



Lakeview

January, 2017

"We don't make the news, we just report it."

Volume 21, Number 2

Interview

New laws for 2017



20 Questions

This month's interview is with Dave Lump, assistant E Commerce Manager at Army Navy Surplus U.S.A., 3100 N. Lincoln Avenue.

Q.Where were you born and raised?

A.I was born in Chicago and raised in the Andersonville neighborhood.

Q.Are you married? Any children?

A.No. I've had the same girlfriend for the past four years. I don't have any children.

Q.Where did you attend school?

A.I am currently enrolled in Truman College studying Business and Finance.

Q.What was your first paying job?

A.I was with a traveling carnival as a "Carney"

in the summer at the age of 13. I ran the rides.

Q.What was the worst job you ever had?

A.I worked in a deep freezer mostly, doing inventory of frozen meats and frozen foods.

Q.Who has/had the most influence in your life?

A.My mother. She always pushed me to do what's best.

Q.Who do you most admire and why?

A.My father. He has had severe health issues and he always has a positive attitude and is active. He used to work 100 hours a week when I was a kid.

Q.If you could meet anyone in the world, who would that person be and why?

A.Carl Sagan because he's interested in Physics. I have read all his books and I think he's a genius.

Q.If you could travel to

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by George W. Rimel

January 1 is the effective date for almost 200 new state laws passed by the General Assembly and signed by the governor in 2016.

PROPERTY TAX

Mayor Rahm Emanuel revealed his 2016 budget proposed last September, calling for a proposed \$543 million property tax hike to raise money for pension payments

for police and firefighters. As a result, the city adopted a four-year property tax increase. The average homeowner, in Chicago, will now see property bills go up nearly 13 percent or just over \$400. per year. Individual in-creases will likely swing much higher or lower, according to the Cook County Assessor's office. The increases are expected to vary

widely based on a property's change in current market value.

WATER TAX

Mayor Rahm Emanuel's proposed water and sewer tax hike, aimed at stabilizing pension funds for municipal employees, was approved by Chicago's City Council in September. The increase will begin in 2017, generating an expected \$56 million this year and

approximately \$239 million annually by 2020 and 2021. Average city homeowners are expected to pay about \$53 more in taxes in 2017. That number increases to roughly \$115 in 2018, \$181 in 2019, and \$226 in 2020 and 2021. Chicagoans who don't pay their water and sewer bills within 24 days would incur an additional interest charge of .25 percent per month.

Continued page 3

What's on your mind?



"The countdown to the end of the world. The level and culture of the 1950's, no one had cultural blindness what so ever."

Mike Johnson



"Looking to start a new career in January, in sales or marketing."

Tom Phelps



"Looking forward to having my daughter in March. I am also starting training and school full time."

John Gockman

Editorials & Opinions

Interview continued from front page

any country in the world, where would that place be and why?

A. Argentina, where it's warm and escape this cold and go fishing in Patagonia.

Q. What did you do for a living before working at the Army Navy store?

A. I was a butcher at Fresh Market.

Q. What would you say is the most popular selling item in the store?

A. Pea Coats. They are warm, stylish and made of wool.

Q. What is your favorite TV show, movie, song and book?

A. My favorite TV show is "Top Gear" the BBC version; my favorite movie is "Marian" with Matt Damon; my favorite song is Motown and Otis Redding singing "These Arms of Mine" and my favorite book is anything by David Baldacci.

Q. What is your most prized possession?

A. My 1992 Trek 200 racing bike.

Q. What have been your three greatest achievements?

A. Finding a girl weird enough to put up with me the past 4 years; enrolling in college (being the first one in my family) and finding my job here at Army Navy Surplus. They treat me well and treat me like part of the family.

Q. What have been your three greatest disappointments?

A. The Bears losing the Super Bowl in 2006; Ben and Jerry's discontinuing Peanut Brittle ice cream and lack of sleep from writing a term paper.

Q. What is your "pet peeve"?

A. People pushing their way onto trains.

Q. What has been the worst advice you were ever given?

A. It's not that high. There is a cliff in Maryland that is fifty feet high and called "Devil's Backbone" and I jumped off the edge into the creek below.

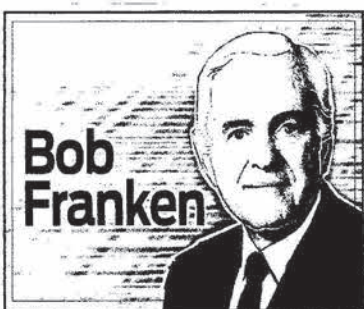
Q. If you could trade places with someone for a day, who would that person be and why?

A. My boss Robert, so I could tell him what to do.

Q. What improvements or suggestions would you make for the Lakeview neighborhood?

A. I would fix the cracked sidewalks. They need to redo a lot of

THE MAN WHO UNDERMINED DEMOCRACY... AND HIS ACCOMPLICES.



All Trump, All the Time

My loyal readers, both of them, possibly remember that I've long championed some outside-the-box ways to reduce the deficit before we're overwhelmed with national debt. High on the list is naming rights. Our agencies could rake in billions of dollars by allowing corporations and other deep-pocketed special interests to hang their logos on our buildings.

It would be a symbol not only of the oligarchs' patriotism, but a way of showing that they've totally taken over and will direct the policies developed inside. In spite of the obvious merit of this idea and my other suggestions — e.g., turn Guantanamo Bay into a condominium development, a gated community for rich people, and making the public viewing seats of the House and Senate, known as galleries, privately owned loges where fat cats can observe the members on Congress below doing their bidding — these proposals never were given the consideration they deserved.

But miracle among miracles, maybe, just maybe, my improbable dream has come true! In Donald Trump. We have elected a president who has put his name on structures around the world. He's sort of like a dog raising his leg to mark his territory. He's a believer. To me, it is not beyond the realm of possibility that he will move his entire operation down Pennsylvania Ave-

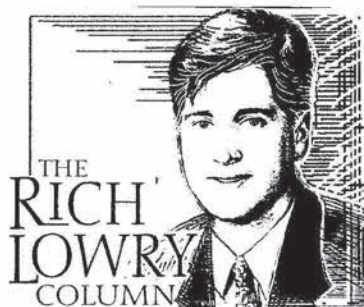
nue to the Trump International Hotel D.C. It would be a kind of his-and-hers thing, since it would match the Trump Tower suite where his wife and son have chosen to live. Has it occurred to anyone that Melania decided to do that because she's sick and tired of her husband? To quote The Donald, "I don't know, but many people say ..." that's the case. But I digress.

One scenario would have Trump moving out of the White House and turning it into another hotel. A complication would be whether the profits would go to his private business interests or to his public one (running the country). But it's turning out that they will be one and the same, so I guess it's not really a problem. Another question would be what to call the new lodgings. How about the Trump Executive Mansion? Just a thought.

It would be all Trump, all the time. The State Department, with Secretary Rex Tillerson, soon will become the new ExxonMobil Building, so why not put out front one of the same signs that we see at gas stations? Tillerson probably will want to share office space on the seventh floor with his old buddy Vladimir Putin, although Putin is demanding his own suite wherever Trump is. It can get really complex when such massive egos are involved. One issue is whether Putin gets his own sign. Will he get top billing, or will Trump? That one is still to be determined.

Another open question is whether to place Trump signs along that wall to be built on the Mexican border, or to sell naming rights mile by mile. The compromise is obvious: We can install both. In English and Spanish. The difference between the wall and the naming-rights plan is that the wall is never going to happen. As for the branding rights, it's an idea whose time has come. Finally.

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Who's the Boss?

Donald Trump was supposed to take over the Republican Party, but the question going forward will be whether the Republican Party takes over him.

So far the early legislative agenda of Republicans after the Trump revolution is shaping up to be what you would have expected prior to the Trump revolution. It's a cookie-cutter GOP program that any Republican who ran for president in the past 40 years would feel comfortable signing, with its prospective centerpiece being another round of across-the-board tax cuts.

This is why the Democratic approach to Trump so far, besides being insane, is wrongheaded. The Democrats are preparing to fight what they consider a kleptocratic handmaiden of Vladimir Putin, an unprecedented threat to the American republic that justifies cockamamie schemes like calling for the Electoral College to ignore the results of the election.

There is no doubt that Trump is unlike any prior president. But Democrats will in all likelihood find their opposition to Trump running in a familiar rut — Republicans are heartless tools of corporations and the wealthy. They don't care if people lose their health insurance. They are cutting taxes for the rich. They are deregulating bankers. Etc., etc.

The candidate who issued thunderous jeremiads during the campaign against a globalized elite that had literally stolen from small-town America has assembled a Cabinet that by and large could have been put together

by Ted Cruz, or for that matter, Mitt Romney.

Then there's the congressional agenda. The early indications are that Republicans will pass a partial repeal of Obamacare out of the gate that could further destabilize the law's rickety exchanges and lead to people losing their insurance.

Next, congressional Republicans want to move on to large-scale tax reform. The starting point will likely be House Speaker Paul Ryan's already well-developed plan for across-the-board income-tax cuts and a lower corporate tax rate. For all its merit, Ryan's reform could have been incubated by any conservative think tank before anyone imagined Trump might run for president, let alone win.

What's the point in having a populist Republican in the White House if congressional Republicans can't find a way to couple some replacement measures with their Obamacare repeal to give people other options for getting health insurance? Or if congressional Republicans can't make their tax plan more oriented toward the middle class, perhaps including a cut in payroll taxes?

All of this is subject to change, and Trump can potentially blow up the best-laid plans of congressional Republicans with one tweet. Of course, Trump will be heard from on infrastructure, trade and immigration, where he is in a different place than much of his party.

Neither wing of the GOP may like it, but the Reaganites and the populists are now in an uneasy alliance. It behooves the champions of a highly traditional Republican platform to think about what Trump's victory means and to be more mindful than in the past of the interests of working-class voters. And it behooves Trump the firebrand to consider the responsibilities of governing.

There is a balance to be struck. The Republican establishment may welcome a more "normal" Trump, but so, in the end, will Democrats.

Rich Lowry is editor of the National Review.

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Lakeview Newspaper

We try to make a difference, you can also.

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them. I see mothers and nannies getting baby strollers stuck. They need to replace the sidewalks.

Q. Do you have a motto for living your life?

A. Don't sweat the small stuff.



Moments in time

THE HISTORY CHANNEL

• On Jan. 3, 1999, after three days of high winds and heavy snow that killed more than 100 people, the Great Lakes region begins digging out from one of the worst blizzards on record. Chicago's O'Hare Airport had to shut down, stranding 200,000 people for as much as four days.



Martin Luther King, Jr. Birthday

January 16th

New laws for Chicago from front page

BAG TAX

Unless you have your own bags, a trip to the grocery store will put the squeeze on your wallet in 2017.

All Chicago retailers — from the biggest big box to the tiniest mom and pop store — will start charging shoppers 7 cents for every bag they need to haul away their weekly groceries.

Shoppers will be able to see the charge on their receipts, right next to the charge levied on other products in the city, like the bottled water tax.

The plastic bag fee is expected to add \$9.2 million to the city's coffers and push Chicagoans to bring reusable bags and avoid sending the bags to landfills — or the city's recycling centers.

A ban on single-use, thin plastic bags approved by the City Council in 2014 was considered a failure and prompted the new law.

The city will get a nickel from the sale of each bag, with the store owner getting the other 2 cents.

The law was delayed but will take effect starting February 1.

Go ahead, stop for menthol cigarettes after dropping your kid at school

Now stores near elementary and middle schools that sell cigarettes can start selling flavored and menthol tobacco products again.

Early in December 2016, the Council lifted the ban imposed in October 2014 after owners of convenience stores and gas stations complained the ban on the popular smokes has forced them to lay off workers and slashed their profit margins.

Fourteen aldermen voted against the plan, saying it would make it easier for children to start smoking and become addicted.

The city still bans the sale of the flavored and menthol tobacco

products within 500 feet of high schools.

Stores within 500 feet of a high school can no longer add tobacco products to the items they offer for sale, under the revised ordinance.

