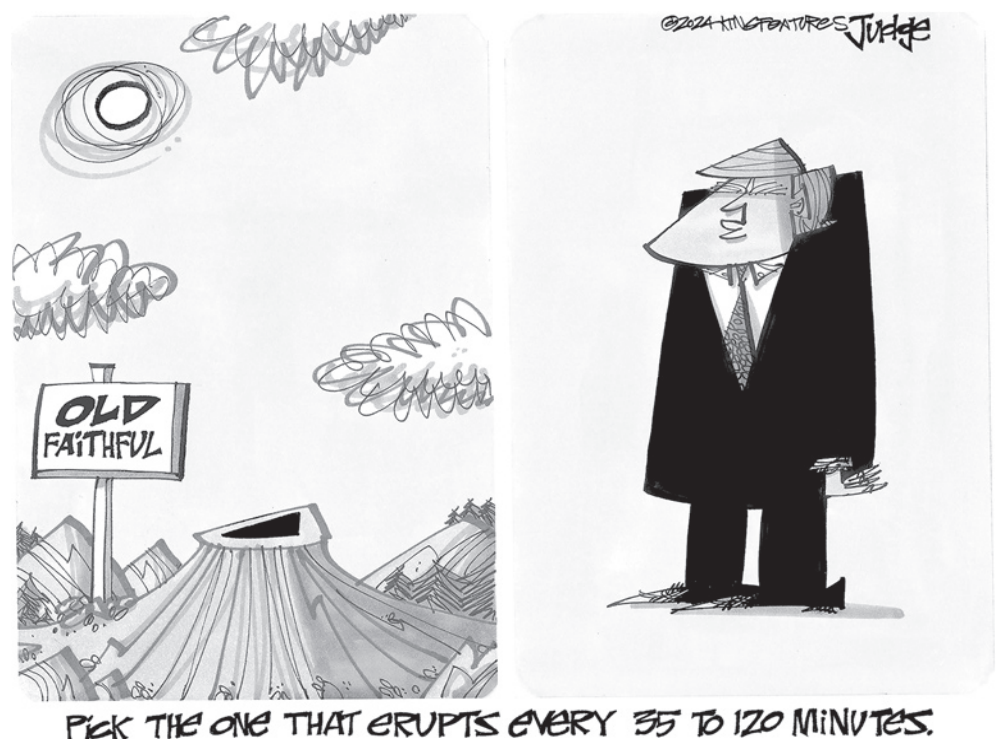
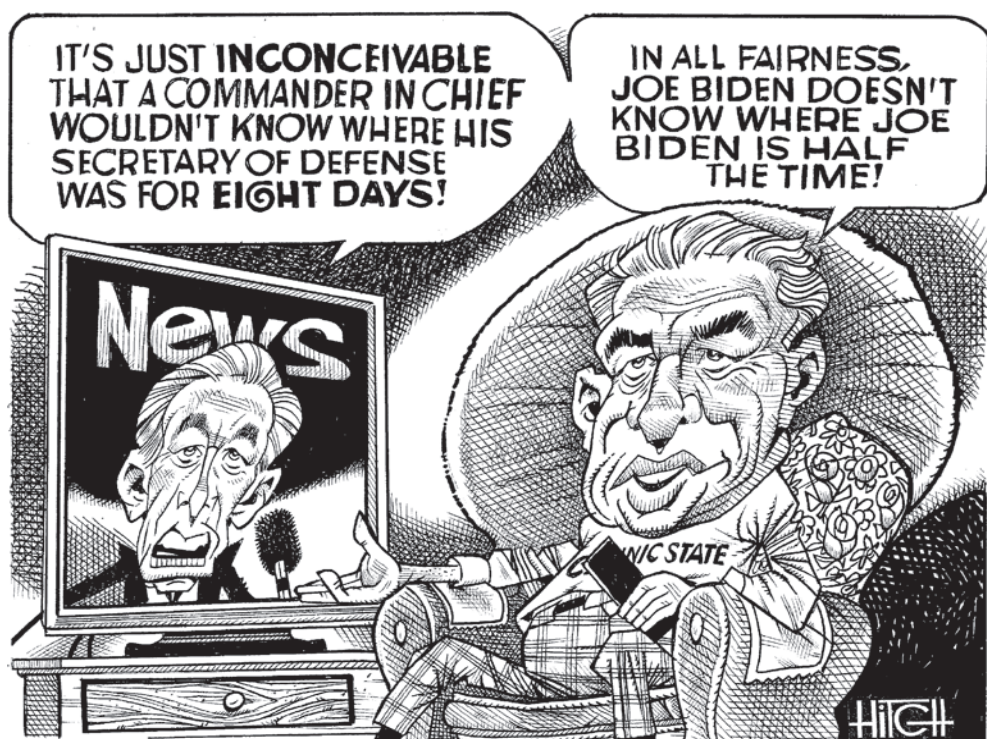
