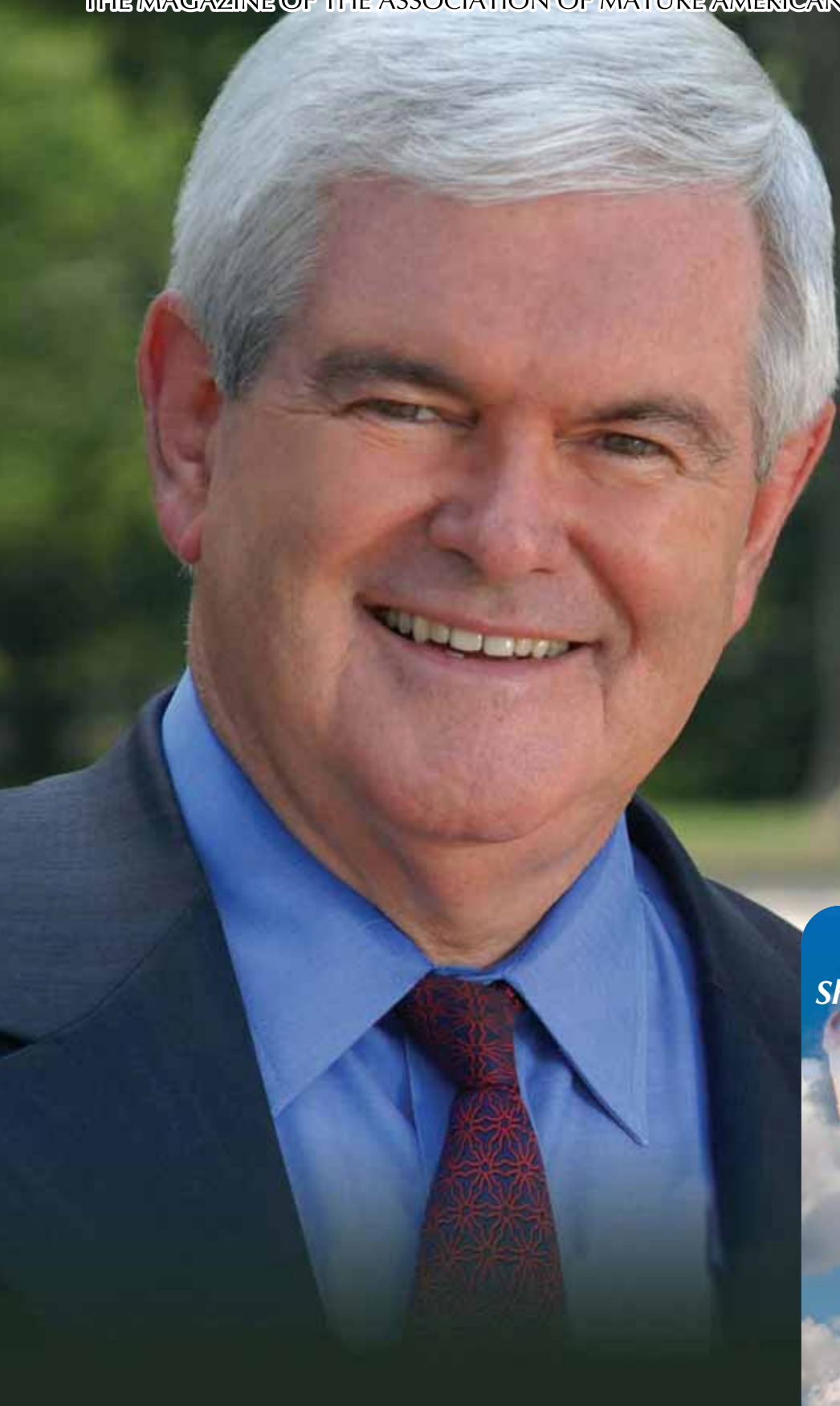


# AmacAdvantage

THE MAGAZINE OF THE ASSOCIATION OF MATURE AMERICAN CITIZENS

VOL. 5 ISSUE 3

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## *Newt Gingrich...*

*The Thinking  
Conservative*

*pg. 18*



*Today's Grandparents...  
Shaping the Future of America*

*pg. 28*





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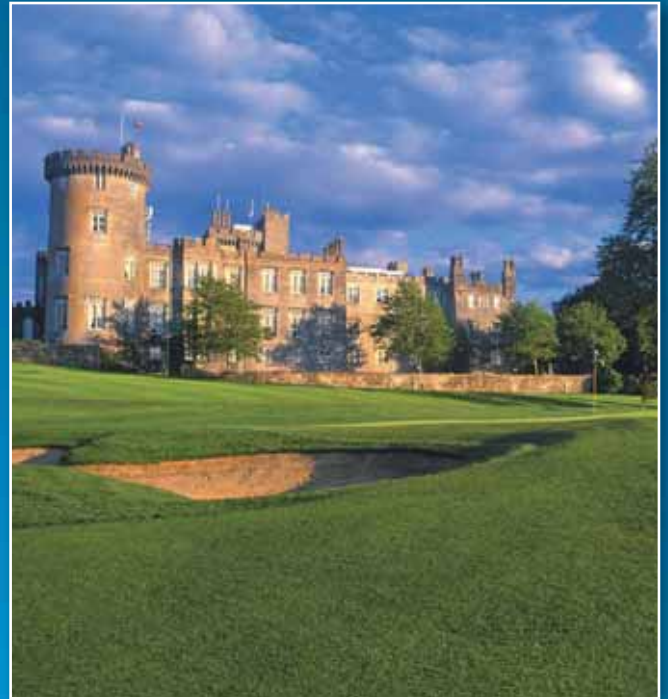
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## Dear AMAC members,



Thanks to all our new members who have helped us more than double our membership in the last year. We are at 220,000 members and counting. Our hope is to have one million members by November 2012. With your support it will happen.

**W**hat an amazing political year we are having so far. On the Republican side we see Sarah Palin, who a year ago everyone thought would be running for President; instead she took her hat out of the running. When Governor Rick Perry of Texas announced, he looked like he might knock out some of the other candidates and stay at the top of the heap, only to fall to the lower part of the list after a couple of weak performances at the debates. Herman Cain was thought to be a flash in the pan but is becoming more credible as each week passes by. Mitt Romney has kept the lead in most of the polls. Rick Santorum and Michele Bachmann are still in the race while Ron Paul has put his troops to work to give him wins in some of the straw polls. Newt Gingrich has been moving slowly but steadily up in the standings and is regarded as one of the best “thinkers” for the conservative cause. In this magazine we examine his 21st Century Contract for America.

**On the Democratic side** we hear talk of Secretary of State Hillary Clinton switching jobs with Vice President Biden. And things are just getting started!

**AMAC knows the powerful influence Grandparents can have** on their grandchildren, and thus on the future of America. Inside this edition you'll find some insight on how to make that happen.

**Thanks to all our new members** who have helped us more than double our membership in the last year. We are at 220,000 members and counting. Our hope is to have one million members by November 2012. With your support it will happen.

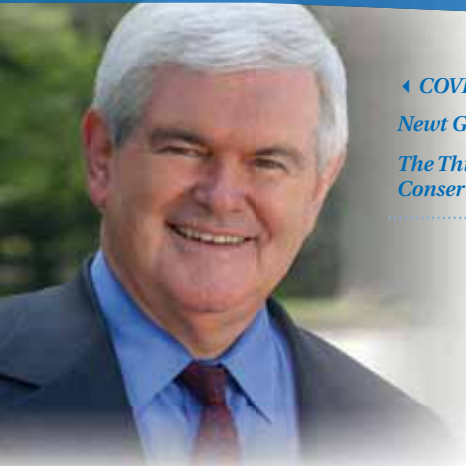
**We are now in the Medicare “season”** when folks can make changes in their plans; AMAC has provided some informative updates on your Medicare choices which we hope you can make use of.

**A parting thought:** while saddened by the untimely death of Steve Jobs, the marvelous inventor and creator of many of the electronic gadgets that have revolutionized the way we communicate, I can't help but think how fortunate we were that his mother decided to put him up for adoption, instead of having an abortion when she realized she would be unable to care for him. I wonder if one of the babies that were the victims of abortion could have been the person that would have found a cure for cancer.

God Bless America,

A handwritten signature in black ink that reads "Dan Weber". The signature is fluid and cursive, written in a professional style.

Dan Weber, Publisher



◀ COVER:  
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*The Thinking Conservative*

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# Five Lessons About the Way We Treat People



by Brother Juniper

## First Important Lesson – Cleaning Lady

During my second month of college, our professor gave us a pop quiz. I had breezed through the questions until I read the last one: “What is the first name of the woman who cleans the school?” Surely this was some kind of joke. I had seen the cleaning woman several times. She was tall, dark-haired and in her 50s, but how would I know her name? I handed in my paper, leaving the last question blank. Just before class ended, one student asked if the last question would count toward our quiz grade.

“Absolutely,” said the professor. “In your careers, you will meet many people. All are significant. They deserve your attention and care, even if all you do is smile and say, “hello.” I’ve never forgotten that lesson. I also learned her name was Dorothy.

## Second Important Lesson – Pickup in the Rain

Late one night, an older African American woman was standing on the side of an Alabama highway enduring a lashing rain storm. Her car had broken down and she desperately needed a ride. Soaking wet, she decided to flag down the next car. A young white man stopped to help her, generally unheard of in those conflict-filled 1960s. The man helped her get assistance and put her into a taxicab. She seemed to be in a big hurry, but wrote down his address and thanked him. Seven days went by and a knock came on the man’s door. To his surprise, a giant console color TV was delivered to his home. A note was attached.

It read: “Thank you so much for assisting me on the highway the other night. The rain drenched not only my clothes, but also my spirits. Then you came along. Because of you, I was able to make it to my dying husband’s bedside just before he passed away. God Bless you for helping me and unselfishly serving others.”

