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QUESTION:

Cold or allergy: Which is it?

I seem to get a cold every spring and fall. I'm wondering if these "colds" are really seasonal allergies. How can I tell?

Answer from James M. Steckelberg, M.D., Mayo Clinic

Internist

If you tend to get "colds" that develop suddenly and occur at the same time every year, it's possible that you actually have seasonal allergies. Although colds and seasonal allergies may share some of the same symptoms, they are very different diseases.

Common colds are caused by viruses, while seasonal allergies are immune system responses triggered by exposure to an allergen. Treatment of a common cold may include rest, pain relievers and over-the-counter cold remedies, such as decongestants. Treatment of seasonal allergies may include over-the-counter or prescription antihistamines, nasal steroid sprays and decongestants, and avoidance of exposure to allergens where possible.

Symptom check: Is it a cold or allergy?

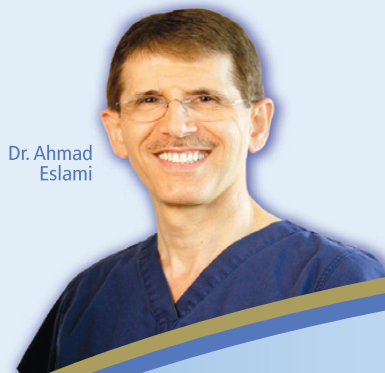
SYMPTOM	COLD	ALLERGY
Cough	Usually	Sometimes
General aches/pains	Sometimes	Never
Fatigue	Sometimes	Sometimes
Itchy eyes	Rarely	Usually
Sneezing	Usually	Usually
Sore throat	Usually	Sometimes
Runny nose	Usually	Usually
Stuffy nose	Usually	Usually
Fever	Rarely	Never

Adapted from National Institute of Allergy and Infectious Diseases

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“The first time Mom made collard greens without ham hocks or salt pork, they tasted awful,” Louis-Scott says. “But she kept experimenting and after a few tries, she had a healthy version that tasted good!”

Are You Passing Down the Wrong Family Traditions?

*Grandma's Recipes May Also Carry a Legacy of Ills
Expert Shares Tips for Change*

High blood pressure ran in Dee Louis-Scott's family, along with a talent for preparing delicious, beautiful meals that kept everyone at the table for hours.

“I hear many families with a history of medical problems who say they can't do anything about it because it's ‘genetics,’” says Louis-Scott, author of “Believe in the Magic,” www.mattiefisher.com, an inspirational biography of her late mother, Mattie Fisher. “But for families like ours it wasn't just ‘genetics.’ It was also handing down treasured family recipes for great-tasting foods loaded with unhealthy fats and salt.”

After a frightening emergency room visit during which mother and daughter learned Fisher's blood pressure was an alarming 240/180, Louis-Scott's mom made changes. For starters, she cut most of the sodium out of her diet.

“The first time she made collard greens without ham hocks or salt pork, they tasted awful,” Louis-Scott says. “But she kept experimenting and after a few tries, she had a healthy version that tasted good!”

A year after starting to monitor her sodium, Fisher's weight had dropped from 250 pounds to less than 200.

Louis-Scott shares this story because she sees that many families, especially African-Americans, are prone to preventable, diet-related chronic health issues. She offers these suggestions for some new family traditions:

- **Explore complementary and alternative medicine traditions, which often include a dietary component.** “I'm a big believer in the mind-body-spirit connection,” Louis-Scott says. “If you find an integrated approach that works for you and your family, you'll have a much easier time making lifestyle changes.” She practices many of the elements of Ayurveda, an ancient natural healing system that originated in India. It starts with a questionnaire to determine your body type, or dosha – Vata (airy); Pitta (fiery); Kapha (earthy). Once you know your body type, you learn which foods, exercises and lifestyle elements will best support your health.

- **Cut back on sodium without cutting back on flavor.** You'll be surprised by how much you don't miss mega-amounts of sodium in your food. People generally *don't* detect a 25 percent reduction in sodium, according to the Harvard School of Public Health. Some tricks for reducing sodium intake: When buying frozen or prepared foods, check the nutrition label. If one serving has more than 1 milligram of salt for each calorie, put it back on the shelf, Louis-Scott says. Skip the fat-free salad dressings, which usually have more sodium to make up for the reduction in fat. (And a little bit of fat won't make you fat!) Avoid or limit popular high-sodium foods such as pizza with meat toppings, catsup, hot dogs and white bread.