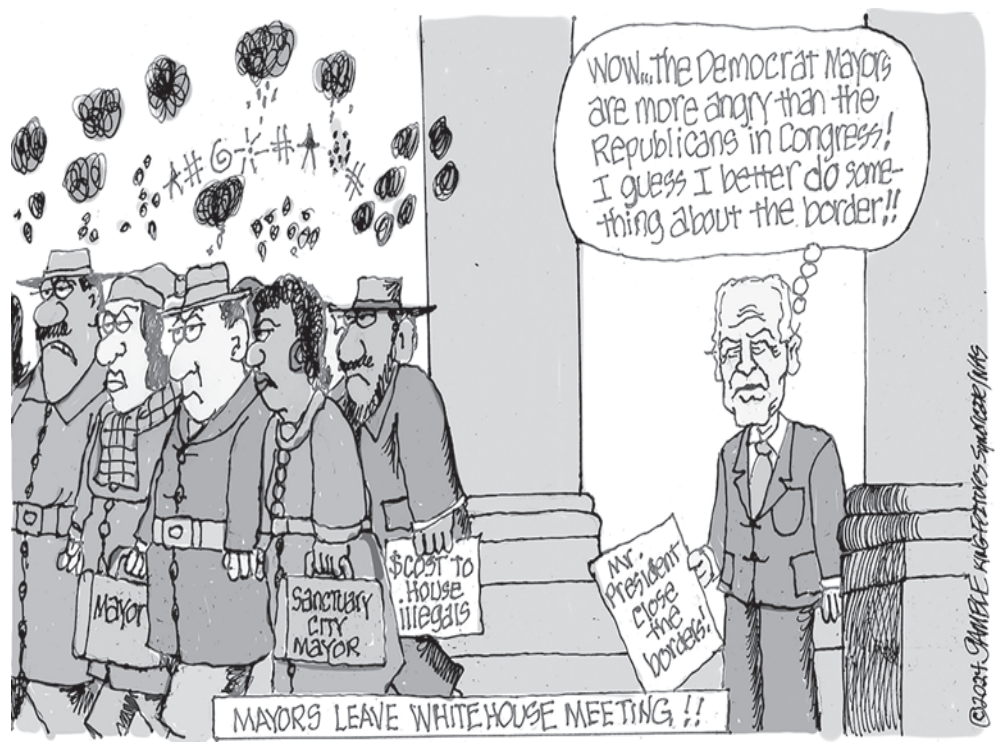
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Briefs