Sincerely, Mrs. Nat King Cole

## Third Important Lesson – Always remember those who serve

In the days when an ice cream sundae cost much less, a 10-year-old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him. “How much is an ice cream sundae?” he asked. “Fifty cents,” she replied. The little boy pulled his hand out of his pocket and studied the coins in it. “Well, how much is a plain dish of ice cream?” he inquired. By now more people were waiting for a table and the waitress was growing impatient. “Thirty-five cents,” she brusquely replied. The little boy again counted his coins. “I’ll have the plain ice cream,” he said. The waitress brought the ice cream, put the bill on the table and

walked away. The boy finished the ice cream, paid the cashier and left. When the waitress came back, she began to cry as she wiped down the table. There, placed neatly beside the empty dish, were two nickels and five pennies.

You see, he couldn’t have the sundae, because he had to have enough left to leave her a tip.

## Fourth Important Lesson – The obstacle in our path

In ancient times, a King had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock. Some of the King’s wealthiest merchants and courtiers came by and simply walked around it. Many loudly blamed the King for not keeping the roads clear, but none did anything to remove the obstacle.

Then a peasant came along carrying a load of vegetables. The peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. After the peasant picked up his load of vegetables, he noticed a purse lying in the road where the boulder had been. The purse contained many gold coins and a note from the King indicating that the gold was for the person who removed the boulder from the roadway. The peasant learned what many of us never understand! Every obstacle presents an opportunity to improve our condition.

## Fifth Important Lesson – Giving when it counts

Many years ago, when I worked as a volunteer at a hospital, I got to know a little girl named Liz who was suffering from a rare and serious disease. Her only chance of recovery appeared to be a blood transfusion from her 5-year-old brother, who had miraculously survived the same disease and had developed the antibodies needed to combat the illness. The doctor explained the situation to her little brother, and asked the little boy if he would be willing to give his blood to his sister.

I saw him hesitate for only a moment before taking a deep breath and saying, “Yes I’ll do it if it will save her.” As the transfusion progressed, he lay in bed next to his sister and smiled, as we all did, seeing the color returning to her cheek. Then his face grew pale and his smile faded.

He looked up at the doctor and asked with a trembling voice, “Will I start to die right away?” Being young, the little boy had misunderstood the doctor; he thought he was going to have to give his sister all of his blood in order to save her.

*Author Unknown*

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# Teaching Tomorrow's Leaders Today...

## One Lemonade Stand At a Time

By Michael Holthouse

Behind every great leader is a mentor. We've all had them and it's easy to look back on our lives and identify those who were older, more experienced, and took the time to impart their wisdom to us. That is, after all, the way it should work. The way we invest in our youth today will determine the quality and caliber of leaders we inherit tomorrow.

That is the basic idea behind something I've started called "Lemonade Day." This nationwide event takes place on the first Sunday in May every year, and involves pairing adults with children as they go through the process of building a lemonade stand – perhaps most Americans' first business. Thanks to the support of many sponsors and community leaders, literally tens of thousands of America's youth and their adult mentors launch these enterprises on the same day around the country, sowing the seeds of entrepreneurship and laying a foundation for a bright future.

"Lemonade Day," however, is more than just a one-day exercise. It is a process whereby kids learn the valuable concepts of setting a goal, making a plan and working that plan. Kids are taught lessons of spending, saving and sharing; spending in pursuit of their dreams, saving to prepare for the unpredictable and sharing because those who enjoy success have a responsibility to give back. These fundamental truths are the building blocks of not just successful businesses, but productive lives.

"Lemonade Day" is something started years ago when my own daughter Lissa decided that she would set up and operate a lemonade stand in the pursuit of purchasing a new pet turtle. What began as a father

simply helping his daughter sell lemonade turned into something much more remarkable: I spent the day explaining basic business concepts to Lissa – everything from revenue and profit to fixed and variable costs. Out of this experience grew a desire to see more entrepreneurs engaged in cultivating the next generation of leaders.

Poll after poll shows that Americans are pessimistic about the future. Uncertainty about how today's economic turmoil will play out coupled with a general malaise about America's standing in the world has contributed to this gloomy outlook. The American Dream seems at risk and not quite as attractive as it once was – as we once knew it to be.

But it doesn't have to be this way.

By investing in the youth of today, our nation reaps the rewards of good leaders tomorrow. By passing on the lessons of life and work that we have learned, our children can make more informed decisions. By fostering stronger communities, we can ensure that America remains strong and that our best days remain ahead of us. Will "Lemonade Day," which has grown to 31 cities across our country and continues to inspire children to strive toward their dreams, solve all our national woes? Maybe not, but it's certainly a start. Let's empower entrepreneurs, current and future, to set goals and persevere in the pursuit of them. They'll be better off because of it, and so will we all.

**Michael Holthouse** is the founder of Prepared 4 Life, a philanthropic venture that prepares youth for life through fun, proactive and experiential after-school programs and also runs the nationwide movement "Lemonade Day." He is also a member of the Job Creators Alliance, a group of current and former major CEOs dedicated to the protection of entrepreneurship and the free enterprise system.



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# Alzheimer's Disease

## Awareness is Essential

**A**lzheimer's disease begins imperceptibly when a chemical reaction in the brain causes small abnormalities to form on the brain's surface. Over the course of years, these plaques and tangles cause brain cells to die, leading to changes in memory, mood, and behavior which interfere with the performance of everyday tasks.

Invariably, the symptoms of Alzheimer's disease affect the lives of others. Often, a spouse is the first to notice the subtle changes, and the first to compensate for them. A wife, noticing that her husband becomes confused when paying the bills, begins to pay them herself. A husband starts to do the shopping when his wife no longer seems interested.

Awareness and education are essential in identifying this disease. It is important that Alzheimer's disease be diagnosed and treated as early as possible. Starting treatment in the early stages of the illness can help preserve the ability to function for months or years, even though the underlying disease process cannot be stopped. Early diagnosis also provides more time to plan for long-term needs, resolve legal and financial issues, and establish networks of support.

### Typical Warning Signs

Although every case of Alzheimer's disease is different, experts have identified common warning signs of the brain disease. Remember, Alzheimer's disease is not a normal part of aging, and it is important to look for signs that might indicate Alzheimer's disease versus basic forgetfulness. With Alzheimer's disease, these symptoms gradually increase and become more persistent.

**IF SOMEONE IS EXHIBITING THESE SYMPTOMS, the person should check out his or her concerns with a healthcare professional. Awareness of these warning signs is not a substitute for a structured screening or consultation with a primary care provider.**

- ❶ **MEMORY LOSS**, especially of recent events, names, placement of objects, and other new information
- ❷ **CONFUSION** about time and place
- ❸ **STRUGGLING TO COMPLETE FAMILIAR ACTIONS**, such as brushing teeth or getting dressed

- ❹ **TROUBLE FINDING THE APPROPRIATE WORDS**, completing sentences, and following directions and conversations
- ❺ **POOR JUDGMENT** when making decisions
- ❻ **CHANGES IN MOOD** and personality, such as increased suspicion, rapid and persistent mood swings, withdrawal, and disinterest in usual activities
- ❼ **DIFFICULTY WITH COMPLEX MENTAL ASSIGNMENTS**, such as balancing a checkbook or other tasks involving numbers

### Age and family history risk factors:

- ▶ As you get older, your risk of developing Alzheimer's disease goes up. However, developing Alzheimer's disease is not a part of normal aging.
- ▶ Having a close blood relative, such as a brother, sister, or parent who developed AD increases your risk.

### Other risk factors that are not as well proven include:

- ▶ Longstanding high blood pressure
- ▶ History of head trauma
- ▶ Female gender

### Two types of AD -- early onset and late onset.

- ▶ In early onset AD, symptoms first appear before age 60. Early onset AD is much less common than late onset. However, it tends to progress rapidly. Early onset disease can run in families. Several genes have been identified.
- ▶ Late onset AD, the most common form of the disease, develops in people age 60 and older. Late onset AD may run in some families, but the role of genes is less clear.

▶ **IN A LARGE EPIDEMIOLOGICAL STUDY PUBLISHED IN THE AMERICAN JOURNAL OF MEDICINE**, researchers found that people who drank three or more servings of fruit and vegetable juices per week had a 76 percent lower risk of developing Alzheimer's disease than those who drank juice less than once per week.

Researchers say the results suggest that a class of antioxidants found in fruit and vegetable juices called polyphenols may have a protective effect on the brain and help fight dementia and Alzheimer's disease.