PARKING METERS

The mayor's 2017 agenda calls for the creation of hundreds of new parking meter spaces downtown, as well as an increase to current parking costs.

Near Wrigley Field, parking meter costs will go up to \$4.00 per hour, with rates for loading zones rising up to \$14.00 per hour. Costs to park at both Chicago airports will also rise under Emanuel's 2017 proposal.

AMUSEMENT TAX

Emanuel's new budget plan includes a 3.5% amusement tax to be added onto the full price of such items. Currently, customers are only taxed on the markup.

Airbnb regulations still up in the air

In June, the Council imposed new regulations on homeowners who use home-sharing platforms like Airbnb that would levy an extra tax on home-sharing hosts, limit the number of units in buildings that can be rented out and require hosts to keep records on guests.

But a federal lawsuit filed by opponents of the regulations has put those rules on hold, even though Airbnb representatives called the new law a "big win."

Most of the ordinance is set to take effect on Feb. 28, after the next hearing in the lawsuit, which is set for Feb. 1.

DRIVING LAWS

Scott's Law, also referred to as the "move over" law, requires drivers to slow down or change lanes when driving by a stopped emergency vehicle. Beginning in 2017, the law will also include any vehicle on the side of the road with hazard lights flashing, according to a statement from the Illinois State Police.

Speeding through a work or school zone

could warrant jail time, police said. Speeding between 26 mph and 35 mph over the posted limit is a Class B misdemeanor and driving more than 35 mph is now considered a Class A misdemeanor.

Those who have been convicted of driving without insurance could have their vehicle impounded if they are stopped by police within 12 months of the first citation, according to police.

Fines will double for failing to stop at a railroad crossing — \$500 for a first violation, \$1,000 for a second.

RESPONSIBLE SEXUAL FREEDOM FOR WOMEN

House Bill 5576 streamlines the process for women to access birth control without additional costs. The law now requires Illinois insurance companies to provide coverage for almost all FDA-approved contraceptive options. Gov. Rauner signed the law in July. Insurance companies must provide birth control coverage for up to 12 months at a time.

COSMETOLOGISTS MANDATED TO TAKE SPECIAL TRAINING

A first-of-its-kind law in Illinois will mandate special training for cosmetologists when they renew their licenses. The training will help them recognize signs of domestic violence and give them the tools they need to put victims in touch with services. Domestic violence advocacy groups will provide the training free of charge.

The Tampon Tax

The not-so-funny tax, updates Illinois' tax codes to ensure essential women's health products such as tampons, pads and menstrual cups aren't charged the same sales tax as shampoo. Feminine hygiene products were being taxed at the same rate as "luxury" products, 6.25%. This new law repeals the "tampon tax" so that feminine

products will now be taxed at the same rate as necessity products.

A new law also requires employers to allow workers to take up to half of their sick time to care for sick family members.

DEPARTMENT OF CORRECTIONS

Those recently released from prison will now walk to freedom with a state I.D. Card in their possession. For many years, those attempting to reintegrate into society faced a major obstacle in having identification to prove who they were. Without it, they could not open bank accounts apply for some jobs and faced a host of other obstacles. Former inmates were forced to purchase a temporary I.D. from the Department of Corrections and later exchange it for a new I.D. for an additional fee, from the Secretary of State's Office. Thanks to SB368, which requires the Department of Corrections to issue former inmates a 90-day ID at no cost, former inmates are rid of one hurdle. Also, those who were arrested, and charged, but never convicted of anything, will now be able to have the arrest expunged from their record in a timely fashion. According to Cook County Sheriff Tom Dart, over 10,000 people each year are arrested and brought to the jail only to have their charges dismissed. That arrest record can cause a person to be denied employment, which research shows helps reduce crime.

Also, people in prison need a strong social support system and are less likely to return to prison. Another law puts a cap of seven cents a minute on collect phone calls that inmates make.

VETERANS POST

by Freddy Groves

Improved Veterans Health Care Act

Democrats and Republicans shook hands across the aisle in the U. S. House of Representatives and voted unanimously to pass the Veterans Health Care and Benefits Improvement Act of 2016.

Here are some highlights.

• Section 301: Until now, survivors of veterans who died after Nov. 1, 1990, and who provided a privately paid-for headstone for their veteran could apply for a service medallion to be put on that headstone. Section 301 makes that any veteran who served after April 6, 1917.

• Section 303: In some places, the coroner's office holds unclaimed remains of veterans who died without family. Often a town's citizens will get together, along with local veterans groups, to provide a funeral and burial. Section 303 requires a study of this with a report to Congress.

• Section 401: The Fry Scholarship provides education benefits to spouses and children of veterans who died on active duty after Sept. 10, 2001. It extends the eligibility period for five years.

• Section 501: If a veteran dies as a result of service-connected disability (100 percent rating) and owned a small business, the spouse will be allowed to own and control the business for 10 years. If the veteran had a 10 percent disability, the time will be three years.

• Section 603: Medal of Honor recipients who are now in Priority Group 3 of the Department of Veterans Affairs health care system will be moved up to Group 1. They will be eligible for extended care, and co-payments will be eliminated.

• Section 632: Children across the country were medically affected by toxins (Agent Orange and others) in their military parents. This section requires an agreement with the National Academy of Medicine to conduct research on those descendants.

Hopefully the Act will pass the Senate as it is, with no changes. Cross your fingers.

VETERANS POST

by Freddy Groves

Home Away From Home

When family members of a veteran getting medical treatment need to travel to be at his or her side, the expenses can be prohibitive, especially when you add in places to stay. To help ease that burden, the Department of Veterans Affairs is now adding 14 Fisher Houses across the country.

The Fisher House Foundation has built (and donated to the VA) 31 Fisher Houses and given 40 more to the Department of Defense. Each site contains eight to 21 suites, with a dining room, kitchen, library and living room, plus a resident manager on site. Fisher Houses are always located near medical centers and offer accommodation to families at no cost. In 2016, Fisher Houses saved 23,000 families more than \$3 million when they came to stay at one of the 71 current locations. The foundation also provides Hotels for Heroes rooms in locations where there is no Fisher House.

The new locations will be in the Bronx and Montrose, New York; New Orleans; Kansas City; Ann Arbor, Michigan; White River Junction, Vermont; Huntington, West Virginia; Columbia, South Carolina; Columbia, Missouri; Perry Point, Maryland and Shreveport, Louisiana. Second locations will be created in Bay Pines, Florida; Richmond, Virginia and San Antonio.

Veterans aren't the only ones who get help. Wounded, injured and ill service members who are about to get treatment at a VA medical center can get help with transportation. Hero Miles gives round-trip airfare to both the service members heading for treatment and their families, thanks to frequent flyer miles donated by the public. Check the Hero Miles link on the Fisher House website: www.fisherhouse.org. So far, Hero Miles has provided 63,000 tickets.

Check the website if you can donate money, frequent flyer miles or hotel points, or call 888-294-8560.

• On Jan. 17, 1893, on the Hawaiian Islands, American sugar planters under Sanford Ballard Dole overthrow the Hawaiian monarch and establish a new provincial government with Dole as president. The coup occurred with the knowledge of the U.S. minister to Hawaii, and 300 U.S. Marines were called, allegedly to protect American lives.

• On Jan. 20, 1909, General Motors buys into Oakland Motor Car, which later becomes GM's Pontiac division. It was founded in 1907 in Pontiac, Michigan, by Edward Murphy, a manufacturer of horse-drawn carriages.

SENIOR NEWS LINE

by Matilda Charles

Better With Age

If you haven't retired and you work for a company that is trying to ease you out due to age, a recent study might change some minds. The brief from the Center for Retirement Research describes how and why older workers stay productive, and compares accumulated information and experience with the ability to process new information.

That accumulated information (called "crystallized intelligence") won out in many cases over new information gathering, called "fluid intelligence." Younger workers just haven't had enough years on the job in many fields to accumulate that crystallized intelligence.

At the same time, there are certain fields where we might not want to stay employed as we age. In a test of air traffic controllers, older participants did not do as well as the younger ones because new information (fluid intelligence) had to be assessed on a second-by-second basis. "Old" accumulated information had no value in this case. Surgery is another field, and the researchers suggest that people be screened after age 60 for cognitive decline.

One test, however, showed the value of age and experience: the ability to finish a New York Times crossword puzzle. Participants at age 20 didn't do well at all. As the age of participants increased, so did their ability to complete the puzzle. Even 80-year-olds did slightly better than those who were 60, proving that information and knowledge still are being accumulated at that age, even though there's no need to learn new skills. Those who had changed careers along the way didn't fare as well in crystallized intelligence because they had fewer years to gather information.

So if your company is trying to push you out due to age, direct its attention to brief entitled "Cognitive Aging and Ability to Work" at the <http://crr.bc.edu> website.

SENIOR NEWS LINE

by Matilda Charles

Living Alone

Some of us are moving into our most senior years alone. Perhaps we no longer have a spouse, or never had one. Not all of us have children. Or if we do, maybe their circumstances (or our relationship) won't allow them to step in and take care of us if we get into a health crisis.

Here are steps to take now, to be ready for whatever the future might bring.

• Don't let yourself become isolated. While it's often more comfortable to just stay home, get out. Go to classes at the senior center. Volunteer somewhere. Make friends who see you on a regular basis and would know if you're not somewhere you said you'd be. Cultivate a social network.

• Get the paperwork organized. This can be huge and will take time, so start now. If you don't have a will, see an attorney, one specializing in elder services. If you don't have a medical power of attorney, sign one. Consider whether to have your monthly bills paid automatically from your bank if you become unable to write checks.

• Stay as healthy as you can. If you ever needed a reason to lose some weight, let this be an incentive: What if you fall and can't get yourself off the floor? Keep your bones and muscles strong with a good diet and exercise.

• Keep your mind sharp. Brain games are available online and in books. Ask for some at the library. If nothing else, do the daily puzzles in the newspaper.

• Consider whether you want to share living quarters with like-minded others, now or later.

• Explore transportation options now, looking toward the day you might not be driving anymore.

Perhaps taking a few of the above steps might be your New Year's resolution.

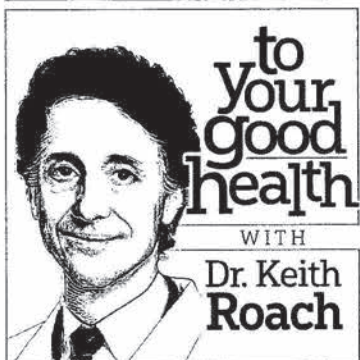
• On Jan. 14, 1942, President Franklin Roosevelt issues Proclamation No. 2537, requiring aliens from World War II enemy countries — Italy, Germany and Japan — to register with the Department of Justice. Under increasing pressure from California politicians and others, Roosevelt also signed an executive order to remove all Japanese Americans to internment camps.

• On Jan. 15, 1967, at the Los Angeles Coliseum, the Green Bay Packers beat the Kansas City Chiefs in the first-ever world championship football game. Since postseason college games were known as "bowl" games, it was suggested that the new AFL/NFL pro championship be called the "Super Bowl."



• On Jan. 21, 1950, in one of the most spectacular trials in U.S. history, former State Department official Alger Hiss is convicted of perjury in testimony about his involvement in a Soviet spy ring.

Health



Irritable Bowel Disease, Syndrome Very Different

DEAR DR. ROACH: Could you please explain the difference between irritable bowel syndrome and irritable bowel disease? What is the treatment for each? I saw in a health magazine that there is a blood test to determine which one someone may have. — *ES*

ANSWER: Although the two names are very similar, the conditions are very different. Irritable bowel syndrome is a common condition, more frequent in women than in men, of abdominal discomfort and bowel changes, such as diarrhea and/or constipation. It is managed by diet (such as the low-FODMAP diet I have recommended several times), stress management and sometimes medications. It can cause significant changes in one's social life, in addition to pain and discomfort. IBS is a clinical diagnosis, and there is no blood test to confirm it. Primary-care doctors manage IBS, and severe cases may benefit from the care of a gastroenterologist.