From Page 1

degrees earning around \$600 to \$1,200 more per week than people with just a high school diploma, the personal-finance website WalletHub today released its report on 2024's Most & Least Educated States in America, as well as expert commentary. In order to determine the most educated states, WalletHub compared all 50 states across 18 metrics that examined the key factors of a well-educated population: educational attainment, school quality and achievement gaps between genders and races. Texas was rated 41st in the report, ranking (1-Most; 25-Avg.):

- 49th - % of High-School Diploma Holders;
- 38th - % of Associate's Degree Holders or College-Experienced Adults;
- 27th - % of Bachelor's Degree Holders;
- 32nd - % of Graduate-or Professional-Degree Holders;
- 30th - Avg. University Quality; and
- 28th - Racial Gap in Educational Attainment.

"A good education doesn't guarantee high future earnings and better opportunities, but there's a definite correlation. It's certainly worth living in one of the most educated states, which offer high-quality learning from childhood all the way through the university level. That's especially true if you plan to raise children. Massachusetts ranks as the most educated state in America, in large part because it has the highest percentage of adults ages 25 and older with at least a Bachelor's degree, at nearly 46%, and the highest share who have a graduate or professional degree, at nearly 21%. The Bay State ranks second in the country when it comes to the average quality of its universities, and its children have the best performance in the country in math and reading on the National Assessment of Educational Progress."

- Cassandra Happe
WalletHub Analyst

Commentary
Are highly educated

states better able to withstand economic shocks?

"I believe they are. I contend that higher educated states are better positioned to withstand economic shocks because many of these individuals have jobs that are not the frontline manufacturer where a reduction in force can be done easier. Jobs with the requirement of a higher education are more resilient to economic downturns."

- Brett Geier
Professor
Western Michigan University

To what extent should states consider education policy as part of a broader economic development strategy?

"As someone who cares deeply about education, I know the importance education policy will have on our future, so states have to consider education policy as a potential economic development strategy. For example, if we create policies to ensure schools not only hire but retain teachers, our youth will have improved chances of succeeding in K-12 thus increasing chances that students enroll in some form of postsecondary education. These youth will go on to become our next generation of entrepreneurs, doctors, nurses, lawyers, real estate investors, and voting taxpaying members of society which will continue to stimulate our economic growth. By creating policies to ensure all students succeed our economy will be a direct beneficiary."

- Dr. Ramon Goings
Associate Professor
University of Maryland
Baltimore County

"I think it is a critical component to enticing industry to locate in a state or locality. First,

the industry wants to know that they have a well-educated and well-trained workforce to hire making them efficient. I am convinced that support for early childhood education is imperative and if I had to prioritize expenditures, I would make early childhood the main focus of an education policy. Next, would be to lower class sizes as much as possible including support for intense remediation where needed. This would be followed by the social support required to provide students with the tools necessary to navigate a society that has seen significant trauma since 9/11."

- Brett Geier

What is the impact of K-12 school quality on rates of high school completion and later college attendance and completion?

"K-12 school quality broadly does impact high school completion and college attendance and completion. However, when folks consider K-12 school quality it is important to consider how exactly are they defining 'school quality'? For example, some may consider a school to be quality if students are doing well on typical standardized measures of achievement. Others may consider school quality the fact that their child is in a school where their teacher recognizes their potential and puts their time and energy into ensuring they reach whatever their goals are in life. While no one view is necessarily right or wrong I think having a shared understanding is important. In one study I conducted with Dr. Qi Shi from Loyola University Maryland, we explored the predictors of Black

See BRIEFS, Page 5



By Lucie Winborne

• In 2012, a 90-year-old Baltimore woman named Venus Green locked a police officer in her basement when he tried searching her home without a warrant. Afterward, she brought a civil rights lawsuit and won a \$95,000 settlement.

• "Jeopardy!" contestants stand on adjustable platforms so that they all appear to be the same height on camera.

• Chess is a required school subject in Armenia.

• Before the modern glass versions we use today became commonplace, mirrors were made from bronze and were prized possessions of rich households in Egypt, Greece, Rome, China and Japan.

• The Statue of Liberty's full name is Liberty Enlightening the World.

• A study conducted at the University of Montreal showed that young people who played the 1996 game Super Mario 64 for only two months increased their spatial and episodic memory, which improves brain capacity and helps to ward off dementia.