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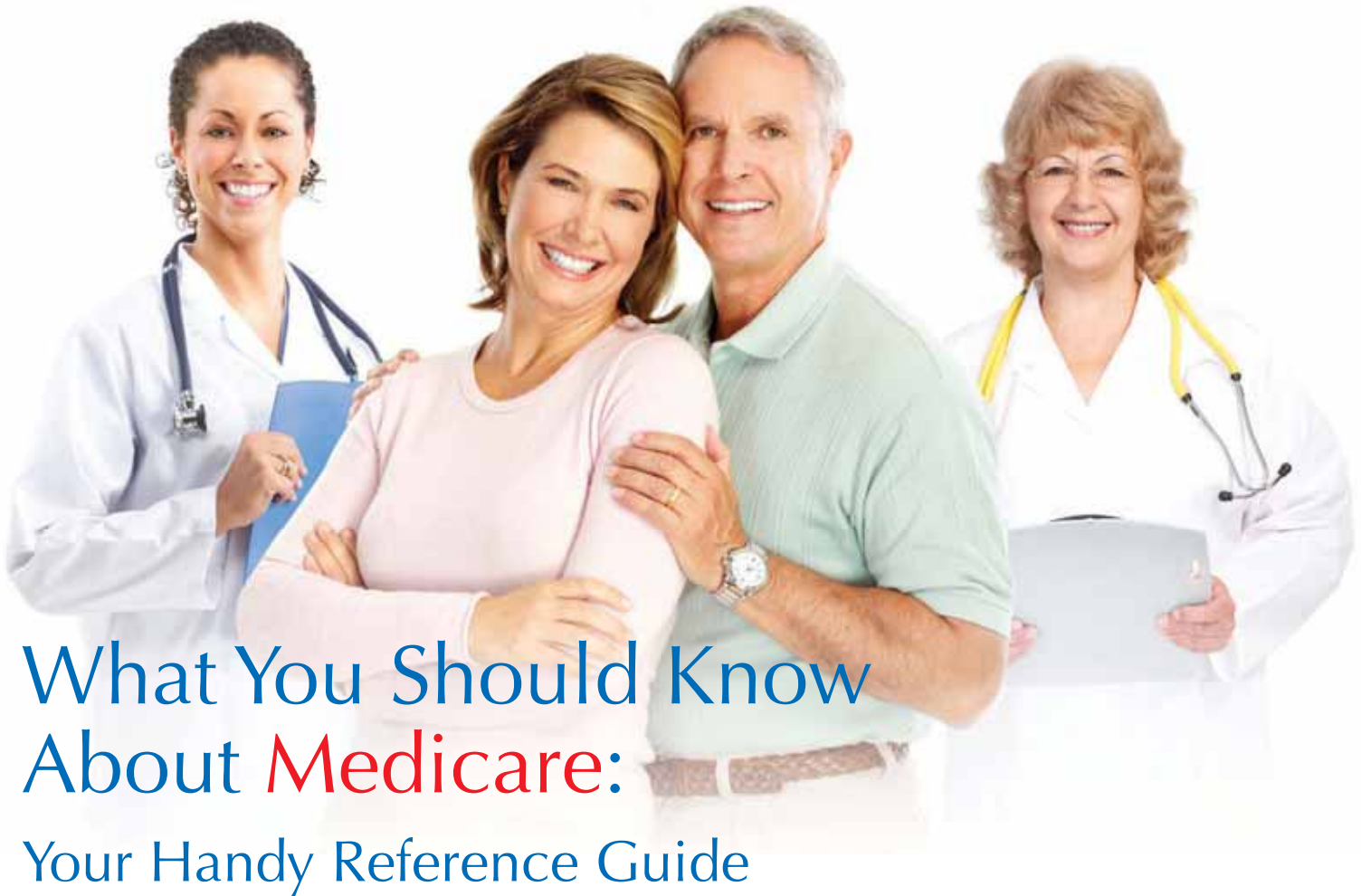
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# What You Should Know About Medicare: Your Handy Reference Guide

**T**he Medicare System offers beneficiaries with many choices and along with those choices are deadlines, rules about when to sign up, and changes in plans year after year. It is important to stay informed so that you can avoid costly mistakes and make the right choice for you.

If you're nearing 65, or are dissatisfied with your current Medicare health plan, don't panic, you can use the information below as a guide to help you better understand how the Medicare system works.

## **A look at Medicare – America's federal health insurance program – and Medicare Advantage Plans.**

Medicare, The United States health insurance program created in 1965, is for people age 65 or older, people under age 65 with certain disabilities, and people any age with End-Stage Renal Disease. Medicare is run by CMS, The Centers for Medicare and Medicaid Services.

Medicare was originally signed into law on July 30th, 1965 by President Lyndon B. Johnson. President Harry S. Truman was the very first Medicare beneficiary, and President Johnson presented him with the first Medicare card.

## **Making Sense of Medicare Plans**

### **ORIGINAL MEDICARE**

Original Medicare has two parts: Part A – Hospital Insurance and Part B – Medical Insurance (Doctors). Original Medicare did not provide prescription drug coverage, except for a very few special cases. Medicare Part D did not go into effect until January 1, 2006, made possible by the passage of the Medicare Prescription Drug Improvement and Modernization Act of 2003.

Medicare Advantage Plans provide a way for beneficiaries to receive their A, B, and D benefits. Medicare Advantage Plans are sometimes referred to as Part C – which delivers A, B, and D in one comprehensive plan.

### **MEDICARE IS DIVIDED INTO 4 PARTS:**

- › Part A (Hospital)
- › Part B (Medical)
- › Part C (Medicare Advantage Plans – like HMOs and PPOs)
- › Part D (Medicare Prescription Drug Coverage)

About three quarters of Medicare's 44 million beneficiaries do not have a Medicare Advantage Plan, and are enrolled in what is now known as "original"

continued on pg. 14

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# What You Should Know About Medicare:

## Your Handy Reference Guide

continued from pg. 12



Medicare, consisting of Part A (hospitalization) and Part B (Doctor Visits, Outpatient Care).

### What does Medicare Cover?

Neither Part A nor B pays for all of a covered person's medical costs due to deductibles and coinsurance. This means the covered individual must pay out of pocket. While Medicare covers most services deemed "medically necessary," Medicare doesn't cover everything. For example, in some circumstances Medicare doesn't cover vision, hearing, dental care, nursing home care, or medical services outside the US.

### What Are My Costs?

**PART A:** There is no premium for Part A as long as you or a spouse has worked for 10 or more years and has paid into Medicare via payroll deduction.

In 2011 the amounts for each benefit period were as follows: Days 1-60 - \$1132 deductible. Days 61-90 - \$283 per day, and days 91-150, \$566 per lifetime reserve day. Rates may increase for 2012.

**PART B:** Requires a monthly premium. If you join Medicare in 2011, the cost for Part B is \$115.40. All single beneficiaries with earnings more than \$85,000 a year, and couples with incomes above \$170,000, pay higher premiums. Under Part B, Original Medicare, a beneficiary must meet a yearly deductible of \$162 and is required to pay 20% of the Medicare-approved amount for all services covered by Part B. Beneficiaries are also required to pay an excess charge of 15% for services rendered by non-participating Medicare providers. All of these costs can amount to thousands of dollars, draining a beneficiary of his/her savings, or worse yet, leave a beneficiary with no means to pay for rising medical costs and expensive prescription drugs.

**PART C:** Medicare Advantage Plans. These plans vary in cost. Some Medicare Advantage Plans have a ZERO premium, while others may charge a premium.

**PART D:** Stand alone prescription drug plans do charge a premium.

You pay higher premiums for parts B and D if your modified adjusted gross income on your latest tax return is above \$85,000 for singles, or \$170,000 if married and filing joint returns.

### So Why Are Medicare Advantage Plans Special?

The passage of the Balanced Budget Act of 1997 allowed Medicare beneficiaries the option to receive their Medicare benefits through private health

insurance plans, instead of through the original Medicare plan (Parts A and B). Originally, these plans were known as "Medicare + Choice" or "Part C" plans; however these plans did not include prescription drug coverage. Then, in 2003, President George W. Bush passed the Medicare Prescription Drug, Improvement, and Modernization Act. This allowed "Medicare + Choice" to add prescription drug coverage and became known as "Medicare Advantage" (MA) plans.

### Some Medicare Advantage Plans include Part D - Drug Plan Benefit.

Medicare Advantage Plans, offered by private insurance companies, receive a payment from the government for each enrollee, and use a portion of these payments to offer supplemental benefits, thereby limiting a beneficiary's out of pocket expenses. For example, some Medicare Advantage plans provide insurance against catastrophic costs over \$5,000. These plans can also reduce or eliminate out of pocket expenses, (remember, neither Part A nor Part B pays for all of a covered person's medical costs). Through Medicare Advantage Plans, the part B co-insurance and annual deductible can be reduced to \$0. Medicare Advantage Plans can offer dental coverage, vision coverage, and other coverage and service not covered by Parts A or B.

Medicare Advantage plans are required to offer coverage that meets or exceeds the standards set by the original Medicare program. Many Medicare Advantage Plans include Part D, prescription drug benefits, and are known as Medicare Advantage Prescription Drug plans, or MAPDs.

Unlike traditional Medicare, Medicare Advantage Plans encourage preventative care and wellness. Medicare Advantage beneficiaries receive additional coverage and benefits not enjoyed by traditional Medicare beneficiaries.

However, not all Medicare Advantage Plans work the same way, so it's important to find out the rules before joining. When you join a Medicare Advantage Plan you should have your Medicare Card on hand, as you will need to provide your Medicare number and the date your Part A and/or Part B coverage started.

### Who Can Join a Medicare Advantage Plan?

You can join the plan if you live in the plan's service area, you have Medicare Part A and Part B, and you don't have End-Stage Renal Disease (ESRD). When you

continued on pg. 16

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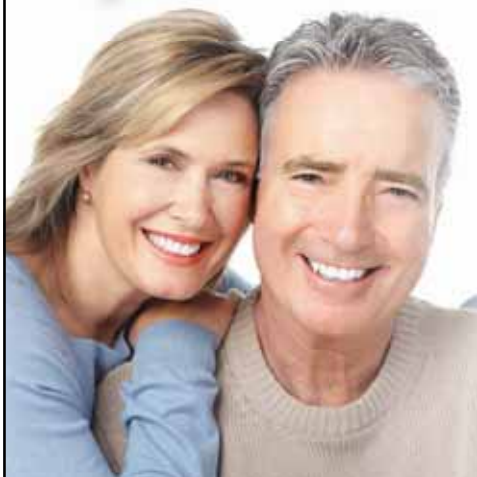
  
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# What You Should Know About Medicare:

## Your Handy Reference Guide

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join a Medicare Advantage Plan, you are still in Medicare and receive all of your Part A and Part B coverage. There are some Medicare Advantage Plans that cost \$0 because Medicare (the government) is paying money to the private insurance company each month on your behalf. It is important to check with your doctor and hospital to find out if they accept the plan before joining.

### When Can I Join a Medicare Advantage Plan?

**INITIAL ELECTION PERIOD:** You can join when you first become eligible at age 65. There is a 7 month window when you can join during your initial election period. The initial election period is 3 months before you turn 65, the month you turn 65 and 3 months after the month you turn 65. For those over 65 who are still working and receiving health benefits from an employer, your initial election period will begin when you enroll in Part B.