Irritable bowel disease — of which there are two types: ulcerative colitis and Crohn's disease — is a potentially life-threatening condition of the GI tract. In ulcerative colitis, there is inflammation that's limited to the colon, whereas in Crohn's disease, the inflammation can be in any part of the GI tract, from the lip to the anus, though it is most frequent in the far end of the small bowel and the colon.

IBD should be managed by a gastroenterologist, preferably one with special expertise in these diseases. IBD usually is diagnosed by colonoscopy or other endoscopy with biopsy. Many blood tests can be abnormal in IBD, but only the pathologist's report is definitive. Most people with IBD will need medication treatment, although symptoms and therefore treatment may change dramatically across time.

DEAR DR. ROACH: I am 83 and recently began having sciatica pain down my right thigh. My doctor recommended using a hot-water bottle. Are there any painkillers I can use? Are there any other products I can use? — *G.L.B.*

ANSWER: The sciatic nerve is a very large nerve that runs down the back of the leg. When the nerve is pressed on in the back — from a herniated disk in the back or from spinal stenosis — there can be intense pain that feels like it is coming from the back, or anywhere from the top of the thigh to the foot. Since other nerves besides the sciatic can be affected, the condition is called lumbar radiculopathy.

A herniated disk is when the shock-absorbing material in between the vertebrae comes out into the space where the nerve root is, on its way out of the spinal column toward the leg. Spinal stenosis is a narrowing of the bony canal through which the nerve travels.

In most cases, people get better within four to six weeks. Standard pain medications, such as acetaminophen (Tylenol) or ibuprofen, can be helpful. If pain is severe and not responsive, there are other treatments, including a short course of steroids and narcotics, which should be given only during that initial period of pain.

Pain that persists for a longer period of time, or pain with weakness, especially with progressive symptoms, needs expert evaluation.

Few Children Outgrow Tree-Nut Allergy

DEAR DR. ROACH: Can you tell me if there is any hope of a cure for tree-nut allergy, particularly for a child? — *X.M.*

ANSWER: Tree-nut allergies, like all allergies, vary in severity from mild to life-threatening. Allergies to tree nuts (these include walnuts, cashews, almonds and others) are common, are more likely to be severe, and tend to persist throughout lifetime. People with one tree-nut allergy may have others, and about 30 percent to 40 percent also may be allergic to peanuts (despite their being legumes, they share enough characteristics for co-allergic reactions). Peanut and tree-nut allergies appear to be increasing in prevalence over time.

The mainstay of treatment is avoiding the allergen, which requires constant vigilance, careful reading of nutritional labels and a plan for treatment in case of ingestion, such as an epinephrine auto-injector.

Only about 15 to 20 percent of younger children will develop tolerance to ("outgrow") their allergy; an allergy that develops later in life usually is life-long. Your allergist can do skin testing to see if the allergy is resolving.

DEAR DR. ROACH: I'm a retired ob-gyn and am married to a practicing MD. I'm writing you today about autism and its use as a diagnosis. My view is that each individual is unique, mentally and physically. While autism may be one way to describe a personality, each person must deal with the world on its terms, not because of a diagnosis.

I personally believe I am a variant of Asperger's, but who knows? I don't qualify as an Asperger's if given a test prepared by psychologists/psychiatrists. Yet, I have had many life experiences that are best explained by an Asperger's diagnosis. What are your thoughts on Asperger's syndrome? — *A.G.*

ANSWER: Since I recently published a letter by an adult who believed he was autistic despite never having received a diagnosis, I have had several letters like this.

Autism, including its variant Asperger syndrome, is a spectrum of illnesses that share deficits in social interaction, communication and stereotyped, repetitive behaviors. In Asperger syndrome, there is no clinically significant delay in language and intellectual development.

I certainly agree with you that each person is unique and that the label of a psychiatric condition, such as autism, bipolar or a personality disorder, has only limited usefulness. In the best case, it can give a person a way to start learning how to overcome challenges that similar people have faced. At worst, a label predisposes others to look at the person through a certain lens and to expect certain behaviors.

I have had many patients with psychiatric diagnoses ask me not to put that into their medical record, after having built up enough trust to share the diagnosis with me. People have had such negative experiences based on their diagnosis, their label, that I

don't blame them for wanting to avoid being stereotyped. There is so much variation in all of these conditions — even in those of us considered neurologically typical — that we need to recognize the good and the bad side of making such a diagnosis.

Zero-Calorie Drinks No Match for Water

DEAR DR. ROACH: I walk 30-60 minutes about four times a week and drink several times from a water bottle that I carry with me. Would it be OK to occasionally substitute caffeine-free diet soda for the water?

ANSWER: I've talked a few times about diet soda, and the controversy about whether it helps people lose weight or whether, despite having zero calories, it makes people more likely to gain weight. There has been evidence for both.

A recent and fascinating study was published showing that artificially sweetened beverages predispose a person to higher blood sugars, and that the effect was due to changes in the bacteria in our gut (called the microbiome). These bacteria have become the focus of intensive study of how important they are for our overall health.

I recommend against habitual use of artificially sweetened beverages. Occasional use of diet soda is unlikely to harm much; however, water — still or bubbly, plain or with a wedge of fruit — is the best and most natural way to hydrate.

DEAR DR. ROACH: I am 68 years old, and will be having bypass surgery soon. After my surgery, will L-arginine be good for my heart? I know I will be walking every day. — *G.J.S.*

ANSWER: L-arginine, an amino acid, has been shown to increase nitric oxide in blood vessels of people with high blood cholesterol and blockages in their arteries. There are two studies I know of that showed no effect from arginine on blood flow or inflammation. On the other hand, one study showed that supplements of arginine, along with phytoestrogens, B vitamins and vitamins C and E (as part of a medical nutrition bar) in people with angina improved some blood flow

measurements and the ability to exercise on the treadmill. It also has been shown to have some benefits in people with heart failure.

Based on these studies, I don't recommend arginine after cardiac bypass surgery. However, there may some benefit, and since it is unlikely to be harmful, I wouldn't try to dissuade someone who wanted to give it a try.

DEAR DR. ROACH: I had radiation treatment in 2011 for a goiter. I know tanning beds are very dangerous, but are spray tans dangerous for me? — *V.V.*

ANSWER: Dihydroxyacetone, the most common coloring agent in spray-on tans, is generally considered safe, but you should avoid getting it around your eyes, mouth and nose. There is some controversy, but the Food and Drug Administration has considered it safe.

The radiation treatment for goiter slightly increases risk for cancer, especially leukemia. I think it reasonable to do what you can to reduce cancer risk, but I don't think tanning spray is a big risk.

Fingertip Splitting Gets Worse in Winter

DEAR DR. ROACH: My friend, who is 79 years old, started having his fingertips split open at random several years ago. The splits resemble small knife slices, and are extremely painful to him, along with limiting his ability to pick up objects as his fingers become numb. Last year he went to a dermatologist, who diagnosed it as psoriasis and gave him strong steroid ointments.

During the warm weather, his fingertips don't seem to split, but when the weather starts turning colder, regardless of these ointments or even wearing gloves over the ointment at night, they get worse. We are concerned that the diagnosis of psoriasis may not be correct. — *S.G.*

ANSWER: Cracking of the tips of the fingers has several possible causes, including psoriasis, but also a condition called dishydrotic eczema. Moisturizers and powerful steroid ointments are appropriate for both conditions. Many of my readers have reported good results from liquid bandages, some of which have antiseptic properties, and some are a medical form of super glue.

Financial Statement

SENIOR NEWS LINE

by Matilda Charles

How Not to Run Out of Retirement Money

One big fear of many seniors is that they will run out of retirement money.

Chuck Price, president of Price Financial Group Wealth Management Inc., has some ideas about how to stretch out the money we do have.

- Keep working. Even if it's a part-time job, perhaps in your own career or in a new one, every dollar you earn is one dollar you don't have to take out of your retirement savings. Consider signing up for temporary employment, perhaps with an agency, to make more money.

- Create alternate income streams. If you've always wanted a small side-business that produces income, this might be the time to create one.

- Cut your costs. This is always easier said than done, but cutting costs will keep more dollars in your savings. Consider selling a vehicle you don't absolutely need, pocketing the money

and saving on the cost of insurance and maintenance. Another idea, keeping a tally for one month of every dime you spend. At the end of the month, review how many times you went out for dinner, how much you spent on incidentals or entertainment. Decide where you can cut back. If your grocery bills are high, look at ways to cut those costs.

- Think about the financial help you give others. If you regularly give money to children and grandchildren or to charity, this might be the time to stop and reconsider whether you can continue to do that. If your own financial survival is at stake, saving your money is more important.

IRS THREATS

According to the Treasury Department, phone calls from fake IRS agents have netted crooks approximately \$47 million in three years. In 2017, there is a new twist to this phone scam. The newest target will be people with college loans. The caller will threaten people with an arrest or other penalties unless nonexistent

"federal student taxes" are paid for immediately.

OTHER PHONE SCAMS

The latest trend is identity thieves phone corporate call centers, posing as customers to make bank withdrawals or get loans. Crooks often get Social Security numbers, names and other sensitive data from previous phone scams.

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The amount of earnings subject to Social Security tax in 2017 will increase to \$127,200, up from \$118,500. This tax hike will affect about 12 million of the 173 million people paying into the system.



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1. TELEVISION: What TV producer hosted the 1960s shows titled "This is Your Life" and "Truth or Consequences"?
2. GENERAL KNOWLEDGE: What Revolutionary War figure wrote the line, "These are the times that try men's souls"?
3. MOVIES: In which movie did a killer doll named Chucky make his debut?
4. GEOGRAPHY: Where was the now-defunct SEATO (Southeast Asia Treaty Organization) headquartered?
5. HISTORY: What was the beginning point of the Oregon trail, followed westward by 19th-century settlers?
6. PSYCHOLOGY: What is the fear represented in autophobia?
7. U.S. STATES: The Museum of Osteology in Oklahoma City, Oklahoma, is focused on what?
8. ANATOMY: What is the name of the facial muscle that allows you to raise your eyebrows?
9. ANIMAL KINGDOM: What primate species lives on the Rock of Gibraltar in southern Spain?
10. FIRSTS & LASTS: Which U.S. astronaut was the last person to stand on the moon?

Answers

1. Ralph Edwards
2. Thomas Paine
3. "Child's Play"
4. Bangkok, Thailand
5. St. Louis
6. Fear of being alone
7. Skeletons
8. The frontalis
9. Barbary monkeys
10. Gene Cernan

Thought for the Day: "The greatest happiness of life is the conviction that we are loved — loved for ourselves, or rather, loved in spite of ourselves." — Victor Hugo



1. Which artist released "I'm Gonna Make You Mine," and when?
2. Name the surfer band that was first to release "California Sun."
3. Who penned and released "I'll Be Your Baby Tonight"?
4. Who released "Little Man," and when?
5. Name the song that contains this lyric: "This city desert makes you feel so cold, It's got so many people but it's got no soul, And it's taken you so long to find out you were wrong."

Answers

1. Lou Christie, in 1969. The song spent 12 weeks on the Hot 100 chart.
2. The Rivieras, in 1963. It was used in the film "Good Morning, Vietnam" in 1987.
3. Bob Dylan, in 1967. His pedal steel guitar and harmonica version led the way to many softer covers, especially by Rita Coolidge.
4. Sonny and Cher, in 1966. The song topped the charts in Sweden, Belgium and the Netherlands.
5. "Baker Street," by Gerry Rafferty, in 1978. During a period of frequent meetings with London attorneys over a legal problem with a former band, Rafferty spent many nights sleeping at a friend's apartment — on Baker Street. The song was used in a "Simpsons" episode when Lisa gets her first saxophone.