• More than 20% of all the world's freshwater is in the Great Lakes.

• While humans and giraffes obviously have vastly different neck lengths, they still have the exact same number (seven) of neck vertebrae.

• Ever wonder why some cocktails are shaken while others are stirred? Chalk it up to the level of dilution and texture required: The longer the shake or stir, the more diluted and cold the beverage gets. Hence cocktails made with spirits, tonics and bitters should be stirred, while those featuring fruit juices, egg whites, cream or cream-based liqueurs should be shaken.

• Folks used to say "prunes" rather than "cheese" when having their pictures taken.

Thought for the Day: "It is not by muscle, speed or physical dexterity that great things are achieved, but by reflection, force of character and judgment, and in these qualities old age is usually not only not poorer, but is even richer."

- Cicero

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CryptoQuip Answer

If a telemarketer makes a bunch of dubious promises, could they be phone-y claims?

- Cicero

Briefs

From Page 4

male high school students' educational attainment generally and bachelor's degree attainment specifically. We found some evidence that self-expectation and the expectations teachers have of them as a predictor of their educational attainment after high school. I share this to underscore the importance K-12 teachers' dispositions and expectations they hold of their students can have on students' later educational attainment. So, in conversations about school quality, we have to move beyond just state educational assessments as the bar to measure K-12 school quality."

– Dr. Ramon Goings

"There has been a longstanding debate as to whether the rates of high school completion, college attendance, and college completion are due more to student ability or to school quality. When it comes to K-12 education, various studies have found that school districts with well-prepared teachers, sufficient levels of counseling and advising staff, student-centered educational practices, and ample financial and educational resources are likely to have higher levels of student high school completion and college attendance than districts that lack these (and other) determinants of school quality. When it comes to college attendance and completion, large-scale study findings suggest that student success is more likely when there is a strong match between the quality of the college and students' ability levels. In other words, as the quality of the higher education institution increases,

the completion rate for less academically inclined students tends to decrease. While these study findings are informative, it is important to remember that many factors determine whether or not a student graduates from high school, attends college, or completes their college degree. Most of these factors – socio-economic conditions, parents' education levels, job opportunities, and others – have nothing to do with the quality of the school a student attends or their overall ability to succeed in school."

– Andrew Furco
Professor
University of Minnesota

Visit <https://wallethub.com/edu/e/most-educated-states/31075> for the full report.

– Diana Polk



Moments in time
THE HISTORY CHANNEL

• On Feb. 12, 1912, Hsian-T'ung, the last emperor of China, was forced to abdicate following Sun Yat-sen's republican revolution, ending 267 years of Manchu rule in China and 2,000 years of imperial rule.

• On Feb. 13, 1958, a four-passenger Thunderbird called the "Square Bird," made by the Ford Company, made its public debut. Considered to be a model that turned the Thunderbird from a sports car into a luxury car, it's still often referred to as simply the T-Bird and has appeared in movies such as "Grease," popular songs and music videos.

• On Feb. 14, 1984, Jayne Torvill and Christopher Dean became the highest-scoring

figure skaters in history at the Olympic ice skating championship in Sarajevo with their sensual, free-dance performance of Ravel's "Bolero."

• On Feb. 15, 1965, the maple leaf officially became Canada's official national flag symbol. It had already served in that capacity for more than a century, but the matter was only settled in the House of Commons the previous December, and approved by England's Queen Elizabeth II shortly afterward.

• On Feb. 16, 2007, British Education Secretary Alan Johnson's order for "difficult" classic authors including Jane Austen and Charles Dickens to be taught to 11- and 12-year-olds was not met with favor by teachers. They believed these classic works might prove daunting enough to turn students off of such material for life. Johnson argued that they were in fact essential to a well-

rounded British education.

• On Feb. 17, 2014, the Saudi Gazette made Somayya Jabarti the newspaper's editor-in-chief, marking the first time a woman held that position in the country. Her successor, writing about the decision that represented a major step forward for Saudi women's rights, made sure to state that the position was granted solely on Jabarti's merit.