**ANNUAL ELECTION PERIOD (AEP):** Enrollment in 2011 is October 15th - December 7th. During this period beneficiaries can add, drop, or change coverage.

**DISENROLLMENT PERIOD:** The disenrollment period is 1/1/12 – 2/14/12. If you are dissatisfied with your health care plan, a beneficiary may drop a Medicare Advantage Plan and return to Original Medicare with the option of enrolling into a stand alone PDP.

**SPECIAL ELECTION PERIOD:** Beneficiaries may be eligible to enroll in a new plan during a Special Election Period. There are eligibility requirements such as change in residence, or a loss of coverage through an employer or Union Group Health Plan.

In most cases, you must stay enrolled for that calendar year starting the date your coverage begins, except for certain situations such as moving out of your plan's service area or if you qualify for "extra help."

### Medicare Supplements / Medigap Plans:

These plans provide coverage for medical expenses not covered or only partially covered by Medicare. Medigap's name is derived from the notion that it exists to cover the difference or "gap" between the expenses reimbursed by Medicare and the total amount charged. Over the years new laws have brought many changes to Medigap Policies. For example, marketing for plans E, H, I and J have been stopped as of May 31, 2010. But, if you were already covered by plan E, H, I or J before June 1, 2010, you can keep that plan. Medigap plans M and N took effect on June 1, 2010, bringing the number

of offered plans down to ten from twelve. Beneficiaries can enroll in a Medicare Supplement at any time. However, after the age of 67, you may be subject to the plan's underwriting guidelines.

### Part D Drug Coverage:

Prescription Drug Plans come with deductibles and co-payments. Once your total cost of drugs used since the start of the year reaches \$2,840 in 2011, or \$2,930 in 2012 you are in a gap known as the donut hole. While in the donut hole, most plans will offer a 50% discount on brand name drugs from the manufacturers. When your out-of-pocket costs (the amount you spend while in the donut hole PLUS the deductibles and co-pays you spent before you reached the donut hole gap) reaches \$4,550 in 2011, or \$4700 in 2012 your prescription drug coverage resumes and you pay no more than 5% of the cost of drugs until the end of the year. This cycle starts over each year.

### Conclusion

For those eligible for Medicare, you must choose one of two paths: the traditional "original" Medicare plan, or a federally subsidized Medicare Advantage Plan. Many who do opt for the traditional Medicare also purchase a "Medigap" policy and a separate prescription drug policy (Part D) to patch the holes in their coverage. Medicare Advantage Plans give you the option of receiving Medicare benefits through a private health plan. Under most circumstances, Medicare Advantage Plans will save you money while increasing your coverage.

When shopping for a plan, it is important to compare premiums, co-payments and deductibles. Take a look at how much you'd have to contribute toward services such as hospital stays and skilled nursing care. Does the Medicare Advantage Plan provide extra coverage you want that Original Medicare doesn't cover? Be sure to talk to your benefits administrator to see how your other coverage or health insurance works with Medicare. To speak with a licensed representative and find out more about original Medicare and Medicare Advantage Plans, contact AMAC at 888-262-2006. The Association of Mature American Citizens is here to help.

### WHERE CAN I GET MORE INFORMATION

- › [www.medicare.gov](http://www.medicare.gov)
- › 1-800-MEDICARE (1-800-633-4227)
- › The Association of Mature American Citizens at 888-262-2006



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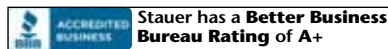
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# Newt Gingrich...

## The Thinking Conservative

### 21<sup>st</sup> Century Contract with America

by Pam Smith with George Spangler



Newt Gingrich

Just weeks before the 1994 Congressional election, the landmark document “Contract with America” was introduced by Newt Gingrich. Pundits agree this document was instrumental in helping the GOP gain a majority in the House of Representatives for the first time in forty years. The contract contained specific actions Republicans promised to bring to the floor if they took control of the House and it

echoed the voice of Conservative Americans nationwide.

Now, with renewed conviction, the former House Speaker has unveiled his 21st-century version of the “Contract with America,” promising that it will again serve as a starting point for addressing the nation’s greatest challenges. The contract’s provisions represent the view of many conservative Americans. It is committed to developing a system of citizen involvement to help sustain grassroots support for change as well as implementation of that change through 2021, thereby giving conservative Americans a true voice in their government. Newt Gingrich has once again shown the country that he is a leading voice of American Conservatism.

This 26 page contract of solutions to bring America back to traditional values and policies is clearly drawn up in a 10-point plan. The proposals include ideas aimed at repealing Obama’s health care law, creating jobs, balancing the federal budget, border control, reducing the power of federal judges and enforcing the 10th

amendment. Following is a synopsis of those ten points:

1. **Repeal Obamacare** and pass a replacement that saves lives and money by empowering patients and doctors, not bureaucrats and politicians. Gingrich states: “the ObamaCare law is unconstitutional, unaffordable, unworkable and stunningly unfair.” The “so-called individual mandate” is blatantly unconstitutional and an unprecedented expansion of federal power,” because “if the federal government can coerce individuals—by threat of fines—to buy health insurance, there is no stopping the federal government from forcing Americans to buy any goods or service.”
2. **Return to robust job creation** with a bold set of tax cuts and regulatory reforms that will free American entrepreneurs to invest and hire, along with reforming the Federal Reserve and creating a training requirement for extended federal unemployment benefits to encourage work, and improve the quality of our workforce. Part of Gingrich’s plan would be to eliminate the capital gains and death taxes, and lower the corporate tax rate to 12.5%. His plan would allow taxpayers to select one of two methods of paying taxes: the current tax system or an optional flat tax, which would enable their tax returns to be “done on a single page.”
3. **Unleash America’s full energy production potential** in oil, natural gas, coal, bio-fuels, wind, nuclear, oil shale and more, creating jobs, stimulating a sustainable manufacturing boom, lowering gasoline and other energy prices, increasing government revenues, and bolstering national security.

*continued on pg. 20*



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4. **Save Medicare and Social Security** by giving Americans more choices and tools to live longer, healthier lives with greater financial independence. Seniors could choose to remain in the existing Medicare program, or they could select their own health insurance provider and get government help covering the premiums. When it comes to Social Security, Gingrich proposes that younger citizens currently paying into the system should have the option to put some of their contributions into personal savings accounts.
5. **Balance the federal budget** by freeing job creators to grow the economy, reforming entitlements, and implementing waste-cutting and productivity-improvement systems, such as Lean Six Sigma, to eliminate waste and fraud. Pass a balanced budget amendment to keep it level.
6. **Control the border** by Jan. 1, 2014, and establish English as the official language of government. Reform the legal visa system, making it much easier to deport criminals and gang members, while simplifying the process for law-abiding visitors to come to the U.S.
7. **Revitalize our national security system** to meet 21st century threats by restructuring and adequately funding our security agencies to function within a grand strategy for victory over those who seek to kill us or limit American power. Gingrich focused on the need to “streamline our security, intelligence and diplomatic departments, and recapitalize our military infrastructure.” He wrote, “We need a new strategy that is as decisive and comprehensive as our bold and unprecedented response to the rise of the Soviet threat after World War II.”
8. **Maximize the speed and impact of medical breakthroughs** by removing unnecessary obstacles that block new treatments from reaching patients, and steering a significant amount of research spending toward urgent national priorities, such as brain science, with its impact on Alzheimer’s, autism, Parkinson’s, mental health and other conditions that brain breakthroughs address.
9. **Restore the proper role of the judicial branch** by using the clearly delineated powers available to the President and Congress to correct, limit or replace judges who violate the Constitution. Gingrich

reiterated that the judiciary is too powerful, and that he would take all measures necessary to ensure that it is the weakest branch of government, as the Founders intended.

10. **Enforce the 10th Amendment** by starting an orderly transfer of power and responsibility from the federal government back “to the states, respectively, or to the people,” as the Constitution requires. Over the next year, state and local officials and citizens would be asked to identify the areas that can be transferred back home.

Mr. Gingrich has concisely summarized these ten critical issues, laid out solutions for each, and offered to implement them by running for the Presidency.

Just as the writers and thinkers during the American Revolution served to educate and inform the people, Gingrich has once again provided conservatives with the framework for a future course of action. It remains to be seen how big a part Newt Gingrich will play in their implementation.

**Callista Gingrich**, wife of Newt Gingrich, has released a children’s book about United States history titled, “Sweet Land of Liberty.”

The book explains our national history through rhymes. The story follows the happy-go-lucky elephant Ellis (a reference to famed immigration gate Ellis Island) as he explores the U.S.’s background in a library textbook. Getting lost in the book, the curious animal begins to experience significant moments in American history. Rather than simply reading the text about big events, Ellis lives them. Donning a feather-head, Ellis mingles with native Americans and immigrants at the dinner table for the pilgrims’ first Thanksgiving. “Brave pilgrims came here to find a new land,” reads the text. “With the help of God, they survived cold and beast, and celebrated together with a Thanksgiving feast.” Callista wrote the book to expose American history to children ages four to eight.