- **Establish fun new weeknight traditions, like Meatless Taco Tuesdays.** Like adults, children are more apt to accept and even embrace change if they're invited to participate – and if it's fun. Instead of a rushed fast-food meal on a busy school night, make it Meatless Taco Tuesday. Come up with some recipes for vegetarian tacos or fish tacos (hint: you can get lots of great ideas online) to prepare together. Or, older kids can take turns being the Tuesday taco chef. Who can come up with the tastiest original combination? “Another idea is to explore new vegetables at the produce stand,” Louis-Scott says. “When was the last time you had a turnip? Have the kids help you pick one new vegetable to try each week. You just might discover flavors you never expected to love!”

Today, Louis-Scott points out, developing a chronic condition such as diabetes, high blood pressure or heart disease can be as financially devastating as it is physically.

“At some point, one generation needs to say, ‘It's time to stop passing down these traditions and create some new ones,’”

Dee Louis-Scott has a Bachelor of Science degree in business administration and has co-chaired the Black Family Technology Awareness Association's Youth STEM Fair for nine years; its mission is to encourage studies in the Science, Technology, Engineering and Math curriculum in urban communities.

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Closing Up the 2013 Financial Year

Year-end financial moves may prove crucial in preparing for 2014

Provided by Tim Stasinoulis, RFC

Now is a good time to think about the investing, saving or budgeting methods you need to address for 2014. Some year-end financial moves may prove crucial to the pursuit of your goals.

What can you do to lower your 2013 taxes? Before the year fades away, you have plenty of options.

***Make a charitable gift before New Year's Day.** You can claim the deduction on your 2013 return, provided you use Schedule A. The paper trail is important here. *If you give cash, you need to document it.* Even small contributions need to be demonstrated by a bank record, payroll deduction record, credit card statement, or written communication from the charity with the date and amount. Incidentally, the IRS does not equate a pledge with a donation. If you pledge \$2,000 to a charity in December but only end up gifting \$500 before 2013 ends, you can only deduct \$500.

Are you gifting appreciated securities? If you have owned them for more than a year, you will be in line to take a deduction for 100% of their fair market value and avoid capital gains tax that would have resulted from simply selling the stock, fund or bond and then donating those proceeds. (Of course, if your investment is a loser, then it might be better to sell it and donate the money so you can claim a loss on the sale and deduct a charitable contribution equivalent to the proceeds.)

Does the value of your gift exceed \$250? If you gift more to a qualified charitable organization, you will need a receipt or a detailed verification form from the charity.

***Contribute more to your retirement plan.** If you haven't turned 70½ and you participate in a traditional (i.e., non-Roth) qualified retirement plan or have a tradi-

tional IRA, you can reduce your 2013 taxable income by the amount of your contribution. If you are self-employed and don't have a solo 401(k) or something similar, consider establishing and funding a plan before the end of the year. Also, keep in mind that your 2013 tax year contribution to an IRA or solo 401(k) may be made as late as April 15, 2014 (or October 15, 2014 if you file Form 4868). For 2013, you can contribute up to \$17,500 in a 401(k), 403(b) or profit-sharing plan, with a \$5,500 catch-up contribution also allowed if you are age 50 or older.

***Make a capital purchase.** If you buy assets for your business that have a useful life of more than one year - a truck, a computer, furniture, a rototiller, whatever - those purchases are commonly characterized as capital expenses. For 2013, the Section 179 deduction can be as much as \$500,000 (although it is ultimately limited to your net taxable business income). First-year bonus depreciation is set at 50% for most purchases of new equipment and software in 2013. It is uncertain if 2014 deductions will be as generous.



***Open an HSA.** If you work for yourself or have a very small business, you may pay for your own health coverage. If you set up and fund a Health Savings Account in 2013, you can make fully deductible HSA contributions of up to \$3,250 (singles) or \$6,450 (married couples). Catch-up contributions of up to \$1,000 are allowed for those 50 or older.

***Practice tax loss harvesting.** You could sell underperforming stocks in your portfolio - enough to rack up at least \$3,000 in capital losses. If it ends up that your total capital losses top all of your capital gains this year, you can deduct up to \$3,000 of capital losses from this year's taxable income. If you have over \$3,000 in capital losses, the excess rolls over into 2014.

Are there other major moves that you should consider? Here are some additional ideas with merit.

***Pay attention to asset location.** Tax-efficient asset location can be an ignored fundamental of investing. Broadly speaking, consider placing your least tax-efficient securities in pre-tax accounts and your most tax-efficient securities should be held in taxable accounts.