• On Feb. 18, 1943, a small group of German students from the University of Munich known as the White Rose movement were arrested after a janitor observed and reported them for distributing leaflets with anti-Nazi propaganda. Within days, all the members, including philosophy professor Kurt Huber, were sentenced to death for treason by the People's Court and beheaded.

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**Tornillo Independent School District
Statement of Revenues, Expenditures and Changes in Fund Balance
Governmental Funds
For the Year Ended August 31, 2023**

Data Control Codes	10 General Fund	Other Funds	Total Governmental Funds
REVENUES:			
5700 Total Local and Intermediate Sources	\$ 1,320,251	\$ 569,428	\$ 1,889,679
5800 State Program Revenues	9,838,945	1,494,790	11,333,735
5900 Federal Program Revenues	1,338,890	3,994,280	5,333,170
5020 Total Revenues	12,498,086	6,058,498	18,556,584
EXPENDITURES:			
Current:			
0011 Instruction	5,687,559	1,940,207	7,627,766
0012 Instructional Resources and Media Services	154,970	54,619	209,589
0013 Curriculum and Instructional Staff Development	329,365	1,044,858	1,374,223
0021 Instructional Leadership	119,321	115,287	234,608
0023 School Leadership	836,110	130,105	966,215
0031 Guidance, Counseling and Evaluation Services	344,497	72,349	416,846
0032 Social Work Services	-	34,001	34,001
0033 Health Services	173,169	19,247	192,416
0034 Student (Pupil) Transportation	237,386	7,102	244,488
0035 Food Services	995,827	26,377	1,022,204
0036 Extracurricular Activities	360,830	-	360,830
0041 General Administration	803,601	31,739	835,340
0051 Facilities Maintenance and Operations	1,781,416	233,018	2,014,434
0052 Security and Monitoring Services	330,089	195,325	525,414
0053 Data Processing Services	448,078	10,419	458,497
0061 Community Services	59,542	170,618	230,160
Debt Service:			
0071 Principal on Long-Term Liabilities	1,218	838,500	839,718
0072 Interest on Long-Term Liabilities	47	459,630	459,677
0073 Bond Issuance Cost and Fees	-	2,000	2,000
Capital Outlay:			
0081 Facilities Acquisition and Construction	1,261,718	639,399	1,901,117
Intergovernmental:			
0099 Other Intergovernmental Charges	18,760	-	18,760
6030 Total Expenditures	13,943,503	6,024,800	19,968,303
1200 Net Change in Fund Balances	(1,445,417)	33,698	(1,411,719)
0100 Fund Balance – September 1 (Beginning)	7,984,995	271,602	8,256,597
3000 Fund Balance – August 31 (Ending)	\$ 6,539,578	\$ 305,300	\$ 6,844,878

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2	1	8	5	7	6	9	3	4

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

doing so would help Donald Trump become president again. But nearly everyone assumes that a conviction would, at a minimum, hurt Trump's chances and perhaps destroy them.

The posture of the Biden administration is, basically, it'd be really awful if Republicans supported a felon for president, and, by the way, we are going to move heaven and earth to make your likely candidate a felon.

Democrats fear losing the election but apparently haven't thought about what it would mean to win this way, or maybe they just don't care.

Now, if he loses, Trump won't accept the result, even if it is a strictly by-the-books affair, and his rhetoric will be angry and irresponsible. But after a conviction and a 2024 loss, Trump would have legitimate reason to complain – to wit, he was targeted in a politicized prosecution that succeeded in its goal of taking him down in a national election.

Smith's prosecution would be much more consequential than, say, how Twitter handled

the Hunter Biden laptop story prior to the election in 2020.