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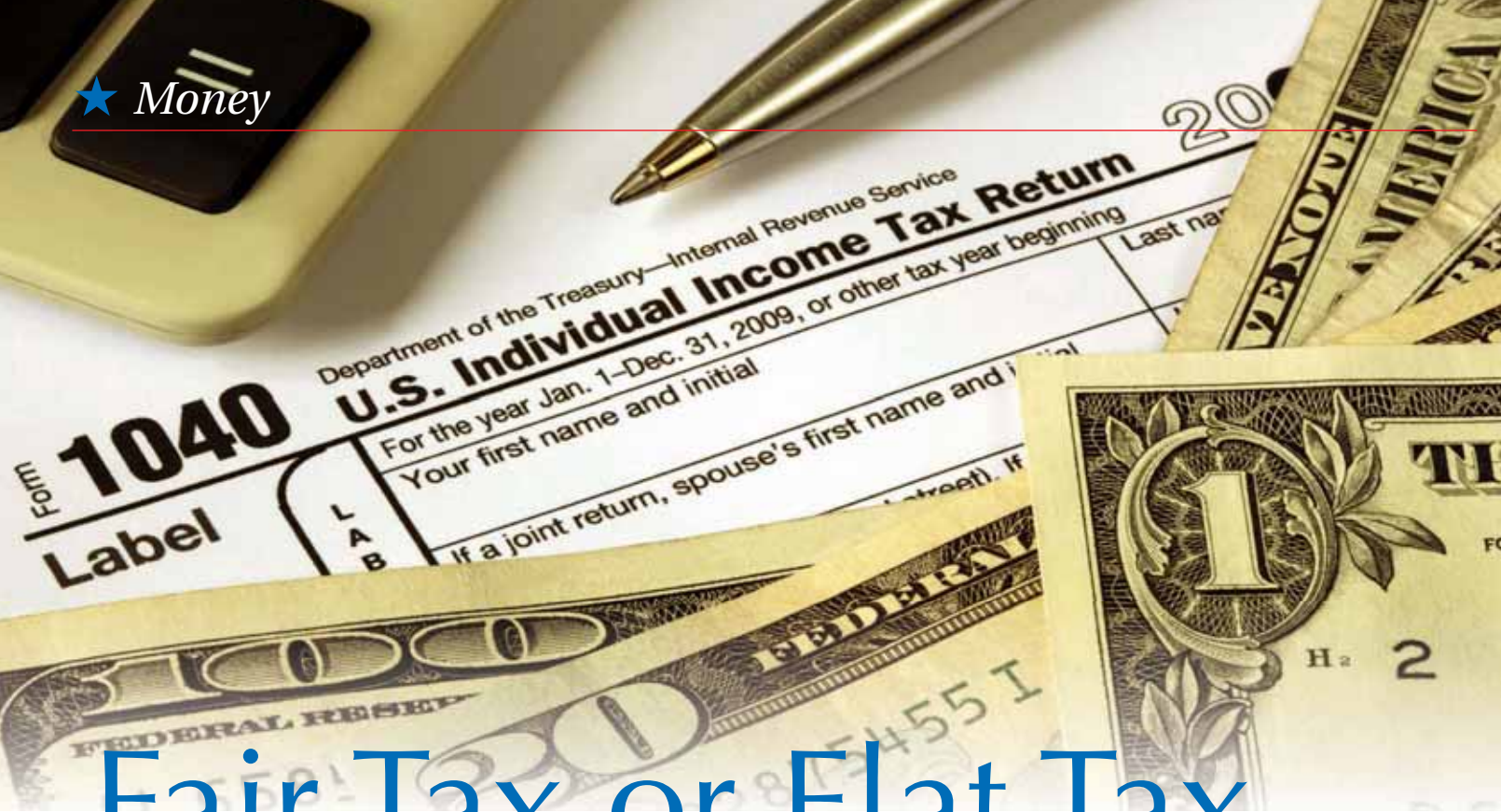
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# Fair Tax or Flat Tax

## Which System Would You Choose?

by Pam Smith

There has been much discussion the past few years over whether or not our current tax system should be reformed. As a matter of fact, most Americans are of the opinion that it should be completely eliminated and replaced with a far more efficient and equitable system. The consensus is that our tax policies have failed the vast majority of taxpayers and our country, for the benefit of a few.

The structure we have in place today is extremely complex and costly to maintain. With our present tax code at well over 60,000 pages, it is no wonder that American citizens, businesses, and nonprofits spend over 6 billion hours and \$300 billion annually to stay in compliance with the IRS. To put that in perspective, that's a 20% levy on top of the approximately \$1.5 trillion in total taxes that will be paid. In addition, over 110,000 people work for the IRS at an annual cost that exceeds \$11 billion.

Is it time for a fairer and simpler tax system? One that reduces the massive deficits created over the last four years, strengthens the middle class while honoring their

work, and creates opportunity for Americans of all income levels to succeed? There are currently two proposals for changing the US tax system that have gained popularity and support, the Fair Tax and the Flat Tax. To help in understanding this debate, here is a brief overview of what each of them mean and how they differ.

### Fair Tax – Tax on Consumption

In place of all current federal taxes, the Fair Tax would place a 23 percent tax on the final sale of all goods and services. Exports and business inputs (i.e. intermediate sales) would not be taxed.

Individuals would file no tax return at all. Businesses would only need to deal with sales tax returns. No federal taxes would be withheld from employees' paychecks. Social Security and Medicare would be funded by sales tax revenue. The Fair Tax would provide every family with a rebate of the sales tax equal to spending up to the federal poverty level. The rebate would be paid in advance and updated according to the Department of Health and Human Services poverty guidelines. Based on the 2003 guidelines, a family of four would be able to

*continued on pg. 24*

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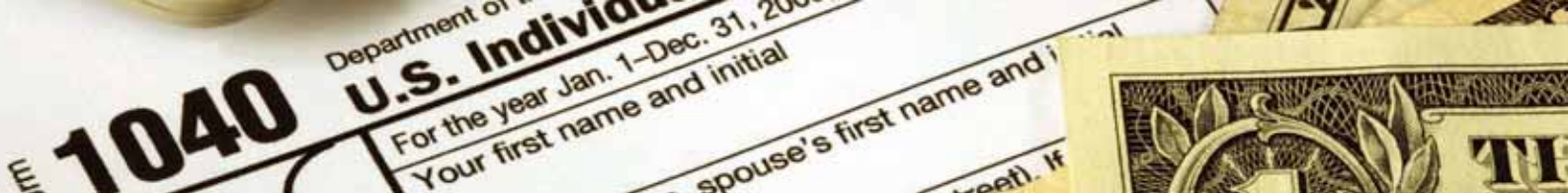
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**Fair Tax or Flat Tax - continued from pg. 22**

spend \$24,240 annually tax free. They would receive a monthly rebate of \$465 each and every month (\$5,575 annually). Therefore, no family would pay tax on essential goods and services, and middle income families would be effectively exempt from tax on a large portion of their annual spending.

Under the Fair Tax, all taxpayers would pay the same rate and control their liability through their spending. Tax paid would depend on the individual's chosen life style. Basically, the more you spend, the more tax you pay.

**What the Fair Tax might do for the economy**

- Retail prices could fall. Fair Tax supporters say 20% of all prices today represent the hidden income and payroll taxes embedded in the price of everything we buy.
- Eliminating corporate income taxes and capital-gains taxes would make the United States a more desirable place to do business. Cut transaction costs, and you encourage more people to get into the game.
- There would be reduced losses of tax revenue from the underground economy.
- Illegal immigrants, many of whom do not report income or pay taxes, would be forced to pay their share of the Fair Tax. So would the 40 million foreign tourists who visit the U.S. each year.
- Social Security and Medicare taxes could be eliminated. These regressive taxes are probably the largest tax burdens on lower-income taxpayers. The Social Security Administration will get 6.2% of all wages and salaries up to \$102,000 in 2008. Medicare gets an additional 1.45% from all wages and salaries.
- The Fair Tax would minimize the congressional tinkering and behavioral manipulation that permeates our current tax code. Special benefit provisions and lobbyist-generated deductions and exclusions would be gone.

**Why opponents don't like the Fair Tax**

- How much must pretax prices go down before you're comfortable paying an additional 23% on your home purchase, kid's tuition and doctor appointments? Increasing the cost of buying a home by 23% would not stimulate the housing market. On a house currently selling for \$200,000, a 23% tax means you have to borrow \$46,000 more just to get in the door. That doesn't make a lot of sense.

• Arguments that the Fair Tax would eliminate the underground economy are less than persuasive. Add a 23% federal hit to a 6% state sales tax, and you have created a golden opportunity for smuggling. Look at what happened to cigarettes when states increased their prices with higher sales taxes. They're now marketed out of the trunks of cars. Those cheating on their income taxes would cheat on their sales taxes. Just substitute the term "black market" for underground economy.

• The idea that the Fair Tax would eliminate complexity in the tax code also fails to recognize reality. Special interests would almost certainly hire lobbyists to propose exemptions for such things as home purchases, medical services and education. Lawmakers don't want to run for re-election on a platform hitting housing, medical services and education with a 23% tax.

• The poor would get little from the Fair Tax because they really don't pay income taxes under our current system. For 2008, if you're married with one child under 17, you have no tax on your first \$31,400 in income. The Fair Tax can't beat a zero tax liability. Any real savings would come from the elimination of Social Security and Medicare.

*continued on pg. 26*

**Puzzle Solutions**

*Puzzles on pg.50*



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





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# Fair Tax or Flat Tax -

## Which System Would You Choose?

*continued from pg. 24*

### Flat Tax – Tax on Income

There have been several flat tax proposals over the years. While no two plans are identical, they all call for completely abolishing taxes. Federal income taxes including personal, estate, gift, capital gains, Social Security, Medicare, self-employment, and corporate taxes would all be eliminated. Instead, we will have one tax which is levied on your income. This way, the more money you earn the more tax you pay.

However, there is one loophole. In order to make the flat tax a bit fairer to lower income families, there will be an exemption given to each family, presumably based on the number of members in the family. The flat tax will then be calculated at the rate of 17% on the amount over the exemption. Here is an example. The flat tax proposes that a family of four be given an annual exemption of \$35,400 so that they may be able to cover their basic living expenses. So if the total income of the family is \$30,000, they will not be liable to pay tax. But as their income increases, to say \$60,000, they will be taxed for the portion of income in excess of the \$35,400 exemption. So their 17% tax will be calculated on  $(\$60,000 - \$35,400)$  \$24,600. So the flat tax rate of 17% means that they will be coughing up \$4,182.