***Can you contribute the maximum to your IRA on January 1?** If you haven't made your 2013 IRA contribution, you still have until April 15, 2014 to do that. In 2013 you can contribute up to \$5,500 to a Roth or traditional IRA if you are age 49 or younger, and up to \$6,500 if you are age 50 and older (though your MAGI may affect how much you can put into a Roth IRA).

***Should you go Roth before 2014 gets here?** If you are a high earner, remember that the planned 3.8% Medicare surtax affecting single/joint filers with AGIs over

Closing the 2013 Financial Year continued on page 20



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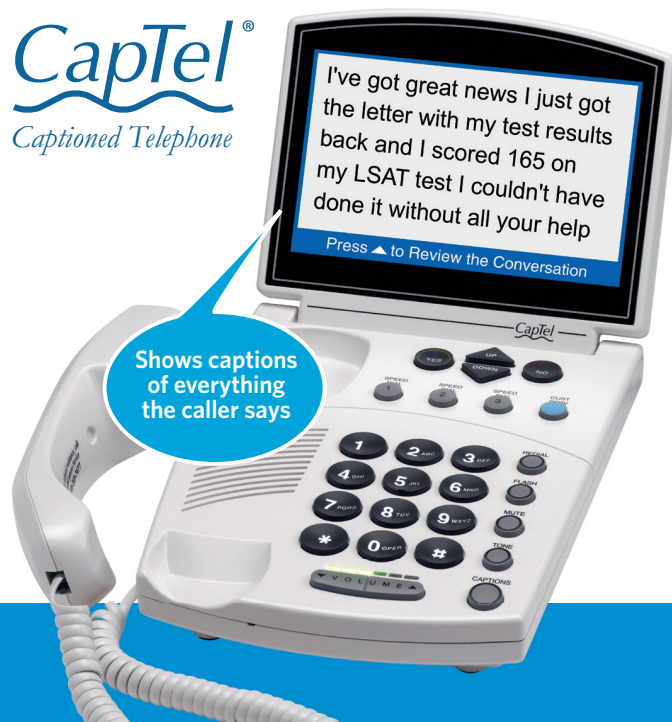


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Emotional Women

continued from page 13

3 Make the time to engage in intimate, authentic verbal sharing. The honest, spoken expression of our true feelings allows us to facilitate our connections to others. These connections trigger a physiological reaction that creates our own, natural brain elixir. When women engage in intimate conversation, it encourages the production of the hormone oxytocin, which creates feelings of euphoria. (It's the same hormone secreted after childbirth to help our minds and bodies quickly recover from the pain of labor.) It also encourages production of the hormone serotonin, which gives us a feeling of well-being.

4 Don't impose your emotional process on others. We sometimes seek to avoid the discomfort of painful emotions by expressing them outwardly to others, for instance, angrily blaming someone else for our discomfort. Yelling at others because of the emotion we're feeling only indicates that we have an inner turmoil, and an inner turmoil can only be resolved self to self. In addition, blaming someone else – or yourself! – for painful emotions causes us to become a victim, which creates suffering.

"These steps will help you begin to master your emotions, and once you do, you will find they will make you richer and more vibrant," Francis says.

"Our emotions don't make us weak; they give us the empathy and love that make us care for and nurture our loved ones. That's pretty powerful."

Leela Francis, founder and director of Vividly Woman Embodied Leader Tools and Training, is an expert in the field of body consciousness and soulful personal expansion. Leela facilitates Vividly Woman workshops and retreats at beautiful nature resorts all over the continent.

The graveside service just barely finished, when there was massive clap of thunder, followed by a tremendous bolt of lightning, accompanied by even more thunder rumbling in the distance...

The little old man looked at the pastor and calmly said, 'Well, she's there.'



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Bringing Common Sense Back to Washington -continued from page 3

politicians. Politicians attack the plans of the other party without any thought of their own to how they would solve America's challenges. This "no solutions/take no responsibility" attitude threatens the very core of our future.

It's time to bring back common sense and a spirit of bipartisanship.

Today's dangerous mess has been made worse by the fact that a huge part of America watches only MSNBC and other liberal media outlets and votes only for Democrats while another huge part of Americans only watches Fox and other conservative media outlets and votes only for Republicans. We have lost the power of swing voters who inspire politicians to work together to solve problems.

Gerrymandering of Congressional districts has enabled extremes of both parties to have "safe" seats in the majority of Congressional districts.

It's as if our citizens live in two parallel universes that never intersect.

Where are the Bill Clintons, George H.W. Bushes and Bob Doles who can forge compromises?