Imagine if, because Chutkan has to wait on a Supreme Court ruling on obstruction, the trial doesn't start until July or August, and a guilty verdict comes down in October? Smith will have fashioned a classic October surprise. Even on the current timetable, sentencing easily could take place in October. The most extreme scenario, of course, is that they actually jail Joe Biden's opponent.

And how do they expect any of this to be received by the roughly 47% of the country that would support Donald Trump in a rematch with Joe Biden? Are these people supposed to believe in the neutrality of Joe Biden's Justice Department, even though that's absurd, or simply accept that this is how the system works now?

Exactly how this plays out this year is impossible to predict, but what's clear is that Jack Smith has foolishly and unnecessarily set in motion a dangerous dynamic.

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

Take some precautions when mono is in house

DEAR DR. ROACH: My daughter was exposed to infectious mononucleosis ("mono") at college, and she is coming to spend a week at home. What precautions do we need to take to make sure that the rest of the family remains safe? How long does the virus stay active on surfaces? Also, can she get her flu and COVID shots? – D.G.



Mono is classically caused by the Epstein-Barr virus (EBV), but very similar symptoms can be caused by other agents, viruses and even a parasite as well. The virus is transmitted through saliva.

The latency period (the time from exposure until the time of symptoms) is longer than you might expect; four to six weeks is typical. Not everybody develops symptoms. Younger children seldom develop symptoms at all when infected, yet they still receive immunity. Unfortunately, they may shed infectious virus particles for months, years or even decades.

It is likely that the adults in your family are immune, since 90% of adults have had an EBV infection before. EBV is not a particularly infectious disease, so transmission to family members is uncommon. Still, you should avoid sharing anything that saliva touches, like food, cups or toothbrushes. You don't need to take special precautions with surfaces.

She can get the flu and COVID vaccines as long as she feels well and doesn't have a fever.

DEAR DR. ROACH: I am an aging athlete (60 years old) with a history of minor injuries and wear and tear on my body that has resulted in minor arthritis. Also, I have recurring bouts of tendonitis, IBS and depression, so I avoid foods that cause inflammation. Recently, I read that tart cherry juice is very good for reducing inflammation. However, in my efforts to avoid inflammatory foods, I also avoid sugar. A serving of tart cherry juice has a lot of fruit sugar. This is confusing to me. Does tart cherry juice reduce or increase inflammation? What is the difference between sucrose and fructose in terms of health? – P.G.

There is some evidence that tart cherry juice does have anti-inflammatory properties, and studies on athletes have shown through blood tests that the benefits of tart cherry juice include faster recovery, improved performance, enhanced muscle oxygenation and decreased inflammation. A glass of tart cherry juice (without added sugar) has 25 grams of sugar, about the same as a glass of orange juice.

The studies that show improvement included the effect of sugar, but I understand you want to reduce sugar, which means that you will need to be careful elsewhere in your diet if you do start drinking cherry juice.

As far as fructose (most fruit sugar) versus sucrose (table sugar), there is almost no difference in its effect on your health. Sucrose is rapidly broken down into fructose and glucose, and both fructose and glucose are used for energy. Too much of either sucrose or fructose isn't healthy, and there isn't a special benefit to "natural" sugar.

Keeping your simple sugar intake to less than 10% of your total calorie intake (roughly 36 grams for most men) is the healthiest option, so a glass of tart cherry juice would be a significant part of your sugar intake for the day.

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. ©2024 North America Synd., Inc. All Rights Reserved.

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Moore Texas by Roger MOORE

February 4, 1895: A freak snowstorm dumps 2 feet of snow on Houston and Galveston.

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: D equals I

DY U IBGBQUOHBIBO QUHBN
 U JMAEW SY KMJD SMN
 TOSQDNBN, ESMGK IWBZ
 JB TWSAB-Z EGUDQN?

Answer Page 4

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Weekly SUDOKU

by Linda Thistle

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

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ◆◆

◆ Moderate ◆◆ Challenging

Answer Page 5

◆◆◆ HOO BOY!