A flat tax would treat people equally. A wealthy taxpayer with 1,000 times the taxable income of another taxpayer would pay 1,000 times more in taxes. No longer would the tax code penalize success and discriminate against citizens on the basis of income. Tax burdens would no longer depend on the number of lawyers, lobbyists, and accountants on the payroll. With a flat tax, the millionaire would pay the same rate as her secretary; however, because the millionaire earns so much more than her secretary, the millionaire will pay much more in taxes. The millionaire will no longer have loopholes to benefit from.

### What the Flat Tax might do for the economy

- **Faster Economic Growth.** A flat tax would spur increased work, saving, and investment. By increasing incentives to engage in productive economic behavior,

Many Americans believe the current income tax system punishes our economy, imposes heavy compliance costs on taxpayers, rewards special interests, and makes America less competitive. Perhaps the time for change has come. What do you think? Let us know. Visit [www.amac.us](http://www.amac.us) to have your voice heard.

**For more information on the Fair Tax, visit [www.fairtax.org](http://www.fairtax.org).**

**For more information on the Flat Tax, visit [www.heritage.org](http://www.heritage.org).**



it would also boost the economy's long-term growth rate. Even if a flat tax boosted long-term growth by only 0.5 percent, the income of the average family of four after 10 years would be as much as \$5,000 higher than it would be under current tax laws.

- **Instant Wealth Creation.** According to Harvard economist Dale Jorgenson, tax reform would boost national wealth by nearly \$5 trillion. It would do this in part because all income-producing assets would rise in value since the flat tax would increase the after-tax stream of income that they generate.

### Why opponents don't like the Flat Tax

- Opponents of the flat tax contend that the system penalizes the low-income segment of the population even though they receive an annual exemption of \$35,400.00.

- Implementing a flat tax system could result in the loss of several hundred thousand jobs for accountants, lawyers and IRS employees.

- If the rich paid less tax, many believe that the government would lose significant revenue. They say that not enough money could be raised under the system to meet government expenses and that some government programs may have to be cut.

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# Today's Grandparents...

## *Shaping the Future of America*

*by Rebecca Keiffert*

**T**he future of our country lies heavily in the hands of the generation of grandparents who live today. There are 70 million grandparents in the U.S., an increase from 40 million in 1980. More than one in every four adults is a grandparent. Grandparents represent one-third of the population with 1.7 million new grandparents added to the ranks every year.

Children are molded in part by those who surround them. Grandparents can play a meaningful role and leave lasting impressions that ultimately shape and define character, something our nation as a whole so deeply craves.

It is not unusual for a Grandparent to act as a mentor to their grandkids. The word mentor is defined as “a friend or sage adviser.” Mentors create a sense of permanence in the world of learning.

Most parents will agree that filling the mentor’s role is a challenging feat as more and more families depend on 2 household incomes allowing less time for parents to interact with their children. As a result, children spend more time in day care or at school. Teachers have difficulty filling the mentor role as well. Long gone is the little red schoolhouse where children had the same teacher for several years. Today, children spend their time in school learning from a series of teachers who spend an average of one school year with the children, then turning the class over to a new teacher. Occasionally, a child might find a teacher who takes a special interest and follows him/her for several years. But most often, children go from one teacher’s style of teaching to the next teacher’s style. Aunts and uncles, friends and other family are scattered and usually busy attending to their own families.

Enter the Grandparent. Patient and loving, grandparents are often able and willing to make time for a child. For many children today, the Grandparent is The Perfect Mentor.

To mentor your grandchildren is different from teaching your grandchildren. You are not simply transmitting skills. You are firing up imaginations, growing ambition, guiding to help solve problems, and serve as their touchstone, a reminder of their own self worth.

To better understand the significance of Grandparents today, consider this. In 2010, there were 7.5 million children living with a grandparent. These children comprised 10 percent of all children in the United States. Grandparents lead 37% of all U.S. households in this country; that's 44 million households nationwide. That number is increasing at twice the average annual rate of U.S. households overall, with the number to hit 50 million by 2015.

Grandchildren today rely on the people who love them. Whether average or gifted, disabled or physically fit, sickly or perfectly healthy, Grandparents can inspire children to fulfill their one-of-a-kind potential by accenting the positive and focusing on the each child's strengths rather than on his or her weaknesses. Grandparents have patience that is usually only learned through the years. Grandparents are often nonjudgmental and accepting of mistakes.

Grandchildren give us another chance to teach, encourage, protect, and be proud of what we've contributed. For most of us, leaving a legacy means more than a financial inheritance (although a majority of us expect to give one). It's the lessons, values and examples we leave our grandchildren through the stories we tell and the good times we share with them.

## The Role of a Grandparent:

The experience of being a grandparent is unique for everyone. Grandparents often speak of the joy of being with their grandchildren. At the same time, grandchildren appreciate the fact that their grandparents love them no matter what. Whether you are a grandparent, step-grandparent, or a grandparent raising a grandchild, you are an important person in your grandchild's life.

Researchers who study grandparenting have identified various styles. Some of those styles include the family historian, the nurturer, the role model, the playmate, and the hero.

### Family Historian

As the family historian, grandparents share the stories of the past. These stories may be about relatives, important events, family traditions, the grandparent's own childhood or the grandchild's parent growing up. As the stories of the family are passed on, the grandchild gains a positive image of aging and their place within the

family. Grandparents and their stories can be the "glue" which keeps the family together and contributes to family identity. Stories of your own grandparents and other ancestors bring them to life and make them real for your grandchildren.

### Nurturer, Mentor, and Role Model

Grandparents who serve as nurturers provide encouragement and support to the family in times of crisis. Whether serving as the babysitter, the chauffeur, the confidante, or the caregiver, the challenge is to find a delicate balance between encouragement and control. Grandparents mentor by teaching, sharing skills and talents, providing advice and listening to their grandchildren. As a role model, grandparents provide grandchildren with examples of hard work and family loyalty. You may not realize the influence you have on your grandchildren until you hear them repeat something you said or imitate something you have done.

### Spiritual Guide and Teacher

Your role as a spiritual guide can help teach them to value and achieve spiritual rewards such as tolerance, compassion, reverence, peace, gentleness, faith and kindness. By acting in a moral, ethical, and honest manner you set an example for your grandchildren to emulate.

Grandparents are especially effective as teachers because their unconditional love makes the grandchild feel safe and comfortable and loved for who they are, not how they perform. While it's true you have many valuable things to teach your grandchild, don't forget that you have many valuable lessons to learn from them. They can teach you to keep up with new inventions and ideas to help keep you growing and changing, which is key to remaining vibrant and youthful. Your grandchildren will also get a sense of empowerment and self-worth by teaching you new things and sharing a bit of their life and culture with you.

### Playmate and Hero

Many grandparents thrill at the opportunity to be a crony or playmate with their grandchild. They speak with enthusiasm of time spent reading books, playing games and sharing mutual interests. When fulfilling this role, be mindful of pitfalls such as spoiling and favoritism toward one grandchild over another.

Although the hero role can be a literal one if you have fought in or lived through wars or other extreme hardships, you may also be a hero to your grandchild just for the fact that you have endured for many years or that you stepped in to rescue or help your grandchild in a time of need. Being a hero gives your grandchild someone to model his or her life after and someone to inspire them.

I know my life today would feel and seem very different had I not experienced the defining moments my Gram and Pop impressed on me. For example, I thank Gram and Pop for teaching me what it means to have

*continued on pg. 32*





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# “Belly fat going ... going ... GONE!”

(By Frank K. Wood)

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- ▶ This 50-cent meal can keep your arteries clear, provide your first line of defense against stroke, help you lose weight, and more!
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# Grandparents... Guiding the Way

continued from pg. 29

faith. I thank them for my understanding of the importance of having a crowd for dinner, and for teaching me how to dream through the tell of a tale of made up bedtime stories. I especially can thank my Pop for teaching me what bravery really means, and how commitment and courage have their grand rewards.

America's nation of Grandparents can impact the lives of our grandchildren in such a way, so that our children are making good healthy choices in life. We can help shape their character so that they learn how to walk away confidently from the temptation of drugs in middle school, feeling proud of their intelligent choice, or be unafraid to show their talent, and stand out in a crowd when they have something important to say. We teach them to be leaders, to take personal accountability for their actions, and to strive to be the best that they can be.

Grandparents provide maturity, knowledge, stability, and unconditional love to the lives of grandchildren. Think for a moment about your own grandparents. Which of these roles did they fulfill in your family? Whether your experiences with grandparents were positive or negative, even if you never had the opportunity to know your grandparents, you can make a difference in the lives of your grandchildren. ■



## What Grandparents Do:

♥ **We listen.** We talk to our grandkids and we listen. The worry in life is often erased when we have someone to “go to”. Tell your grandchildren you want to be their “go to” person in times of worry. Encourage your grandchildren to come up with solutions and to think through the issues that weigh on her mind. This gives her the kinds of “thinking tools” she’ll use later in life.

♥ **We get silly.** All grandkids get a kick out of seeing Grandpa make funny faces, or watching Grandma dance around the kitchen. Creating these kinds of memories is what reminds us that someone loves us. Laughter is tremendously important, especially when life can sometimes feel cruel and tough. When you laugh together, you love together.

♥ **We read to our grandchildren.** We provide our grandkids with refuge from a technology driven world when we read to them. It is important to create a space for our children where they can dream and imagine, with their eyes closed.

♥ **We take them to pray.** We remind our grandkids that there is a Creator who loves them, and that God has a perfect plan for us to live a life of joy, peace and harmony. They learn this through your example

♥ **We set an example.** Your actions can teach your grandchildren how they should behave in society, care for themselves, and how they should aspire to be as future parents and grandparents themselves.

### Fact: Grandparents love being grandparents.

**72%** think being a grandparent is the single most important and satisfying thing in their life

**63%** say they can do a better job caring for grandchildren than they did with their own

**90%** enjoy talking about their grandkids to just about everyone

### Fact: Grandparent love spending time with their grandkids.

**70%** see the kids at least once a week

**66%** travel with their grandkids

**81%** have their grandkids for part or all of their summer vacation

**55%** play video games with their grandchildren

### Fact: they are younger than ever before.

**43%** became grandparents in their fifties, **37%** in their forties, with the average age of grandparents in this country at 48.