America is a great nation, founded on bedrock values of freedom, equality, innovation and progress. But the leaders today are more interested in finger pointing than problem solving. From Senator Ted Cruz's filibuster from the right, to the failure of implementation President Obama's signature healthcare policy on the left, little is working, as it should.

Take one example -- universal health care coverage -- the signature policy achievement of the Obama administration. Indeed, successful universal healthcare is a laudable goal for America. No one wants it to succeed more than me. However, even comedian/political commentator Jon Stewart, an ardent fan of President Obama who largely makes his living by poking fun of what recently have been termed "Banna-Republicans," tore apart the implementation of President Obama's signature healthcare policy. Stewart pointed out that U.S. taxpayers spent \$630 million on the Healthcare.gov website which is supposed to enable our citizens a smooth entry to healthcare options. But the site is a disastrous mess!

When Stewart interviewed Secretary of HHS Kathleen Sebelius, who is in charge of implementing "Obamacare," she gave us nothing that would inspire confidence that what lies behind the failed website will cure our healthcare woes.

Meanwhile, elected officials now privately admit that almost nothing positive is getting done in American politics today due to partisan bickering. Even when the government "re-opens" for real business it is not expected to move forward. This has put the stock market in a tizzy and caused many employers to delay adding new full time positions.

Some of the best politicians and public servants (really -- there are some!) are considering other career options. Clearly the voters are thinking of throwing out ALL of America's elected officials.

America can and must learn from bipartisan cooperation so that we can achieve progress on our budget, healthcare, job creation and so much more. For example, 70 percent of Americans with disabilities are outside the workforce (compared to 28 percent of those who don't have disabilities). This costs taxpayers hundreds of billions of dollars in benefits while denying people with disabilities the opportunity to achieve the American dream. Now... shouldn't THAT be a bipartisan issue to resolve?

Jennifer Laszlo Mizrahi is Co-director of Mizrahi Family Charitable Trust & Founder and President of Laszlo Strategie

FIVE SURGEONS from big cities are discussing who makes the best patients to operate on. The first surgeon, from New York says, "I like to see accountants on my operating table because when you open them up, everything inside is numbered."

The second, from Chicago, responds "Yeah, but you should try electricians! Everything inside them is color coded."

The third surgeon, from Dallas, says, "No, I really think librarians are the best. Everything inside them is in alphabetical order."

The fourth surgeon, from Los Angeles chimes in: "You know, I like construction workers. Those guys always understand when you have a few parts left over."

But the fifth surgeon, from Washington, DC shut them all up when he observed "You're all wrong. Politicians are the easiest to operate on. There's no guts, no heart, no brains, and no spine. Plus, the head and the butt are interchangeable."

~Anonymous email

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Closing the 2013 Financial Year

continued from page 16



\$200,000/\$250,000 will not apply to qualified payouts from Roth accounts.

MAGI phase-out limits affect Roth IRA contributions. For 2013, phase-outs kick in at \$178,000 for joint filers and \$112,000 for single filers. Should your MAGI prevent you from contributing to a Roth IRA at all, you still have a chance to contribute to a traditional IRA in 2013 and then roll those assets over into a Roth.

***If you are retired and older than 70½, remember your RMD.** Retirees over age 70½ must begin taking Required Minimum Distributions from traditional IRAs, and Roth 401(k)s and all employer-sponsored retirement plans by December 31. The IRS penalty for failing to take an RMD equals 50% of the RMD amount. Your first RMD will be different, though. If you have turned or will turn 70½ in 2013, you can postpone your first IRA RMD until April 1, 2014. The downside of that is that you will have to take two IRA RMDs next year, both taxable events.

Plan your RMDs wisely. If you do so, you may end up limiting or avoiding possible taxes on your Social Security income. Some Social Security recipients don't know about the "provisional income" rule – if your modified AGI plus 50% of your Social Security benefits surpasses a certain level, then a portion of your Social Security benefits become taxable. For tax year 2013, Social Security benefits start to be taxed at provisional income levels of \$32,000 for joint filers and \$25,000 for single filers. ***Consider the tax impact of any 2013 transactions.** Did you sell real property this year – or do you plan to before 2013 ends? Did you start a business? Are you thinking about exercising a stock option? Could any large commissions or bonuses come your way before January? Did you sell an investment held outside of a tax-deferred account? Any of this might significantly affect your 2013 taxes.