1. Dunderhead
2. Blockhead
3. Chucklehead
4. Knucklehead
5. Muttonhead
6. Pudding-head
7. Thickhead
8. Airhead
9. Pinhead
10. Chowderhead

Source: Oxford Dictionaries



1. Rouge One: A Star War's Story (PG-13) Felicity Jones, Diego Luna
2. Moana (PG) animated
3. Office Christmas Party (R) Jason Bateman, Olivia Munn
4. Collateral Beauty (PG-13) Will Smith, Edward Norton
5. Fantastic Beasts and Where to Find Them (PG-13) Eddie Redmayne, Katherine Waterston
6. Manchester by the Sea (R) Casey Affleck, Michelle Williams
7. La La Land (PG-13) Ryan Gosling, Emma Stone
8. Arrival (PG-13) Amy Adams, Jeremy Renner
9. Dr. Strange (PG-13) Benedict Cumberbatch, Chiwetel Ejiofor
10. Nocturnal Animals (R) Amy Adams, Jake Gyllenhaal



By Samantha Weaver

• 'Tis the season for resolutions — have you made yours yet? If not, here are some of the most common ones you can choose from: lose weight, eat healthier, get more exercise, stop smoking, create (and stick to!) a budget, save money, get organized, find a better job, and even just be a better person. Sounds great, right? I have some bad news, though: According to statisticians, only about half of Americans make any resolutions at all for the new year — and of those who do, a quarter of them give up within two weeks.



PICKS OF THE WEEK

The Accountant (R) — Of all the plot-twisty, globetrotting spy thrillers out there these days, this one has Ben Affleck playing an underworld accountant/part-time assassin on the autism spectrum. Christian Wolff (Affleck) has the Hollywood strain of autism — which is the kind that gives characters mathematical superpowers in exchange for poor social skills and occasional fits of overstimulation. While working for a not-so-criminal robotics company, he meets up with Dana (Anna Kendrick), and they are swept up in more trouble with a stony killer who is (really) called Brax (Joe Bernthal).

While Affleck is an unconventional hero, the movie is still bogged down by genre tropes. In trying to make an original protagonist, the film falls prey to Hollywood interpretations of disorders, and tackily implies that autism makes Wolff a more effective murderer — something that rings false to anyone who's spent significant time with people on the spectrum.

Deepwater Horizon (PG-13) — The catastrophic failure of the British Petroleum oil rig Deepwater Horizon is dramatized in this heroic thriller directed by Peter Berg ("The Lone Survivor"). Against the advice of veteran oil-rig honcho "Mr. Jimmy" (Kurt Russell), higher-ups from the oil company (personified by John Malkovich) cut corners — while on the floor of the Gulf of Mexico, leaky pipes take on muck and leak volatile methane. When the big blast happens, rig-worker Mike Williams (Mark Wahlberg) is the ordinary man rising to extraordinary heights to save as many lives as possible.

While the audience knows disaster is on the horizon, Berg is still effective at ramping up tension and establishing characters we can care about once things go up in flames. There also is enough well-handled exposition so we non-drillers can understand the preceding events without having to read a manual.

The Birth of a Nation (R) — Newcomer Nate Parker directs and stars in this retelling of the bloodiest slave

revolt in American history. Nat Turner was a slave and a preacher, whose songs and sermons were intended by white masters to pacify and civilize unruly slaves. As Turner witnesses more cruelty while ministering at different plantations, his tone changes and the scriptures take on a new meaning, culminating in armed insurrection. While the subject matter has been too-hot-for-Hollywood and loaded with social emotional weight, there is a surprising touch of cinema entertainment, with an unassailably courageous hero and action that at times looks like a changed-up adaptation of "Braveheart."



Lionsgate

Mark Wahlberg in "Deepwater Horizon"

Max Steel (PG-13) — The Max Steel superhero-toy franchise has been around since the mid '90s, but never quite reached the same height in the States as Ninja Turtles or other plastic contemporaries. (The original toy line was like a G.I. Joe, with Power Ranger accessories sold separately). In his first live-action adventure, we get to see a fleshed-out, convoluted backstory with highly forgettable action sequences spliced in. Teenage Max McGrath (Ben Winchell) lost his parents some time ago, and he's now started developing energy-manipulation powers. By combining with a wisecracking (read: annoying) alien drone thingy called Steel, they become Max Steel, a space-suited laser-blasting hero who, of course, must do battle with an villain who looks like him with an evil paintjob.

TV RELEASES

Kevin Hart: What Now?
Broad City: Season 3
Homeland: Season 5
Mr. Robot: Season 2

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Top 10 Movies On Demand

1. Jason Bourne (PG-13) Matt Damon
2. The Secret Life of Pets (PG) animated
3. War Dogs (R) Jonah Hill
4. Don't Breathe (R) Stephen Lang
5. Bad Moms (R) Mila Kunis
6. Pete's Dragon (PG) Bryce Dallas Howard
7. Hell or High Water (R) Dale Dickey
8. The BFG (PG) Mark Rylance
9. Finding Dory (PG) animated
10. Mechanic: Resurrection (R) Jason Statham

Top 10 DVD, Blu-ray Sales

1. The Secret Life of Pets (PG) Universal
2. Jason Bourne (PG-13) Universal
3. Finding Dory (PG) Disney
4. Pete's Dragon (PG) Disney
5. The BFG (PG) Disney
6. Star Trek Beyond (PG-13) Paramount
7. Star Wars: The Force Awakens (PG-13) Disney
8. Game of Thrones: The Complete Sixth Season ... (TV-MA) Warner Bros.
9. Mechanic: Resurrection (R) Lionsgate
10. Captain America: Civil War (PG-13) Disney

Source: comScore

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What's Hot in Hollywood

HOLLYWOOD — We told you recently that the Academy of Motion Picture Arts and Sciences extended its contract with ABC until 2028, but that when ABC wanted to have **Jimmy Kimmel** as the host. The Academy told ABC it wanted to limit the network's involvement in the awards show. Well, it looks like \$75 million does a lot of talking, because The Academy has named Jimmy Kimmel as host of the Feb. 26 Oscars show. In the past, the hosts were film actors, but ABC, with self-serving motives, wanted Kimmel because it would boost his late-night show's ratings.

Kimmel has never actually acted in a film. His film credit list reveals his non-acting career films such as Corky's voice in "Road Trip," (2000); "Like Mike" (2002); "Garfield: The Movie," (2004); cameo, as himself in the comedy documentary "The Aristocrats" (2005); cameos as himself in "Hellboy II: The Golden Army" (2008) and "Project X" (2012); voice of passive-aggressive Smurf in "The Smurfs 2" (2013); and as the host of "Jimmy Kimmel Live" in "Pitch Perfect 2" (2015). He'll also voice the dad in Dreamworks' upcoming "The Boss Baby" (March 31 release). Does that make him a movie star? Either no stars wanted the job or there just aren't any movie stars anymore. Even Kevin Hart, the hottest comic in films, would have been great choice.

Nonetheless, the Oscar buzz has begun. The films being touted for Best Picture are "Manchester by the Sea," "Loving," "Jackie," "Hacksaw Ridge," "La La Land," "Fences" and "Nocturnal Animals." For best actor, people are talking about **Casey Affleck** ("Manchester by the Sea"), **Denzel Washington** ("Fences"), **Tom Hanks** ("Sully"), **Jake Gyllenhaal** ("Nocturnal Animals") and **Ryan Gosling** ("La La Land"). For best actress, the buzz is **Natalie Portman** ("Jackie"), **Emma Stone** ("La La Land"), **Ruth Negga** ("Loving"), **Annette Bening** ("20th Century Woman"), **Jessica Chastain** ("Miss Sloan"), **Amy Adams** (for either "Nocturnal Animals" or "Arrival"), **Jennifer Lawrence** ("Passengers") and **Marion Cotillard** ("Allied").



ABC/Jeff Lipsky

Jimmy Kimmel

Ryan Gosling, who was sensational singing and dancing in "La La Land," will be seen next in "Weightless," with **Christian Bale**, **Cate Blanchett**, **Rooney Mara**, **Natalie Portman**, **Michael Fassbender** and **Benicio Del Toro**, out March 17. He also has signed on for "Blade Runner 2049," with **Harrison Ford**, **Robin Wright** and **Jared Leto**. The original cost \$28 million and grossed \$33.8 million. The sequel is due Oct. 6.

Not what we'd call holiday fare, but "Patriots Day," starring **Mark Wahlberg**, about the 2013 Boston Marathon bombing, opens Dec. 21 in NYC and L.A. and goes nationwide Jan. 13.

When things get tough, go see a good movie to forget reality for a few hours. Let's hope 2017 turns out to truly be a **HAPPY NEW YEAR!**

HOLLYWOOD — **Matthew McConaughey** is actually taking time away from making those inane car commercials to make a movie. **Ron Howard**, **Brian Glazier** and **Stephen King** are among the producers making King's book "The Dark Tower" into a film. The \$60 million science-fiction/fantasy/Western/horror film will co-star **Idris Elba** and be released July 28.

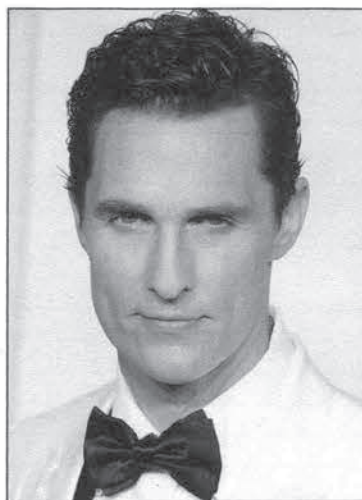
Nick Cassavetes, son of the legendary director **John Cassavetes**, will executive produce and act in "The Ogilvy Fortune" with a slew of great comics. **Chevy Chase**, **Dennis Mill-**

er, **George Wallace**, **Andrew Dice Clay** and **Richard Lewis**, as well as **Keith David**, are embroiled in a frantic search for pirate treasure beneath a Caribbean Island Hotel that's being demolished.

Vince Vaughn and **Owen Wilson** are set for "Wedding Crashers 2." (The original 2005 film cost \$40 million and grossed \$285 million). Vaughn's recent film, "Hacksaw Ridge," is a hit. Wilson has four films coming: "Bastards," with **Ed Helms** and **J.K. Simmons**, due Jan. 27; "Wonder," with **Julia Roberts** and **Jacob Tremblay**, coming April 7; "Cars 3" (again as **Lightning McQueen**), out June 16; and **Jackie Chan's** "Shanghai Dawn," with Chan as Imperial Guard **Chon Wang** and Wilson as American bandit **Roy O'Bannon**.

Scarlett Johansson, who rode her **Black Widow** character through "Ironman" (2010), "The Avengers" (2012/'15) and "Captain America" (2014/'16), is moonlighting in the sci-fi action film "Ghost in the Shell," with **Juliette Binoche** and **Michael Pitt** (of "Boardwalk Empire" and "Hannibal"), opening March 31. She also has the comedy "Rock That Body," with **Kate McKinnon**, **Demi Moore**, **Ty Burrell** and **Colton Haynes**, hitting screens June 23.

Leonardo DiCaprio is one of the producers of "Robin Hood Origins," with **Taren Egerton** as **Robin Hood**, **Jamie Foxx** as **Little John** and **Jamie**



s_bukley/Depositphotos

Matthew McConaughey

Dornan as **Will Scarlett**. **Robin Hood** was last on screens in 2010, starring **Russell Crowe** as **Robin** and **Cate Blanchett** as **Maid Marion**, and made \$321 million worldwide. Egerton will be seen starting June 16 in "Kingsman: The Golden Circle," with Oscar winners **Julianne Moore**, **Halle Berry** and **Jeff Bridges**, as well as **Channing Tatum**.

Maybe **Johnny Depp** wasn't the bad guy in his marriage to **Amber Heard**. He denied her claims of spousal abuse, and now the producers of "London Fields" are suing her for costing them \$10 million, making their \$8 million budget soar to \$12.5 million and for allegedly trying to force the film's director to cut her nude scenes, which she agreed to film. Then she wouldn't help to promote the movie and allegedly sabotaged the screening at The Toronto Film Festival, causing the film to be pulled from the festival and losing interested distributors. Depp was obviously duped and out of his depth in dealing with Heard ... or so we heard!

celebrity extra

by cindy elavsky

Q: When will "Casual" return to Hulu? — **Paul F.**, via email

A: The delightfully snarky-yet-serious dramedy will return for its third season on Tuesday, May 3, for 13 all-new episodes. **Michaela Watkins**, **Tommy Dewey**, **Tara Lynne Barr** and **Nyasha Hatendi** are all returning, with this season following the aftermath of **Chris' death** and **Valerie's** decision to move out of **Alex's** house. This propels the **Valerie/Alex/Laura** trio to rebel, exploring different jobs, partners and unfulfilled passions. As they adjust to a new normal, they try to maintain boundaries without reverting to the comfort of their co-dependency.