### Fact: Grandparents take care of their grandkids.

**72%** take care of their grandchildren on a regular basis

**13%** are primary caregivers

**64%** accompany their adult children or grandchildren to the doctor



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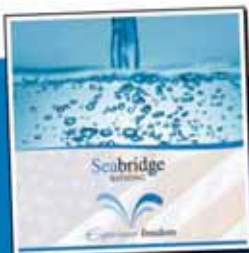
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People of all ages, with a wide variety of health issues, are using the Exerciser Elite® on a daily basis and receiving wonderful results.

The Exerciser Elite® is built for long term use and will provide many years of in-home therapy, as well as peace of mind knowing you own the highest quality machine available.

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# Customer Feedback

The Exerciser Elite® is just SUPER! I cannot tell you how much I enjoy my relaxing sessions, 3 times a day. When I am finished I feel like I am back in the fast lane. I am so glad I decided to splurge and buy your magnificent machine. —*Irene R.*

I have had both hips replaced and been through breast cancer. Regular exercise was not something I could do every day and still move. But with this wonderful machine I can! Thank you again. —*Carol H.*

After using the Exerciser Elite® twice a day for one week the swelling in my ankles went away. It has also helped my breathing, as I can get out and walk without having to stop and catch my breath! Thank you. —*Shirley H., Florida*

I am 97 years old and have edema in my left foot and leg. My daughter saw the Exerciser Elite® in an ad and encouraged me to try it. It is helping a lot and I feel alive again. Thank you! —*Grace R.*

I am an 88 year old woman with multiple health problems. After seeing the ad for the Exerciser Elite® I ordered it and use it daily. I can tell it has improved circulation in my legs and by doing that it has helped my balance and walking problems. To those of you that think that you can't do regular exercise anymore, try this piece of equipment and you will be amazed how much better you will feel. —*Mildred F.*

I have had such lower back pain that I could hardly stand it. I saw your ad two years ago and thought it wouldn't help me. But, I ordered one anyway. I have used it for four months now. I have very little back pain, am more regular, and I sleep much better thanks to the Exerciser Elite®. —*C. Cordes*

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# Turning Family Traditions into Family Business



Every family has at least one tradition. Whether it's Pizza Night on Fridays or a summer vacation to Maine, they are strictly adhered to and sacred. But few traditions are ever kept in full public view, where strangers are invited to join in.

This isn't true at Hohmeyer's Lake Clear Lodge and Retreat in Lake Clear, New York. This twenty-five acre Adirondack resort is almost literally built on family traditions. The Main Lodge was built in 1886, by the family of co-proprietor Chef Cathy Hohmeyer. After moving out of the family, it was bought by co-proprietor Ernest Hohmeyer's family in 1965 after they had emigrated from Germany. The connection wasn't made until after Ernest and Cathy were married, but the influences have stuck.

If dinner is what you're looking for, the Lodge is open year-round to the public. After walking in beneath a gazebo handcrafted by an Adirondack artisan, you're invited downstairs to the fireside Rathskeller. As you lounge on the couches, the menu is orally explained to you by Ernest, in keeping with the tradition started by his father forty-five years ago. While you're seated, you can enjoy a drink from the bar or explore Ernest's handcrafted Wine and Beer Cellar, with its 350 different types of wine and 250 types of beer. You're also invited to take a stroll down to the lakefront to see one of Lake Clear's famous sunsets, so enchanting

The Main Lodge was built in 1886, by the family of co-proprietor Chef Cathy Hohmeyer. After moving out of the family, it was bought by co-proprietor Ernest Hohmeyer's family in 1965 after they had emigrated from Germany. The connection wasn't made until after Ernest and Cathy were married, but the influences have stuck.

that even Albert Einstein relaxed here. You're encouraged to take your time; once the dining room has filled its tables, no more reservations are taken. The table you reserve is "yours for the evening." However, any time after Ernest takes your order, you may make your way back upstairs into the 1886 dining room, where you're seated for dinner.

The set price dinner includes a bone broth soup, a fresh garden salad and your choice of main entrée. There are always at least 8-10 to choose from, ranging from garden strudels, German sauerbraten, blue trout and chicken schnitzels. All the food is as organic as possible, with special emphasis on the "100-Mile" cuisine, where all the food comes from within a 100-mile radius of the Lodge. Though many of the recipes are the traditions passed down to Chef Cathy from Mrs. Hohmeyer, Cathy has also added her own flair of using essential oils and combining Old World and Adirondack cuisines, such as with the Adirondack pike rosti. If you wish, you may finish off the evening with a homemade dessert such as their chocolate canoes or the day's fresh fruit strudel.

The Lodge also has  
*continued on pg. 40*





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## Turning Family Traditions into Family Business

continued from pg. 36

seven other buildings on property for lodging guests, which make up eleven suites in total. The types of accommodations range from B&B rooms in the Main Lodge to private backwoods chalets or lake-view suites. They all include a combination of amenities such as kitchens, Jacuzzi tubs, double-seater steam-showers and fireplaces, and can fit anywhere from 2-6 people in a single unit. For larger groups, houses like the Lakehouse can be opened up to fit fourteen people.

The Lodge is an all-season resort, with many activities occurring throughout the year. In the summer, the lake is open for swimming and there are canoes, kayaks and bikes for guest use so that you can explore New York State's only wilderness canoe area. Chef Cathy has cooking classes nearly every month, which are open to "day-trippers" or guests who would like to stay for a full weekend.

Ernest holds "on-demand" beer and wine tastings as well. During the winter, a local farm brings their giant Belgium draft horses to the Lodge for 30 minute sleigh rides open to those who would just like to ride or stay for dinner as well. The new Lakeview Retreat Center, which has wifi, flat-screen TVs and projector capability and seats up to 100, has just been opened for everything from weddings to business retreats. Currently, it is also the site of the new Philosopher's Pubs that occur every Friday night with topics ranging from "Mushrooms & Cooking" to "NYS Wines."

In July 2011, the Lodge celebrated the opening of its Philosopher's Pubs and its 45th year in operation by the Hohmeyer family with a crowd of over 80 people. None were simply "customers." They were long-time family friends and patrons, some of whom had been coming to dinner there for just as long as it had been open. All three generations of Hohmeyers were also on-hand—Mrs. Hohmeyer, Cathy and Ernest, and their children, who you will also see in the dining room on any given night. This day was not just a party of how far the Lodge has come. It was also, as always, a celebration of its Adirondack and Old World heritage—and its family traditions.

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# A Piece of Cake

With today's active lifestyles, not everyone has time to bake a cake from scratch. Jazzing-up a boxed cake mix allows you to avoid measuring flour, sugar, baking powder and so forth. It's a breeze to combine the ease, convenience and dependability of a cake mix with a few additional ingredients and end up with a special home-baked result. Even the most inexperienced bakers can produce delicious cakes that are moist, tender, rich and flavorful. So, put on an apron, plug in the mixer, follow these tips and turn an ordinary cake into an extraordinary cake!

- The brand of cake mix you choose is not important - as long as the net weight is the same as the one called for in the recipe.
- For a fluffier cake, try adding 1 tablespoon of meringue powder to the mix.
- Substitute the required amount of water with lemon-lime soda or orange juice to heighten the flavors of a lemon or orange cake.
- For a denser cake, use milk instead of water in a vanilla-flavored cake or chocolate milk in a chocolate-flavored cake.
- Substitute  $\frac{1}{4}$  cup of maple syrup for  $\frac{1}{4}$  cup of the water called for on the cake mix box.
- Swap  $\frac{1}{2}$  of the amount of water called for in the recipe with coffee, espresso or rum.
- Add a teaspoon of vanilla, coconut, mint, strawberry or lemon extract to enhance or change a cake's flavor.
- For a richer taste, replace the vegetable oil called for on the box with cooled, melted butter.
- For a moister cake, a small box of instant pudding can be combined with the dry cake mix before adding the wet ingredients; butterscotch tastes great in a yellow cake, pistachio in a white cake, chocolate in a chocolate cake, lemon in a lemon cake.
- Fold  $\frac{3}{4}$  cup of mini chocolate chips, chopped nuts, raisins or shredded coconut or  $\frac{1}{2}$  cup mashed or chopped banana, apple, pear or peach into the prepared batter.

## Easy Crumb Cake

1 - 18.25 oz. box of yellow cake mix

### Topping

3 cups flour

¾ cup sugar

3 tsp. cinnamon

1 ½ tsp. nutmeg

1 ½ tsp. vanilla extract

3 sticks butter – cut in pieces

confectioner's sugar

Prepare cake mix according to package directions. Pour into a greased and floured 9 X 13 inch pan. Bake at 350 degrees for 20 – 25 minutes.

Combine the topping ingredients in a large bowl with a pastry blender or fork forming large crumbs. Remove cake from oven and sprinkle topping over the cake to cover (most of the crumbs should sit on top of the cake – if they sink, cook the cake a bit longer). Return cake to the oven and bake an additional 10 minutes or until a toothpick inserted in the center comes out clean. Cool. Cut into squares and sprinkle with confectioner's sugar.



## Triple Chocolate Cake

1 – 2 ¾ oz. chocolate pudding and pie filling mix (not instant)

1 - 18.25 oz. box of chocolate cake mix

2 eggs

1/3 cup of water

¾ cup chopped walnuts

1 – 6 oz. package of chocolate chips

Prepare pudding as directed and cool. Preheat oven to 350 degrees. Combine cake mix, eggs and water (batter will be thick). Add cooled pudding and mix well. Pour ½ of batter into a greased and floured tube pan. Sprinkle with half of the nuts and chips. Add remaining batter. Top with remaining nuts and chips. Bake for 45 – 55 minutes or until a toothpick inserted in the center comes out clean.