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A new life insurance program



by Freddy Groves

The Department of Veterans Affairs has started a new life insurance program for the first time in 50 years, and the details are worth noting. Called VALife, it's different from (and much better than) the previous insurance program. In fact, within the first year, over 30,000 veterans have signed up.

With the old program, S-DVI, veterans with service-connected disabilities only had two years to sign up from the time of receiving a disability rating. VALife has no such limitation.

With the old program, you had to be in good health (except for the disability) before you could apply. The new program has no limit, and no medical exam is required.

The old program limited veterans to \$10,000 in coverage. The new program, VALife, offers up to \$40,000

in whole life insurance.

The policy starts to build cash value after two years. If there's a death in the first two years, the payment to the beneficiary would be the premiums that had been paid plus interest. (If you currently have a policy under the old program, you can keep that coverage while you wait for the two-year benefit of the new policy to kick in – that's if you apply before Dec. 31, 2025.)

You can apply online and get an immediate response. Additionally, you can make payments and changes to beneficiaries online.

Premiums will never change and depend on your age.

If you're a veteran age 80 or under, and if you have any level of service-connected disability (that means 0-100%), your acceptance is guaranteed. If you're over the age of 80, there are eligibility points that still might allow you to buy coverage. See the URL below for those eligibility requirements.

To read the details about VALife, go online to www.va.gov/life-insurance/options-eligibility/valife to see if you're eligible and how to sign up. The cost of the policy is noted in the drop-down chart of premium rates by age. (There is a discount if you pay yearly.)

If you have questions, call the VA Life Insurance Center at 800-669-8477.

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• "For nice, evenly sliced mushrooms, use an egg slicer for cutting. It's super-easy to use, since a boiled egg and a nice white mushroom are around the same size. I get good, uniform slices with the slicer." – P.E. in Colorado

• Try auto polish on tough bathtub stains. There is a little more grit in it than usual bathroom cleaners. Be sure to rinse well, and don't rub too hard, as it may scratch the tub surface.

• "Tissue boxes can be used to hold plastic baggies under the sink in the bathroom. I use grocery-store bags to line my bathroom trash can. I choose a color-coordinated tissue box that has been emptied, and I fill it with the plastic liners, then set it under the toilet tank. It's still nice-looking, even though it's out of the way, and I have baggies at the ready." – E.R. in Mississippi

• "Return envelopes that come with junk mail can be saved and repurposed as coupon holders/grocery lists. I tuck my weekly coupons inside, and write my list on the back of the envelope, which is usually blank." – C.G. in Oregon

• To keep track of takeout menus, use a three-prong notebook with an assortment of sheet protectors. Insert the menu into a sheet protector and file away. You can group menus by cuisine or by price.

• Tired of losing matched socks? Purchase a large delicates bag for each family member. Put dirty socks in the personal bag so they cannot be lost.

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.

DIFFICULTY: ★★

★ Moderate ★★ Difficult

★★★ GO FIGURE!

Answer Page 4

	x		-				25
+		+		-			
	+		x				28
x		x			x		
	+		x				20
30		16			25		

1 2 3 4 5 6 7 8 8

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DGI

TENEBA

SYORG

♥IPGR

♥TOGISE

♥TPO

♥ISED

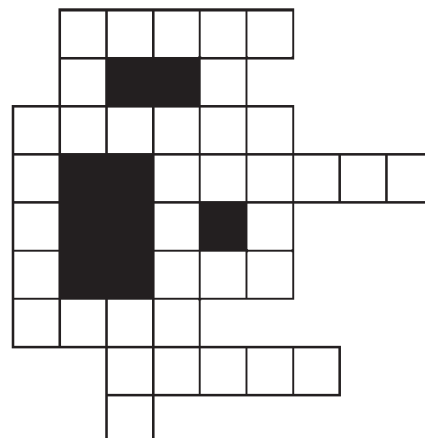
PODAT

♥EAY

BIGLER

♥NATPI

♥OLPO



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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