Q: Can you tell me if "The Americans" will have another season, and if so, when will it be televised? — **Caddosec**, via email

A: "The Americans" will return to FX for a fifth and sixth season, the latter of which will be the final season. The spy drama, which centers on a Russian spy family living in the U.S. in the 1980s, has not yet been given a premiere date for season five, but if it follows previous release dates, it should be in the first quarter of 2017.



Depositphotos

Reese Witherspoon

Q: One of my favorite books of the past few years is "Big Little Lies" by **Liane Moriarty**. My sister told me it's going to be adapted into a movie. Is that true? — **Linda W.**, via email

A: The popular 2014 novel is indeed being adapted ... however, it will be a seven-episode limited series that will air on HBO. **David E. Kelley** — who created "Ally McBeal," "Picket Fences," "Chicago Hope" and "The Practice," among many others — is behind the creation of this sure-to-be-another-hit series. Aside from the excellent source material and brilliance of its creator, the series packs quite a punch with star power: **Nicole Kidman**, **Reese Witherspoon** and **Shailene Woodley** (who play the lead characters), along with **Alexander Skarsgard**, **Laura Dern**, **Adam Scott** and **Jeffrey Nordling**. Hot on the heels of the extraordinary and critically acclaimed "Westworld," HBO hopes to reprise its success with "Big Little Lies." Look for its premiere on Feb. 19.

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Wonderful WEEKNIGHT DINING

Make any day taste like Sunday

FAMILY FEATURES

With school, work and evening activities all spiraling in different directions, most families find that some things have to give. Make sure quality time around the dinner table isn't one of them with these savvy solutions that can help make weekday meals a cinch.

One-dish wonders

Most busy families are well-versed in the benefits of slow cooker meals, but when you haven't planned that far ahead there are other options, such as your oven's broiler, that allow you to capture the convenience of single-dish meals. A cookie sheet filled with your favorite protein, veggies and a sprinkle of seasoning will broil in minutes. Just remember to cut your protein into small pieces that will cook through quickly and line your sheet with foil for easier cleanup. Another quick-fix idea: empty the odds and ends from the pantry and veggie drawer to make a stir-fry in minutes.

Go for the gold

When it comes to mealtime, Sunday dinner is the gold standard. It's the one day of the week when you're most likely to go "all out" and prepare a great-tasting meal. But you can achieve similar meals during the week using delicious, time-saving sides such as packaged Idahoan Signature Russets mashed potatoes, which can be made in just 5 minutes. The smooth flavor of Idahoan Signature Russets – like original homemade mashed potatoes with just a hint of butter and cream – makes any day taste like Sunday.

Quick-prep proteins

Every family has its favorite go-to meals that stand the test of time. Build your repertoire with a few recipes centered on proteins that take next to no time to prepare. Eggs don't have to be restricted to the breakfast table, especially in preparations like a frittata or quiche. Or rely on seafood, which can be seared to perfection in minutes. A mild white fish is an ideal foundation for creating diverse, rich flavors, such as this Seared Halibut with Lemon Butter Sauce.

For more tips to increase family time and get quick meals on the weeknight dinner table, visit idahoan.com.

Roasted Chicken Provencal

- Serves: 4
- 8 chicken thighs (bone-in, skin-on)
 - 1/2 teaspoon salt
 - 1/4 teaspoon ground black pepper
 - 1 tablespoon olive oil
 - 1/2 cup dry white wine
 - 1/4 cup chicken broth
 - 2 thyme sprigs
 - 2 garlic cloves, crushed
 - 2 cups Idahoan Signature Russets Mashed Potatoes (from 16.23-ounce package)
 - 1 cup sliced cremini mushrooms
 - 1/2 cup cherry tomatoes, halved
 - 1/4 cup pitted black olives, halved
 - sautéed green beans

Sprinkle chicken thighs with salt and pepper. In 12-inch skillet over medium-high heat, brown chicken thighs on both sides in hot oil. Add white wine, chicken broth, thyme sprigs and garlic. Over high heat, heat mixture to boiling. Cover and simmer 25 minutes, stirring occasionally.

Meanwhile, prepare mashed potatoes according to package directions.

In skillet, add mushrooms, cherry tomatoes and olives; cover and simmer 5 minutes longer until chicken is tender.

Serve chicken thighs with mashed potatoes and sautéed green beans.



Hoisin Roasted Pork with Steamed Greens

- Serves: 4
- 2 tablespoons hoisin sauce
 - 2 tablespoons honey
 - 1 tablespoon soy sauce
 - 1 pork tenderloin filet (16 ounces)
 - 8 ounces fresh sugar snap peas
 - 8 ounces green beans
 - 2 cups Idahoan Signature Russets Mashed Potatoes (from 16.23-ounce package)

Heat oven to 350 F.

In bowl, combine hoisin, honey and soy. In non-metallic bowl, pour marinade over pork and set aside for 15 minutes.

Heat medium nonstick frying pan over medium heat. Add marinated pork and cook each side 1-2 minutes.

Transfer pork to baking tray and cook 15 minutes, or until cooked to desired doneness.

Steam fresh sugar snap peas and green beans together. Set aside.

Prepare mashed potatoes following package instructions.

To serve, plate mashed potatoes, sliced pork and steamed vegetables. Spoon pan juices over pork and enjoy.

Seared Halibut with Lemon Butter Sauce

- Serves: 4
- Lemon Butter Sauce**
- 1/2 cup white wine
 - 1/4 cup fresh lemon juice
 - 8 tablespoons whipping cream
 - 3/4 teaspoon fresh garlic, chopped
 - turmeric, to taste
 - salt, to taste
 - white pepper, to taste
 - 8 tablespoons unsalted butter, diced
- Vegetables**
- 2 tablespoons olive oil
 - 2 small zucchini, cut into 1/4-inch strips
 - 2 small yellow squash, cut into 1/4-inch strips
 - 2 small red peppers, washed, seeded and sliced into strips
- Potatoes**
- 2 cups Idahoan Signature Russets Mashed Potatoes (from 16.23-ounce package)
- Halibut**
- 4 teaspoons olive oil
 - 4 halibut filets (6-8 ounces each)
 - salt
 - pepper
 - lemon zest
 - herbs

For lemon butter sauce, add white wine, lemon juice, cream, garlic, turmeric, salt and pepper to saute pan. Heat on high heat and reduce to half its original volume.

While lemon sauce is reducing, prepare fish and vegetables.

Once reduced, remove from heat and swirl in diced butter.

For halibut, heat non-stick skillet on medium-high heat with olive oil. Season halibut with salt and pepper. Sear until deep golden brown, approximately 5 minutes each side. Remove from heat and cover with foil.

For vegetables, add olive oil to skillet over medium-high heat. Saute zucchini, squash and pepper until crisp-tender, about 2-3 minutes. Keep warm.

For potatoes, prepare mashed potatoes following package instructions.

To serve, plate mashed potatoes, vegetables and halibut. Drizzle halibut with lemon butter sauce and garnish with lemon zest and fresh herbs.

Note: Haddock or striped bass can be substituted for halibut.



Good Housekeeping

Green Pea and Lettuce Soup

Serve this simplified version of the delicate French classic with our Ham and Cheese Pitas. Assemble sandwiches while the soup cooks; bake them while blending the soup.

- 2 teaspoons margarine or butter
- 1 medium onion, finely chopped
- 1 can (13 3/4 to 14 1/2 ounces) chicken broth
- 1 package (10 ounces) frozen peas
- 1 head Boston lettuce (about 10 ounces), coarsely chopped
- 3/4 teaspoon salt
- 1/8 teaspoon ground black pepper
- 1/8 teaspoon dried thyme leaves
- 1/2 cup fat-free (skim) milk
- 1 tablespoon fresh lemon juice
- Chives for garnish

1. In 4-quart saucepan, melt margarine or butter over medium heat. Add onion, and cook, stirring occasionally, 5 minutes or until tender. Stir in chicken broth, frozen peas, lettuce, salt, pepper, thyme and 1 cup water; heat to boiling over high heat. Reduce heat to low; simmer 5 minutes. Stir in milk.

2. In blender at low speed, with center part of cover removed to allow steam to escape, blend pea mixture in small batches until smooth. Pour soup into large bowl after each batch. Return soup to same saucepan. Heat through. Stir in lemon juice, and remove from heat. Transfer soup to serving bowl; garnish with chives. Makes 4 (1 1/2 cup) servings.

Ham and Cheese Pitas

The whole family will love these tasty sandwiches — they make a nice meal with any hearty winter soup.

- 2 (6-inch diameter) pitas
- 2 teaspoons Dijon mustard
- 8 slices (about 4 ounces) cooked ham, thin
- 2 ounces (1/2 cup) Jarlsberg light cheese

1. Heat oven to 475 F. Slice each pita horizontally in half, and place cut-side up on large cookie sheet.

2. Spread 1/2 teaspoon mustard on each pita half. Top each with 2 slices ham and 2 tablespoons cheese. Bake 5 minutes or until cheese melts and pitas are toasted. Cut each sandwich in half to serve. Makes 4 servings.

Good Housekeeping

Pork Tenderloin With Roasted Grapes

Sneak in the healthy stuff: Kids will love the sweet flavor of roasted grapes.

- 1 teaspoon fennel seeds, crushed
- 2 teaspoons extra-virgin olive oil
- 1 whole pork tenderloin (1 pound)
- 3 cups seedless red and green grapes (about 1 pound)
- 1/2 cup chicken broth

1. Heat oven to 475 F. In cup, combine fennel with 1/2 teaspoon coarsely ground pepper and 1/2 teaspoon salt; use to rub all over pork.

2. In 12-inch skillet with oven-safe handle (or with handle wrapped in double-thickness of foil for roasting in oven later), heat oil over medium-high heat until hot. Add pork and cook 5 minutes, turning to brown all sides.

3. Add grapes and broth to skillet; heat to boiling. Cover and roast in oven 15 to 18 minutes or until meat thermometer inserted in thickest part of pork reaches 150 F. Internal temperature of meat will rise about 5 F upon standing.

4. Transfer pork to warm platter. Heat grape mixture to boiling over high heat; boil 1 minute or until liquid thickens slightly. Slice pork; serve with grapes and pan juices. Makes 4 main-dish servings.

Granola-Yogurt Parfait

Lose weight with this satisfying low-fat breakfast option that takes less than 5 minutes to prepare.

- 1/2 cup fresh or frozen (partially thawed) raspberries or other favorite berry
- 3/4 cup vanilla low-fat yogurt
- 2 tablespoons low-fat granola

1. Into parfait glass or wineglass, spoon some raspberries, vanilla yogurt and granola. Repeat layering until all ingredients are used. Makes 1 serving.

• Each serving: About 255 calories, 3g total fat (2g saturated), 10g protein, 47g carbohydrate, 12mg cholesterol, 160mg sodium, 5g dietary fiber.

Good Housekeeping

Chicken Parmigiano Mini Meatloaves

- 1 pound ground chicken
- 1 large egg
- 1/4 cup plain dried bread crumbs
- 1/4 cup freshly grated Parmesan cheese
- 1/4 teaspoon salt
- 1/2 cup marinara sauce
- 1/2 cup shredded mozzarella cheese

1. Heat broiler. Line broiling pan (without rack) with foil. Spray foil with nonstick cooking spray.

2. In bowl, mix chicken, egg, bread crumbs, Parmesan, salt and 1/4 cup marinara sauce just until blended. In foil-lined pan, shape meat mixture into four 4-by-2-inch oval loaves.