***Would it be worth making a 13th mortgage payment this year?** If your house is underwater, there's no sense in doing it – and you could also argue that the dollars might be better off invested or put in your emergency fund. Those factors aside, however, there may be some merit to making a January mortgage payment in December. If you have a fixed-rate loan, a lump sum payment can reduce the principal and the total interest paid on it by that much more.

***Are you marrying in 2014?** If so, why not review the beneficiaries of your workplace retirement plan account, your IRA, and other assets? In light of your marriage, you may want to make changes to the relevant beneficiary forms. The same goes for your insurance coverage. If you will have a new last name in 2014, you will need a new Social Security card. Additionally, you and your spouse no doubt have individually particular retirement saving and investment strategies. Will they need to be revised or adjusted with marriage? Vow to focus on being healthy and wealthy in the New Year.

Timothy M. Stasinoulas is President and Founder of Aegis Wealth

Advisors, LLC, a Wisconsin Registered Investment Advisory firm located at 262 W. Main St., Wales, WI 53183. ASK TIME at 262.968.5500 or visiting

www.aegiswealthadvisors.com. Tim is a Qualified member of the Paladin Registry.com and a Registered Financial Consultant (IAFRC) with a specialty in providing guidance to individuals and families in transition as a result of divorce, death, sale of a business, or retirement. Tim is a frequent guest on FOX6 Wake-Up.(www.youtube.com) and was recently named a 2013 Five Star Wealth Manager.



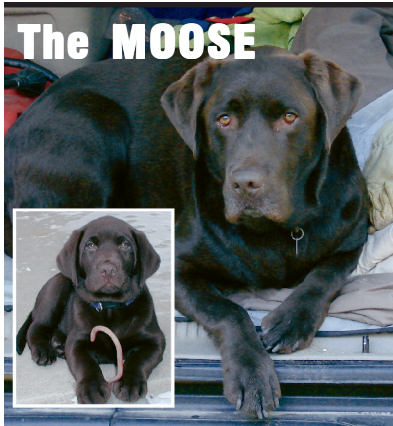
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Sometimes, I wish I were a dog.

By George McNulty

We got some bad news about our dog Moose recently. He has cancer, bad cancer, probably the worst kind of cancer. He will have surgery soon and we will find out whether he has a few months or a few years left. While Kathy and I fret over him and continually fight to hold back the tears, his life is going on without a care other than wishing his tumor would stop itching. He is the same friendly dog he has always been. He loves and wants to be loved by (most) everyone and (most) animals he meets. He provides companionship to Grandma Retta during his "therapy hound" visits with her in the afternoon. In the late afternoon or evening he enjoys his walks in the woods, sniffing and peeing, it seems, every five yards. He comes home and annoys (unintentionally) our cat

Palu. He is always thankful for a delicious treat. When I go somewhere he eagerly jumps in the car, not caring where we are going or why, only caring that he is by my side. He lies on our patio, surveying his domain, channeling our first dog Murphy. At the end of the day he pacifies with his plush hedgehog toy that, even after washing, has ten years of saliva and God knows what else on it. He is lying by my side as I write this. In HIS world everything is fine.

Sometimes I wish I were a dog.

Someone close to me, who loves dogs, once said to me "I'll never have a dog of my own because of the pain it will bring when they die". To that person and those like him I would say: Would you give up a relationship with say, a grandfather whom you love and who loves you, in the hope of avoiding the pain of their passing? Would you give up the cherished memories your visits with him have provided? Would you give up the insights into life and inner strength your visits with him have provided? Would you give up the love? All in the vain hope of avoiding the pain of their passing? I think not. Because, over time, our relationships with the people we love instill in us caring, compassion, and the inner strength, not to lessen, but to deal with the pain of their passing knowing that we are a better person for having had them in our lives.

So it is with dogs. But with dogs there is no such consideration. Because with dogs there is only... Love.

Yup. Sometimes.....

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Remember, dogs and cats are better than kids because they (1) eat less, (2) don't ask for money all the time, (3) are easier to train, (4) normally come when called, (5) never ask to drive the car, (6) don't hang out with drug-using people; (7) don't smoke or drink, (8) don't want to wear your clothes, (9) don't have to buy the latest fashions, (10) don't need a gazillion dollars for college and (11) if they get pregnant, you can sell their children... ~anon email



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November is "National Diabetes Awareness Month"

5 Things you should know about diabetic eye disease

Diabetes is reaching epidemic levels in the U.S. Chances are you know (or are) one of the 25.8 million Americans with the disease. If so, take note. Diabetes does more than affect blood sugar levels. Without proper precautions, it can rob a person of their sight.

1. How can diabetes affects vision? With diabetes, high blood sugar levels can weaken blood vessels in the eye, causing them to leak. This causes the retina to swell and form deposits that can lead to vision loss. Blood sugar fluctuations can also promote the growth of new, fragile blood vessels on the retina, which can sometimes leak blood into the vitreous (the clear, jelly-like substance that fills the eyeball). This retinal blood vessel damage, or retinopathy, can blur vision and lead to permanent sight impairment.

"Of the nearly 26 million Americans diagnosed with diabetes, up to 45% have some degree of diabetic retinopathy (damage to the sensitive retina in the back of the eye), which can lead to vision loss and blindness," reports Dr. Mark Freedman, an eye surgeon who has treated thousands of diabetic patients. "For some people, when a routine vision check-up uncovers signs of retinopathy, it is their first clue that they even have diabetes."

2. What are the symptoms? Usually, none. Most people don't notice a problem until retinopathy is so far advanced that lost vision can't be restored. That's why annual dilated eye exams are crucial. You should also call your doctor immediately if you notice vision changes in one or both eyes (not associated with fluctuations in blood sugar), numerous floating spots (like spider webs), or a veil over your vision.

3. How is retinopathy detected? It is vital for people with diabetes to understand that significant retinopathy

may be present and progressing even if their vision appears to be good. And, because fluctuations in blood sugar levels can temporarily affect vision, it's sometimes hard to know if a serious eye problem is developing," says Dr. Brett Rhode, an ophthalmologist who has conducted continuing education programs for area diabetes coordinators. Diabetes-related eye damage can only be diagnosed through a comprehensive eye examination. Pupil dilation (enlargement with drops) is necessary to best check the back of the eye for early signs of retinopathy, such as microaneurysms (tiny blister-like outcroppings on retinal blood vessels that can bulge and leak), before noticeable vision loss occurs.

4. Prevention & Treatment "Diabetes-related sight loss is often preventable with yearly exams and early intervention. But all of our expertise, lasers and treatments are of no use if patients don't come in for regular eye check-ups," comments Dr. David Scheidt, optometrist and member of the Wisconsin Diabetes Advisory Group.

"We have been very pleased with the success of medications that can be painlessly injected directly into the eye to stave off progression of the disease. We typically use Avastin because it is both cost-effective and works to inhibit the growth of the abnormal blood vessels related to diabetic retinopathy," reports Daniel Ferguson, MD, an eye care specialist. "We have seen some amazing results with Avastin, including not only stabilization of vision, but in some cases, improvement in sight. However, we must evaluate each patient's

response individually to determine if and when (about every 4-12 weeks) they should receive injections." Although not all diabetics can have or need it, laser treatment can also be effective in reducing the incidence of severe vision loss, especially if started early enough.

5. Who is most at risk? "Diabetic eye disease can appear as early as a year after the onset of diabetes. All diabetics—type 1 or 2, insulin-dependent or not—are at risk, which increases with the number of years you are diabetic. For example, patients with diabetes for less than five years have about a 15% incidence of retinopathy. This skyrockets, however, to 80% in people with diabetes for 15+ years," says Dr. Michael Raciti, an ophthalmologist at Eye Care Specialists. According to U.S. census data, overall, the number of diabetic retinopathy cases jumped 89 percent from 2000 to 2010. "This increase poses a vision-threatening epidemic. That's why we can't stress enough the sight-saving benefits of annual eye exams," concludes Raciti.

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P	L	E	A	S	U	R	E	A	L	L	Y	I	N	G	I	E	R
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H	E	O	O	E	E	L	L	I	P	S	E	H	S	C	I	T	A
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E	A	L	L	O	W	A	N	C	E	T	C	M	O	U	E	C	B
C	L	O	P	E	V	O	T	S	C	U	T	T	I	N	G	O	A
H	P	E	I	L	A	R	L	H	O	I	R	T	C	P	G	P	A
S	X	S	B	E	V	E	I	L	E	B	E	F	O	R	E	E	G
I	E	B	I	N	O	C	U	L	A	R	S	I	U	A	O	E	R
N	M	L	I	L	K	R	T	E	D	R	S	K	S	H	L	L	E
U	N	P	L	E	A	S	A	N	T	N	O	I	I	S	S	S	E
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I	N	V	E	N	T	A	P	P	R	E	C	I	A	T	E	R	C