3. Place pan in broiler 5 to 6 inches from source of heat and broil meatloaves 15 minutes or until no longer pink inside. Spoon remaining 1/4 cup sauce over loaves; sprinkle with mozzarella. Broil 1 to 2 minutes longer or until cheese melts. Makes 4 main-dish servings.

Steamed Broccoli With Buttery Herb Crumbs

Bags of broccoli flowerets make prep time a snap for this tasty side dish.

- 1 lemon
- 3 tablespoons margarine or butter
- 4 slices bread, torn into 3/8-inch pieces
- 1 garlic clove, crushed with garlic press
- 1/4 cup packed fresh parsley leaves, chopped
- 2 bags (12 ounces each) fresh broccoli flowerets
- 1/4 teaspoon salt
- 1/8 teaspoon ground black pepper

1. From lemon, grate 1 teaspoon peel, and squeeze 2 tablespoons juice.

2. In 12-inch skillet, melt 2 tablespoons margarine over medium heat. Add bread and cook until golden, about 8 minutes, stirring often. Stir in garlic, parsley and lemon peel; cook 30 seconds. Remove skillet from heat.

3. Meanwhile, add about 3/4-inch water to wide-bottomed 5- to 6-quart saucepot. Place collapsible steamer basket (about 11 inches in diameter) in saucepot; heat water to boiling over high heat. Add broccoli to steamer basket; cover and steam 5 to 6 minutes or until tender-crisp.

4. Transfer broccoli to serving bowl; toss with salt, pepper, lemon juice and remaining 1 tablespoon margarine. Sprinkle crumbs on top. Makes 8 servings.

Good Housekeeping

Coconut Rice Pudding

- 2 3/4 cup water
- 3/4 cup long-grain white rice
- 1 can cream of coconut
- 1 can evaporated milk
- 2/3 cup sweetened flaked coconut
- 1 tablespoon dark rum (optional)

1. In 4 1/2- to 6-quart slow-cooker bowl, stir water, rice, cream of coconut and evaporated milk until combined. Cover slow cooker with lid and cook as manufacturer directs on low setting 4 to 5 hours or on high setting 2 1/2 to 3 hours.

2. If you like, while pudding cooks, toast coconut: Heat nonstick small skillet over medium heat until hot. Add coconut; cook 4 to 5 minutes or until lightly browned, stirring constantly. Transfer coconut to plate.

3. Remove bowl from slow cooker. Stir in rum, if using. Let pudding stand 10 minutes. Transfer pudding to serving bowl. If not serving right away, press sheet of plastic wrap onto pudding; refrigerate up to 2 days.

Comfort foods

Made fast and healthy



by Healthy Exchanges

Creamy Tuna Macaroni Salad

Sandwiches, no matter how good, can get mighty boring. Perk up your lunchbox with this tuna pasta salad.

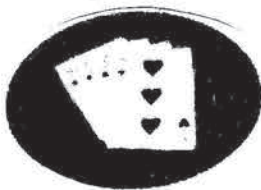
- 2 1/2 cups uncooked elbow macaroni
- 1 1/4 cups frozen cut green beans
- 1 1/2 cups frozen cut carrots
- 3 cups water
- 1 (10 3/4-ounce) can reduced-fat cream of celery soup
- 1/2 cup fat-free mayonnaise
- 1 teaspoon dried parsley flakes
- 1/4 teaspoon lemon pepper
- 2 (6-ounce) cans white tuna, packed in water, drained and flaked
- 1/4 cup finely chopped onion

1. In a medium saucepan, combine uncooked macaroni, green beans and carrots. Cover with water. Bring mixture to a boil. Cook over medium heat for about 10 minutes or until macaroni and vegetables are tender. Drain and rinse under cold water.

2. In a medium bowl, combine celery soup, mayonnaise, parsley flakes and lemon pepper. Add drained macaroni mixture, tuna and onion. Mix well to combine. Cover and refrigerate for at least 2 hours. Gently stir again just before serving. Serves 6 (1 full cup each).

• Each serving equals: 222 calories, 2g fat, 19g protein, 32g carb., 405mg sodium, 3g fiber; Diabetic Exchanges: 2 Meat, 1 1/2 Starch, 1 Vegetable.

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Crime

Assault Simple assault: Simple assault / Other 600 block W. Belmont Ave.

Battery Simple battery: Simple / Vehicle (commercial) 1300 block W. Wellington Ave.

FINANCIAL IDENTITY THEFT \$300 AND OVER / ATM (automated teller machine) 300 block of West Belmont Ave.

Narcotics: Altering/forging of prescription / Drug store 2800 block N. Broadway

Theft: \$300 and under / Street 3200 block N. Clifton Ave.

Theft: From building / Residence (porch/hallway) 3500 block N. Pine Grove Ave.

Aggravated assault: Knife/cutting instrument / Street 2900 block N. Clark St.

Simple battery: Simple / Taxicab 3300 block N. Clark St.

Simple battery: Domestic battery: simple / Residence 1700 block W. Roscoe St.

Simple battery: Domestic battery: simple / Apartment 500 block W. Belmont Ave.

Simple battery: Domestic battery: simple / Apartment 500 block W. Barry Ave.

FINANCIAL IDENTITY THEFT OVER \$ 300 / Hospital building / grounds 800 block W. Wellington Ave.

FINANCIAL IDENTITY THEFT OVER \$ 300 / Unavailable 500 block W. Aldine Ave.

Theft: Pocket-picking / Grocery food store 3000 block N. Broadway.

Weapons violation: Unlawful use of other dangerous weapon / Sidewalk 1200 block W. Belmont Ave.

Simple battery: Domestic battery: simple / Apartment 500 block W. Aldine Ave.

Burglary: Forcible entry / Residence 1800 block W. Newport Ave

Vandalism: Criminal damage to property / Residence

3200 block N. Sheffield Ave.

Deceptive practice: Theft of labor/services / Bar or tavern 1000 block W. Addison St.

Theft: From building / Apartment 3500 block N. Wilton Ave.

Theft: From building / Athletic club 3200 block N. Ashland Ave.

Theft: From building / Hospital building / grounds 2900 block N. Lake Shore Dr.

Theft: From building / Athletic club 900 block W. George St.

Vandalism: Criminal damage to property / Athletic club 3200 block N. Broadway

Robbery: Armed: handgun / Alley 3100 block N. Cambridge Ave.

Theft: Retail theft / Department store 3200 block N. Broadway

Theft: \$300 and under / Apartment 500 block W. Belmont Ave.

Theft: \$300 and under / Residence 3300 block N. Southport Ave.

Theft: \$300 and under / Residence 500 block W. Surf St.

Vandalism: Criminal damage to property / Restaurant 900 block W. Belmont Ave.

Vandalism: Criminal damage to property / CTA STATION 900 block W. Addison St.

Vandalism: Criminal damage to vehicle / Street 3000 block N. Kenmore Ave

Theft: From building / School, public building 3200 block N. Broadway

Theft: From building / Residence 500 block W. Cornelia Ave.

Theft: Over \$300 / Vehicle (non-commercial) 800 block W. Fletcher St.

Simple battery: Simple / Sidewalk 3400 block N. Sheffield Ave.

Simple battery: Simple / Sidewalk 3400 block N. Sheffield Ave.

Simple battery: Simple / Street 3400 block N. Halsted St.

Vandalism: Criminal damage to property / Small retail store 3400 block N. Halsted St.

Deceptive practice: Credit card fraud / Other 2900 block N. Clark St.

Narcotics: Possession of heroin (black tar) / Street 2800 block N. Clark St.

Robbery: Armed: other dangerous weapon / Alley 700 block W. Oakdale Ave.

Theft: From building / Residence (porch/hallway) 900 block W. Addison St.

Theft: Retail theft / Small retail store 3100 block N. Broadway

Theft: Over \$300 / Other 2900 block N. Broadway

Theft: From building / Residence (porch/hallway) 600 block W. Barry Ave.

Theft: From building / Athletic club 3200 block N. Ashland Ave.

FINANCIAL IDENTITY THEFT

OVER \$ 300 / Residence 500 block W. Belmont Ave.

Motor vehicle theft: Automobile / Street 300 block W. Barry Ave.

Motor vehicle theft: Automobile / Other 2900 block N. Clark St.

Robbery: Strongarm: no weapon / Other 600 block W. Belmont Ave.

Theft: Retail theft / Small retail store 3000 block N. Broadway

Theft: \$300 and under / Residential yard (front / back) 1300 block W. Nelson St.

Theft: From building / Other 1000 block W. Diversey Pkwy.

Theft: \$300 and under / Street 3100 block N. Sheffield Ave.

Vandalism: Criminal damage to vehicle / Street 900 block W. Fletcher St.

Deceptive practice: Credit card fraud / Street 900 block W. Fletcher St.

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Photos courtesy of Getty Images

FAMILY FEATURES

With the aid of modern technology, it's now possible to convert virtually any ordinary house into a smart home filled with features that make daily tasks more convenient. These technologies allow for greener living, customization of your living space to personal tastes and the peace of mind that you can control key home systems with your smartphone.

Converting to a smart home may seem like an intimidating task at first, but if you break the process into manageable steps you'll find it's not so hard to choose and install the best smart devices for your home and lifestyle. You can begin turning your house into a smart home by following these three simple steps.

Set a budget.

All of the technology and gadgetry that comprise today's smart homes were once viewed as luxury, reserved for the rich and famous and those whose lives played out on the big screen. What once seemed impractical for the average homeowner is now quite attainable. When you consider that some smart devices, such as light bulbs, have a life span of up to 25 years, in the end you may end up even saving money.

How much money you'll ultimately spend to create your smart home depends on numerous factors: the size of your home, number of systems and appliances you wish to automate and the level of integration you desire are significant considerations. Assuming that your home is already wired for a high-performance broadband connection, you can get into the smart home game for under \$100 with a thermostat that you can manage remotely. On the other hand, adding smart-home technology throughout the

whole house will likely cost in the thousands.

Pay attention to the levels of integration various products offer. Purchasing products from brands that partner with many other smart-home device makers will help ensure the products you add in the future will work with those you install now. Selecting highly integrated products will save you time during the installation process, help you avoid unnecessary expenses down the road and improve your overall smart-home experience.

Brainstorm ideas for each room.

Once you're past the nuts and bolts of practical considerations, it's time to start imagining. The key about designing the perfect smart home for you is to remember that the very essence of smart

devices is their ability to make your life more convenient. Choosing the products and how you connect them is all about you and your lifestyle – there's more than just one way to build your smart home.

Go room to room in your home and think about the activities that occur in each space. Consider which of these can become easier or more enjoyable with the support of smart technology. The living room, where you likely have a host of entertainment and audio equipment, offers plenty of obvious benefits, but also look at the kitchen, for example. Did you forget to start the dishwasher on your way out the door? Initiating a wash cycle remotely will

let you come home to dishes clean and ready for dinner.

Prioritize what you install.

When it's time to begin the actual transition to a smart home, it's a good idea to start with the most important products first. For most homeowners, those are the devices that you use every day.

Opening and closing the garage door is so much a part of your daily routine that it is often hard to remember if you closed it on the way out. Products such as the Chamberlain MyQ Garage upgrade kit, or Chamberlain garage door openers with built-in MyQ technology, put peace of mind in the palm of your hand. This technology allows you to control and check the status of your garage door from anywhere, at any time, so you know if your garage was left open or if it's being opened while you're not there. The innovative technology works with numerous

smart-device brands and their devices, such as NEST thermostats and Xfinity home security products. Learn more at chamberlain.com.

With the all-important lead-in to your home covered, you can turn attention to devices that help manage your home's operation and efficiency. Thermostats that auto adjust to designated climate settings are a popular option for many homeowners because they bring immediate returns in reducing your overall energy usage. Irrigation systems and power management products are also wise investments when it comes to optimizing your home's use of natural resources.

Stepping across the threshold to a smart home may feel like a big step, but once you get settled and experience the convenience and control, you'll likely find yourself exploring ways to incorporate smart technology every place you can.

Starting Your SMART HOME Transformation



SMART DEVICES FOR EVERY ROOM

The number of devices that can be integrated into a smart home is growing at an accelerated rate, but not all are complex gadgets and gizmos. Some of the simpler options for every room in your home include:

Living Room: Outlet Adapters
Walk into your home late at night and flip on the lights, the TV or both without searching in the dark for a switch or remote. After your smart outlet adapter is plugged into the wall, appliances can be plugged into the adapter and controlled from a smartphone.

Bedroom: Motorized Drapes
Adding motorized drapes to your bedroom allows for an easy way to adjust lighting and privacy – all without leaving the comfort of your

bed. Properly adjusting drapes, which is easy to do with smart-phone control, can also help manage energy consumption by regulating solar heat.

Kitchen: Coffee Maker
Wake up to your favorite morning beverage without drowsily scooping and pouring. A smart coffee maker can make the right amount of coffee at just the right time through simple settings on your smartphone.

Garage: Remote Garage Door Access
Open, close and monitor your garage door anywhere, anytime, with MyQ technology from Chamberlain. With remote access to one of the main entry points to your home, you can ensure the garage door is shut when you're out or ready to open when you return.



The first written record of a decorated Christmas tree dates from 1510 in Riga, Latvia. Local merchants' guild members placed a tree in the marketplace and decorated it. They danced around it while feasting and drinking and then set fire to it. The city still holds traditional winter celebrations in its Dome Square.

Brenda Weaver

Source: www.mindful-dimensions.com
www.pinterest.com



Winterizing

It's not too late to winterize for the birds. Do you have enough high-fat foods like peanuts, black oil sunflower seed, suet cakes or nuggets? Do you need to attach a roosting box to a fence post? Are your heated birdbaths plugged in? Does your de-icer work? The birds will thank you.



Auld Lang Syne

As the year draws to a close, I recall my greatest birding moment of 2016, when an American bald eagle flew across the street right in front of me while I was driving to work. It took my breath away. Think back ... what was your favorite birding moment? Happy New Year, everyone!



Frankincense

Frankincense was part of the perfume of the sanctuary (Exodus 30:34), and accompanied the meal-offering (Leviticus 2:1, 2:16, 6:15, 24:7). A specially "pure" kind was presented with the show-bread (Leviticus 24:7). When burnt it emitted a fragrant odour and symbolized the Divine name (Malachi 1:11; Song of Solomon 1:3) and prayer (Psalm 141:2; Luke 1:10; Revelation 5:8, 8:3). It was often associated with myrrh (Song of Solomon 3:6, 4:6) and with it was given to the infant Jesus (Matthew 2:11). — Brenda Weaver

Source: wikipedia.org

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Comics

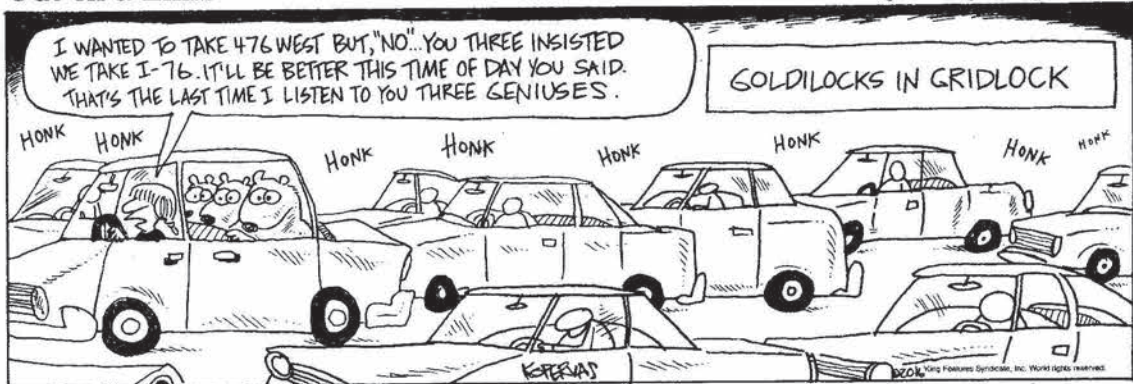
R.F.D.

by Mike Marland



Out on a Limb

by Gary Kopervas



Amber Waves

by Dave T. Phipps



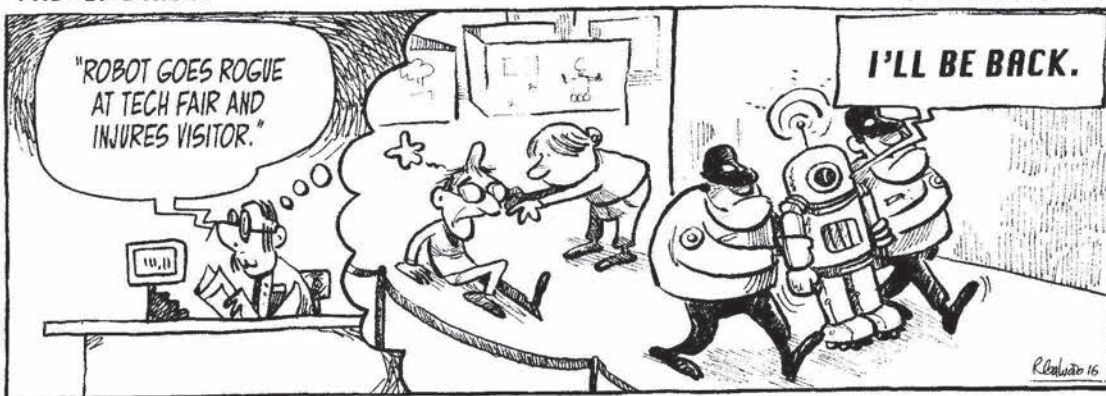
The Spats

by Jeff Pickering



THE CASHIER

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THEY'LL DO IT EVERY TIME

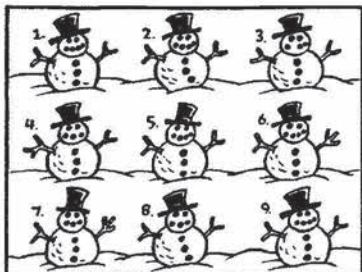
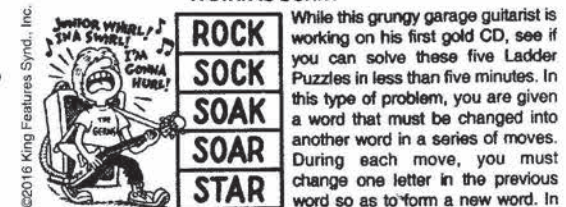
BY AL SCADUTO



Junior Whirl

by Charles Barry Townsend

A STAR IS BORN?



A CHILLY GATHERING! You have 15 seconds to spot two identical snowmen.

A TEN-SECOND TEST! Here's a quickie, students! If you divide 80 by one-half and then add 15 to the result, what will the total be?



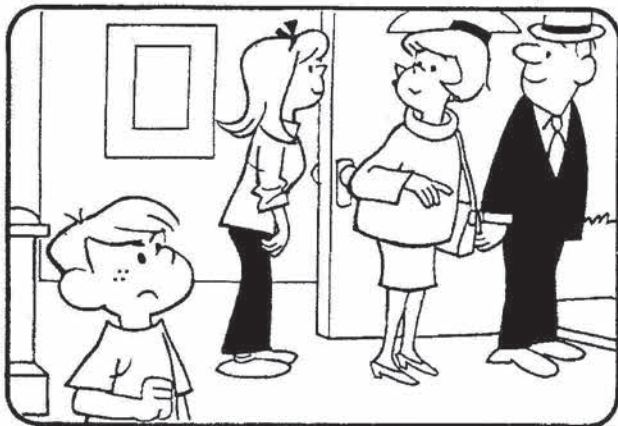
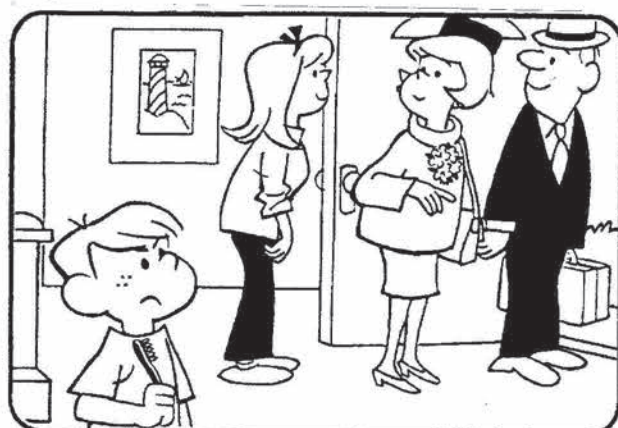
LINK-UPS! Here's a list of 12 short words, divided into two columns. Turn them into six longer words by linking them together. To do this, draw a line from one word in the left column to one word in the right.



Answers: Nester, padded, outstayed, ramparts, satires, tipped.

HOCUS-FOCUS

BY HENRY BOLTIHOFF



Differences: 1. Hat is smaller. 2. Toothbrush is missing. 3. Body is slimmer. 4. Hat is smaller. 5. Corset is missing. 6. Suitcase is missing.

Just Like Cats & Dogs

by Dave T. Phipps





Photo courtesy of Getty Images

MILLENNIAL PARENTS

STRUGGLE WITH HIGH COST OF LIVING

Better money management today can lead to brighter financial future

FAMILY FEATURES

For many young adults, heavy debt and lower-paying jobs lead to a delay in traditional life goals like buying homes and starting families. However, research suggests that millennials’ financial worries are adding up to more than stress and disappointment, particularly once they become parents.

Two in five young parents rate their financial health as unsatisfactory and 40 percent said financial stress is putting a strain on their relationship, according to a survey from the National Endowment for Financial Education and Parents Magazine. More than half of millennial parents concede they would surrender a year of their life to have more financial security.

“Being a parent takes patience, forgiveness and a lot of silent counts to 10, but it also takes a lot of money,” said Paul Golden, director of Smart About Money, a nonprofit foundation inspiring educated financial decision-making for individuals and families through every stage of life. “Many young adults start off with significant student loan debt. When you add housing, groceries, utilities, transportation expenses and health care costs, the strain increases, and oftentimes the math in the household budget doesn’t add up.”

The price tag of raising a child is more than \$304,000 based on the projected inflation-adjusted cost of rearing a child until age 18, not counting college. Managing that financial pressure begins with planning for the future and truly understanding the costs associated with adding a baby to the family or buying a new home, Golden added.

“Regularly paying attention to your money and practicing major life transitions before they happen is an important step toward achieving financial health,” he said.

As a parent, you have many financial responsibilities to balance, but planning for the future can help prevent unforeseen expenses from tipping your scales.

Debt reduction. Make a plan to pay off excessive debt, particularly credit cards. Tackle your lowest balance first to gain momentum then take on the next smallest. Additionally, pay attention to higher interest rates that are costing you a lot of money.

Use a budget. Get a budget and spending plan in place to keep track of your expenses. Try an envelope system with monthly allowances for groceries, entertainment, utilities, etc.

Start saving. Build an emergency fund. Aim for a small, achievable goal as low as \$500 then set the bar higher. Participate in your employer-sponsored savings program to boost retirement savings, especially if there is a match. Make it an automatic payroll deduction and increase it when your paycheck goes up. As far as your child’s college savings, save what you can, when you can. Every little bit will help when education bills come due.

Child care. Consider establishing a flexible spending account if one is offered by your employer. Parents can use pretax dollars to pay up to \$5,000 in child care expenses in most states.

Review insurance and important paperwork. Create a will either by using an online program or hiring a professional to name your child’s guardian, and designate at what age any payouts, savings or investments will be distributed. With health insurance, notify your employer within 30 days of the birth to ensure that the child is eligible for any dependent benefits. Purchase appropriate health care coverage to protect your family. Review your employer’s life insurance plan and determine if it is adequate for your needs. If not, consider purchasing additional life insurance.