ACTRESS

AGREED

ALLOW

ALLOWANCE

APPRECIATE

ASLEEP

BEFORE

BELIEVE

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BIRTHDAY

BREATHE

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CHICKEN

COURTESY

COUSIN

CUTTING

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ELLIPSE

ENGAGE

EXPLAIN

GROUP

IMMORTAL

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POISON

PUNISH

QUITE

RABBIT

SHARP

SOLDIER

SPEECH

STETHO-

SCOPE

STORY

STOVE

THING

THREE

TONGUE

TRICK

UNPLEASANT

A woman brought a very limp duck into a veterinary surgeon. As she laid her pet on the table, the vet pulled out his stethoscope and listened to the bird's chest. After a moment or two, the vet shook his head and sadly said, "I'm sorry, your duck, Cuddles, has passed away." The distressed woman wailed, "Are you sure?" "Yes, I am sure. Your duck is dead," replied the vet. "How can you be so sure?" she protested. "I mean you haven't done any testing on him or anything. He might just be in a coma or something." The vet rolled his eyes, turned around and left the room. He returned a few minutes later with a black Labrador Retriever. As the duck's owner looked on in amazement, the dog stood on his hind legs, put his front paws on the examination table and sniffed the duck from top to bottom. He then looked up at the vet with sad eyes and shook his head. The vet patted the dog on the head and took it out of the room. A few minutes later he returned with a cat. The cat jumped on the table and also delicately sniffed the bird from head to foot. The cat sat back on its haunches, shook its head, meowed softly and strolled out of the room. The vet looked at the woman and said, "I'm sorry, but as I said, this is most definitely, 100% certifiably, a dead duck." The vet turned to his computer terminal, hit a few keys and produced a bill, which he handed to the woman.. The duck's owner, still in shock, took the bill. "\$150!" she cried, "\$150 just to tell me my duck is dead!" The vet shrugged, "I'm sorry. If you had just taken my word for it, the bill would have been \$20, but with the Lab Report and the Cat Scan, it's now \$150."

Answer to this month's crossword. Crossword on page 26. Have fun!

1	B	O	O	K				2	B			3	I								
	U								O			4	A	C	R	O	B	5	A		
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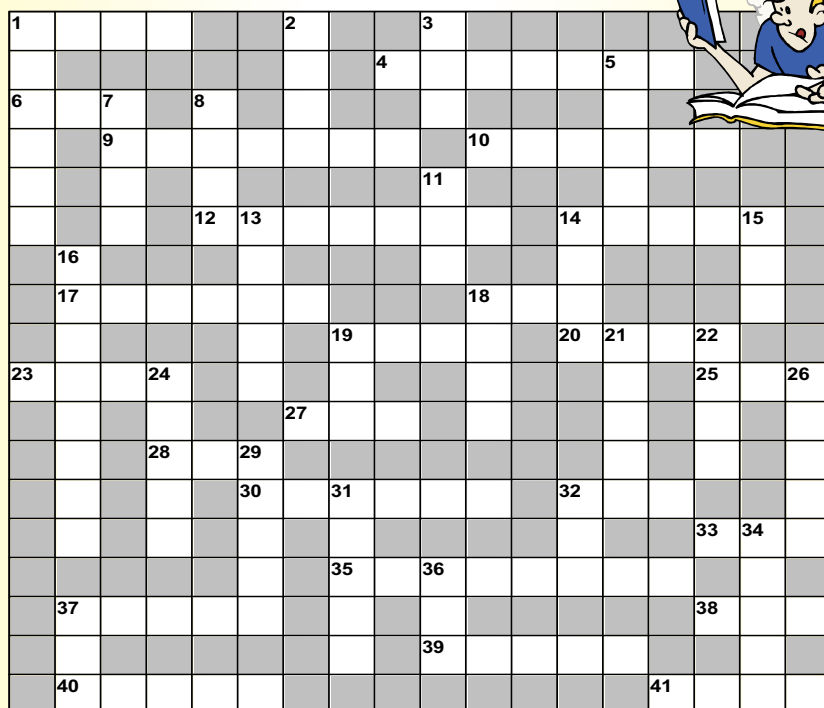
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ACROSS

1. Rarely read anymore
4. Highwire entertainer
6. Coffee alternative
9. Pre-flower stage
10. Many cows
12. To prop up
14. Edible body of a seed plant
17. Candy- "Good &"
18. Sticky
19. Not out of
20. Center for sale of goods
23. Tidy
25. Not on
27. Unwanted picnic guest
28. Unwanted garbage guest
30. Obnoxious noise
32. Up to now
33. Baby goat
35. Popular vodka
37. Sheets referred to as
38. Where bears hibernate
39. All
40. Small children's fairy
41. Gentle temperament

DOWN

1. Brings the tea
2. Workers report to
3. Frozen water
5. Male theatre performer
7. "Willing and"
8. Not bucks but
11. Present plural of be
13. Function word to indicate continuance
14. Preposition
15. Often stubbed
16. Being out of the ordinary
18. Was here
19. Place to sleep on vacation
21. Not asleep
22. Past tense of tell
24. Number of blind mice
26. Lost and
29. On floor behind bride
31. Furniture to sit on
32. Not me
34. Unequaled perfection
36. To visualize
37. Allow

Answers to this month's puzzle on page 24

An old man goes to the Wizard to ask him if he can remove a curse he has been living with for the last 40 years.

The Wizard says, 'Maybe, but you will have to tell me the exact words that were used to put the curse on you.'

The old man says without hesitation, 'I now pronounce you man and wife.'

The boss walked into the office one morning not knowing his zipper was down and his fly area wide open. His assistant walked up to him and said, "This morning when you left your house, did you close your garage door?" The boss told her he knew he'd closed the garage door, and walked into his office puzzled by the question. As he finished his paperwork, he suddenly noticed his fly was open, and understood his assistant's question about his 'garage door' He headed out for a cup of coffee and paused by her desk to ask, "When my garage door was open, did you see my Hummer parked in there?"

She smiled and said, "No, I didn't. All I saw was an old minivan with two flat tires."



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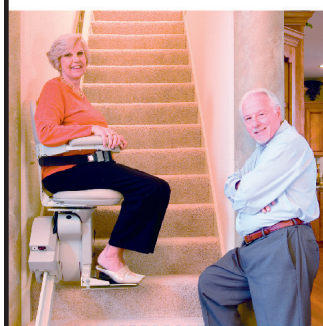
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CENTECH

AUTOMATIC BATTERY FLOAT CHARGER

LOT NO. 42292/69594/69955

Item 42292 shown

SAVE 66%

\$4.99

REG. PRICE \$14.99

25466886

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SUPER COUPON!

CHICAGO ELECTRIC

14" ELECTRIC CHAIN SAW

LOT NO. 67255/61592

Item 67255 shown

SAVE 40%

\$44.99

REG. PRICE \$74.99

52467543

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SUPER COUPON!

PREDATOR

3200 RUNNING WATTS

6.5 HP (212 CC)

GAS GENERATORS

LOT NO. 69729/68528/69676

Item 68528 shown

SAVE \$200

\$299.99

REG. PRICE \$499.99

95462070

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SUPER COUPON!

HaulMaster

1000 LB. CAPACITY SWING-BACK TRAILER JACK

LOT NO. 41005/69780

Item 41005 shown

SAVE 42%

\$19.99

REG. PRICE \$34.99

39680981

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PORTABLE GARAGE

LOT NO. 69039/60727/68217

Item 69039 shown

SAVE \$125

\$174.99

REG. PRICE \$299.99

99299966

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SUPER COUPON!

3 PIECE DECORATIVE SOLAR LED LIGHTS

LOT NO. 95588/69462/60561

Item 95588 shown

Includes three AA NiCd rechargeable batteries.

SAVE 66%

\$9.99

REG. PRICE \$29.99

62785801

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SUPER COUPON!

1500 LB. CAPACITY MOTORCYCLE LIFT

PITTSBURGH

LOT NO. 2792/69995/60536/61632

Item 69995 shown

SAVE \$60

\$59.99

REG. PRICE \$119.99

49858843

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SUPER COUPON!

ELECTRIC FLY SWATTER

LOT NO. 40122/61351

Item 40122 shown

SAVE 75%

\$1.99

REG. PRICE \$7.99

14155365

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NOVEMBER 7TH • 6:30–9:00 PM

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EVERY THURSDAY NIGHT

NOVEMBER 2013 – APRIL 2014



NOVEMBER 2013

- 7 TWEED FUNK
- 14 JACK AND JILL JAZZ
- 21 REVEREND RAVEN & THE CHAIN SMOKIN' ALTAR BOYS
- 26 VALERIE B. AND THE BOYZ BAND - EXTENDED HOURS 'TIL 10PM

DECEMBER 2013

- 5 THE TOM BRUSKY POLKA BAND
- 12 DE LA BUENA
- 19 THE CHEAP SHOTS - SANTA GETS ROCKED HOLIDAY SHOW
- 26 KAL BERGENDAHL PROJECT - THE GRAND HOLIDAY SHOW

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