Save for the future. Put money for short-term expenses (1-5 years) in safe investments, such as savings accounts and certificates of deposit. These low-interest-rate investments will not grow dramatically, but they will not lose money, either. Money you will need beyond five years should have the opportunity to grow at a risk level you are comfortable with. Use a combination of steady-earning savings accounts and more volatile stock and bond mutual funds to help protect you against long-term losses.

Get started with these tips and learn more through self-directed courses at SmartAboutMoney.org.

Three-quarters (76%) of millennial parents say something keeps them up at night.



2 in 5

Roughly two in five say financial concerns such as not saving enough (e.g., for retirement, child’s college education, emergencies, etc.), not earning enough income/living paycheck to paycheck, or debt (e.g. credit cards, student loans, auto loans, other loans, etc.) (42%, 39%, and 37% respectively)



One Quarter

About a quarter each worry about other types of financial concerns such as job uncertainty/employment security, spending behaviors of myself or spouse/partner, mortgage/rent payments, or child care expenses (e.g., day care, formula, food, diapers, etc.) (27%, 24%, 23%, and 22%, respectively)

Almost nine in ten (88%) Millennial parents have debt.



57%

The majority (57%) of Millennial parents have \$5,000 or more debt



18%

18% have \$25,000 or more debt

How Much Does Having a Baby Cost?

Along with preparing for the costs of clothes, furniture and baby items, take time to review your health care and employer benefits and policies relating to time off work.

Spread the costs.

Compile a list and calculate the total of anticipated expenses, including doctor fees, maternity clothes, birthing classes, unpaid time off for maternity leave and necessities for the baby. Distribute the total cost throughout the duration of your pregnancy. If you pay as you go rather than purchase everything at once, the sum becomes easier to manage.

Know what’s covered.

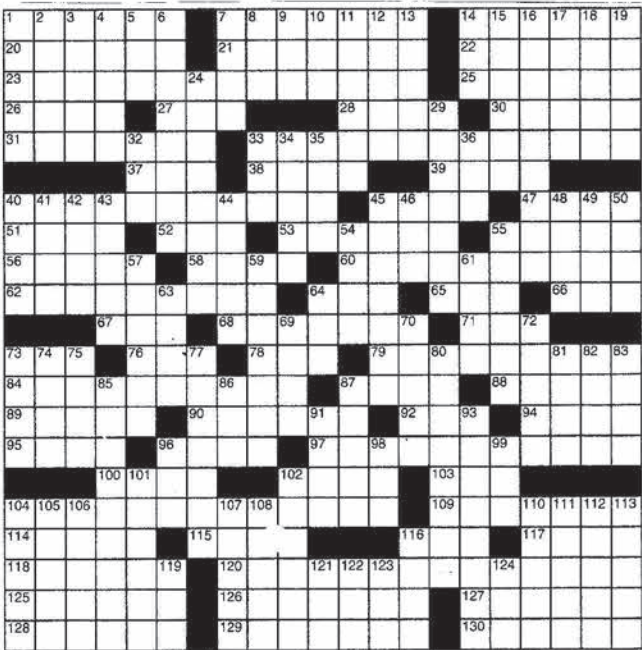
Health care plans vary widely and while a friend may have had all the expenses paid for, not all

insurance plans are alike. Know what you will be responsible for and when payments are due. Ask about co-pays, co-insurance, deductibles, out-of-pocket costs, birthing and other classes, and specialty tests. Discuss how costs change if you require a C-section or any other additional hospitalization.

Account for time off work.

Look into maternity and paternity leave, and learn about additional unpaid time off under the Family and Medical Leave Act. Be aware that if your company has fewer than 50 employees, it’s not required to offer FMLA leave. Ask your employer if you can use unused sick and vacation days to cover your maternity leave. Don’t forget to calculate any lost pay if you’ll need unpaid time off for doctor’s appointments.

Crossword



Super Crossword MIDDLE NAMES

- ACROSS**
- 1 Abe of "Fish"
 - 7 In hitting position
 - 14 "Neue Liebeslieder" composer
 - 20 Idolized
 - 21 Details of one's life
 - 22 Angle unit in math
 - 23 Doctors testifying about injuries, e.g. [Trebek]
 - 25 Third-largest Danish city
 - 26 East — Auto
 - 27 Former space station
 - 28 Tributary of the Seine
 - 30 Compound conjunction
 - 31 Fox's quality
 - 33 Uses a pogo stick [Chavez]
 - 37 Back muscle, informally
 - 38 Assns.
 - 39 Soft throw
 - 40 It's variable with a zoom lens [Ginsberg]
 - 45 Wry Mort
 - 47 See 95-Across
 - 51 The same, to Simone
 - 52 NM-to-NJ dir.
 - 53 Absorb slowly
 - 55 "Rapture" singer Baker
 - 56 St. Kitts and
 - 58 Constellation over sort
 - 60 They're part of history [Seagal]
 - 62 Modest reply of gratitude [Hawke]
 - 64 Item fitting in a rowlock
 - 65 Vain one's problem
 - 66 Tyke
 - 67 Above, in an ode
 - 68 Not prone to fading in daylight, as a fabric
 - 71 Wonder
 - 73 Winter malady
 - 76 "Coolness!"
 - 78 It hangs from a hoop
 - 79 Regulations on importing and exporting [St. Johns]
 - 84 Initial race advantages [Lovett]
 - 87 Enke's relative
 - 88 Putrefy
 - 89 Guardian —
 - 90 Hansel's sis
 - 92 Heat city
 - 94 Goatee site
 - 95 With 47-
 - 96 "It's cold!"
 - 97 Current fashion [Lubitch]
 - 100 Water, in Oaxaca
 - 102 Winged god
 - 103 G6 country
 - 104 Curt comment [Previn]
 - 109 Moralist's statement, e.g.
 - 114 Rural towers
 - 115 Twisting fish
 - 116 Enzyme suffix
 - 117 Skinny
 - 118 Not inclined
 - 120 Saying "I do" [Bergman]
 - 125 Lamented loudly
 - 126 By mistake
 - 127 One of the exporting Ramones
 - 128 Fall blooms
 - 129 Region centered on the upper Oder valley
 - 130 Makes off-peak calls?
 - 34 Playwright Joe
 - 35 Cries of repugnance
 - 36 "Buddy List" co.
 - 40 — shui
 - 41 Pointed arch variety
 - 42 Spelunking spot
 - 43 Samuel of the Supreme Court
 - 44 Bottle parts
 - 45 Reaches, as new heights
 - 46 Bam brayer
 - 48 By — of (due to)
 - 49 "Chained" actor Kruger
 - 50 Hold up
 - 54 Movie-rating
 - 55 Stated firmly
 - 57 Crow of pop
 - 58 Into places
 - 61 "Cricket"
 - 63 Asian sea
 - 64 Frequently, to Donne
 - 69 Chick's home
 - 70 Cree or Erie
 - 72 Decide (to)
 - 73 Heroic act
 - 74 Thin street
 - 75 Egg on
 - 77 Humiliate
 - 80 Selflessness
 - 81 Hurting, as a joint
 - 82 Grieve loudly
 - 83 December 31 song word
 - 85 "Stormy Weather" singer
 - 86 Abbr. on a bus schedule
 - 87 See 9-Down
 - 91 Watson of "Noah"
 - 93 Erratic
 - 96 Frank holder for Dwight Gooden
 - 99 Airline to Sweden
 - 101 Rictus joke
 - 102 Dutch lager
 - 104 Honshu city
 - 105 Exchange for a ten
 - 106 Naval force
 - 107 TV's Philbin
 - 108 Nicholas
 - 109 Gage novel
 - 110 Brought out into the open
 - 112 "— much better now"
 - 113 Stem joints
 - 116 Taj Mahal site
 - 119 Mag staffers
 - 121 Mario's three
 - 122 Auditing go.
 - 123 "— don't!"
 - 124 Vintage auto



Owner Wants Cat Back

DEAR PAW'S CORNER: Two years ago, my husband and I took in a beautiful orange cat, "Tiger," when a friend became too ill to care for him. We weren't sure we wanted a pet — I suffer from dander and dust allergies — but we decided to give it a try. We picked him up on Christmas Eve at the airport after he was flown from Atlanta, a wide-eyed, meowing, anxious ball of fur. As soon as we got home he shot out from the carrier and under the sofa, where he hid for almost three weeks, sneaking out at night to eat and use the litter box.

Tiger gradually got used to his new home, and we got used to him, and now we can't imagine life without him. He's the best Christmas present we've ever received.

Here's the problem: Our friend has recovered and wants Tiger back, but I can't bear to let him go. What would you suggest? — Charles H., Dallas

DEAR CHARLES: We become more deeply attached to our pets than we realize, often grieving more when we lose them than we do for many humans.

Returning a pet to its original owner can be emotionally difficult. I have friends who actually worked out a joint custody agreement, with a visitation schedule for their dogs after their relationship ended.

It sounds like Tiger's owner also loves and misses him, and because you're halfway across the country, there's a good chance you would never see Tiger again. But if you know he will be going to an equally loving and caring home, and the original promise was to be only temporary caregivers while your friend battled a tough illness ... well, you know the answer.

- 2. Mealtime
- 3. Chewing a bone
- 4. Going on walks
- 5. Snuggling
- 6. Playing fetch
- 7. Riding in car
- 8. Visiting dog park
- 9. Jogging
- 10. Being groomed



Horoscope



ARIES (March 21 to April 19) A hectic period begins to wind down. Take time to draw some deep breaths and relax before getting into your next project. A long-absent family member makes contact.

TAURUS (April 20 to May 20) You're eager to move forward with a new challenge that suddenly dropped in your lap. But you'd be wise to take this one step at a time to allow new developments to come through.

GEMINI (May 21 to June 20) You're almost ready to make a commitment. A lingering doubt or two, however, should be resolved before you move ahead. An associate could provide important answers.

CANCER (June 21 to July 22) Caution is still the watchword as you move closer toward a decision about a new situation. If you act too fast, you might miss some vital warning signs. Go slowly and stay alert.

LEO (July 23 to August 22) Your new goal looks promising, and your golden touch does much to enhance its prospects for success. In your private life, Cupid does his best to make your new relationship special.

VIRGO (August 23 to September 22) That impatient side of yours is looking to goad you into moving before you're ready to take that big step. Stay calm and cool. Let things fall into place before you act.

LIBRA (September 23 to October 22) A legal matter you hoped could finally be settled could be a pesky problem for a while, until all the parties agree to stop disagreeing with each other. Be patient.

SCORPIO (October 23 to November 21) Partnerships — personal or professional — which began before the new year take on new importance. They also reveal some previously hidden risks. So be warned.

SAGITTARIUS (November 22 to December 21) Your associates are firmly on your side, and that persistent problem that has caused you to delay some activities should soon be resolved to your satisfaction.

CAPRICORN (December 22 to January 19) Favorable changes continue to dominate, and you should be responding positively as they emerge. Someone wants to become more involved in what you're doing.

AQUARIUS (January 20 to February 18) A friend wants to share a secret that could answer some questions you've wondered about for a long time. Meanwhile, travel aspects continue to be strong.

PISCES (February 19 to March 20) Stay on your new course despite so-called well-meaning efforts to discourage you. Rely on your deep sense of self-awareness to guide you to do what's right for you.

BORN THIS WEEK: You have the capacity to meet challenges that others might find overwhelming, and turn them into successful ventures.

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• You're probably aware that many high-rise buildings in the United States don't include a 13th floor, skipping straight from 12 to 14, just because the superstitious among us consider the

number 13 to be unlucky. You might be surprised to learn, though, that China has its own version of the practice: There, buildings skip from the third to the fifth floor. The word for the num-

ber four is pronounced almost the same way as the word for death, so the number is considered to be unlucky.

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

Super Crossword

Answers

S	T	E	D	O	A	V	I	S	E	R	I	S	S	H	E	L	S	V
E	E	O	E	O	R	H	E	N	I	O	E	N	E	E	K			
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A	V	O	E	D		T	I	O	F		S	D	V	E	T	A	T	R
S	M	V	T	E	D	V	A	L		L	E	N		O	V	H		N
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S	M	H	A	V	R		L	A	B	O	T	P		V	A	D	O	G

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