## Coconut Cream Cake

3 eggs

1 – 8 oz. sour cream

1/3 cup water

1 cup cream of coconut (not coconut milk)

½ tsp. vanilla extract

1 – 18.25 oz. white cake mix

1 tub of vanilla frosting

½ tsp. coconut extract

Preheat oven to 325 degrees. Beat eggs with an electric mixer at high speed for 2 minutes. Add sour cream, water, cream of coconut and vanilla – beating well after each addition. Add cake mix. Beat at low speed until blended. Beat at high speed for 2 minutes. Pour batter into a greased and floured 9 X 13 inch pan. Bake for 40 – 45 minutes or until a toothpick inserted in the center comes out clean. Combine the vanilla frosting and coconut extract. Spread over cooled cake.

## Apple Spice Cake

1 - 18.25 oz. box of spice cake mix

1 – 21 oz. can of apple pie filling

3 eggs

¼ cup of sugar

½ tsp. cinnamon

Preheat oven to 350 degrees. Combine cake mix, eggs and pie filling in a large bowl. Using an electric mixer, beat at low speed until blended. Beat at medium speed for 2 minutes. Pour batter into a greased and floured 9 X 13 pan. Combine sugar and cinnamon. Sprinkle evenly over the top of the cake. Bake for 28 minutes or until a toothpick inserted in the center comes out clean. Cool. Serve with a dollop of whipped cream, if desired.

**FREE GIFT**  
valued at \$35

# “My Medical Alarm saved my life 3 times! I’m sure glad I didn’t wait.”

*The Designed For Seniors® Medical Alarm provides emergency notification that is simple, reliable and affordable. It’s simply the best value on the market today.*

*Don’t wait until its too late... read a real life saving story below!*

*“I’m 79 years old and live alone in a small town. I own and wear the firstSTREET Medical Alarm button. The Medical Alarm has saved my life not once but three times! The first incident was on May 15th, when I had a stroke. The second incident was on Oct 15th, I found myself on the floor, with a knot on my head and a hole in the wall. The third incident was on Oct 23rd, I felt strange sitting in the chair. I could not move my right arm or leg. I learned that the hole in my heart (from birth), was forcing the high blood pressure through the hole and right up to my brain, this was the reasons for all three strokes. I can walk and talk with the exception of a weak right arm. If it was not for the Medical Alarm, who knows what the outcome could’ve been.”*

W. Blackledge



wear as a pendant, or on your belt, or on your wrist

**Why wait, it’s simple** to install and use. Unlike other products that require professional installation, this product is “plug and play.” The unit is designed for easy use in an emergency, with large, easy-to-identify buttons.

**Plus it’s reliable.**

From the waterproof pendant to the sophisticated base unit to the state-of-the-art 24/7 call center, the entire system is designed to give you the peace of mind in knowing you are never alone in an emergency. You get two-way communication with a live person in our Emergency Response Center, and there’s a battery backup in case of a power failure.



love will have the peace of mind and independence that comes with this remarkable system. ■

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56811

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Activation	✓ <b>FREE</b>	\$10-\$30
Contract	✓ <b>NONE</b>	1-2 Years
UL Approved Call Center	✓ <b>YES</b>	Some
Senior Approved™	✓ <b>YES</b>	No
Warranty	✓ <b>LIFETIME</b>	Varies
Free Shipping	✓ <b>YES</b>	?

**Best of all, it’s affordable.** There is no equipment charge, no activation fee, and no long term contract. Call now and within a week you or someone you

# EdenPURE® ranked #1 in North America

## Save \$192 - biggest savings ever

### Never be cold again

**Bob Vila, America's Favorite Home Improvement Expert, Canton, Ohio**

I know why millions of Americans are saving on their heating bills with the EdenPURE® Infrared Portable Heater.

And now you can save up to \$192, our lowest prices ever on the new 2012 EdenPURE® Personal Heater, the finest portable heater in the world.

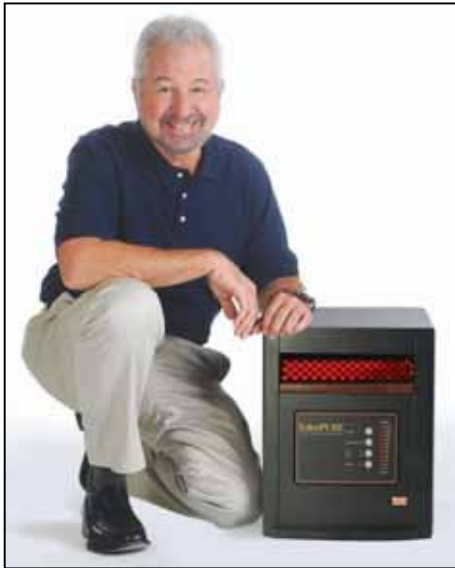
For over 30 years as your home improvement television host, I have reviewed and experienced thousands of products. I have an EdenPURE® in my Massachusetts home and found it to be a very safe and reliable source of portable heat. This is one of those few comfort investments I can recommend for your home that will truly pay dividends.

We all know heating costs are expected to remain at record levels. The cost of heating our homes will continue to be a significant burden on the family budget. The EdenPURE® can cut your heating bills, pay for itself in a matter of weeks, and then start putting a great deal of extra money in your pocket after that.

With over one million satisfied customers around the world, the new EdenPURE® heats better, faster, saves more on heating bills, and runs almost silent.

A major cause of residential fires in the United States is portable heaters. The choice of fire and safety professionals everywhere, the EdenPURE® has no exposed heating elements that can cause a fire. The outside of the EdenPURE® only gets warm to the touch so that it will not burn children or pets. And your pet may be just like my dog who has reserved a favorite spot near the EdenPURE®.

**Accept no imitations.** The EdenPURE® can also help you feel better. Unlike EdenPURE® imitations, it will not reduce humidity or oxygen in the room. These imitations use ce-



**Firemen and safety professionals choose EdenPURE®. We all read about space heaters and the danger of fire. The EdenPURE® has no exposed heating elements that can cause a fire. And your pet may be just like my dog that has reserved a favorite spot near the EdenPURE®. - Bob Vila**

ramic plates instead of our patented copper. Cheap ceramic plates reduce humidity, dry out your sinuses and make your skin dry. With other heating sources, you'll notice that you get sleepy when the heat comes on because they are burning up oxygen.

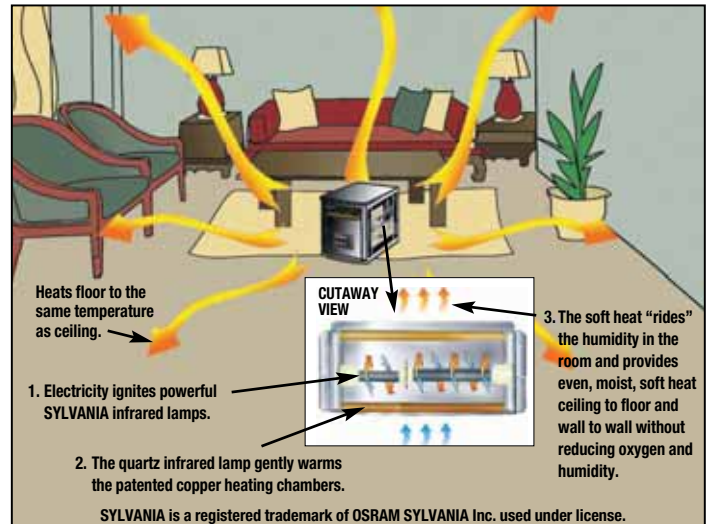
The advanced space-age EdenPURE® also heats the room evenly, wall to wall and floor to ceiling. Other heating sources heat rooms unevenly with most of the heat concentrated high and to the center of the room. And as you know, portable heaters only heat an area a few feet around the heater. With the EdenPURE®, the temperature will not vary in any part of the room.

**How can a person cut their heating bill with the EdenPURE®?** First, the EdenPURE® uses less energy to create heat than many other sources, but that is just part of why it will cut a person's heating bill. The EdenPURE® will heat a room in minutes. You will immediately notice the difference! Therefore, you can turn the heat down in your

house to as low as 50 degrees, but the room you are occupying, which has the EdenPURE®, will be warm and comfortable.

Your EdenPURE® easily moves from room to room. Using zone heating keeps you comfortable and reduces your heating bills. This can drasti-

### How it works:



cally cut heating bills; in some instances, the savings may be substantial.

The EdenPURE® will pay for itself in weeks. It will keep a great deal of extra money in a user's pocket. Because of today's spiraling gas, oil, propane, and other energy costs, the EdenPURE® will provide even greater savings as time goes by.

The EdenPURE® Personal Heater comes with a comprehensive three year warranty and a 60-day, no questions asked, satisfaction guarantee - EdenPURE® will even pay for

the return shipping. There is absolutely no risk. And EdenPURE® is the only portable heater with a National Service Network.

#### How to order:

During this special 10 day offer we can deliver to your home our Personal Heater which comfortably covers an area up to 350 square feet.

During our special, you are eligible for a \$175 DISCOUNT PLUS FREE SHIPPING AND HANDLING FOR A TOTAL SAVINGS OF UP TO \$192 on the EdenPURE® Personal Heater. Our largest

discount ever. This special offer expires in 10 days. If you order after that, we reserve the right to either accept or reject order requests at the discounted price. See my attached Authorized Discount Coupon to take advantage of this savings opportunity.

The EdenPURE® carries a 60-day unconditional, no-risk guarantee. If you are not totally satisfied, return it at our expense and your purchase price will be refunded. No questions asked. There is also a 3-year warranty for the Personal Heater.

#### BOB VILA'S AUTHORIZED DISCOUNT COUPON

The price of the EdenPURE® Personal Heater is \$372 plus \$17 shipping and handling but, with this Authorized Discount Coupon, you will receive a \$175 discount, free shipping and handling and be able to get the EdenPURE® Personal Heater for only \$197 delivered. After 10 days we reserve the right to either accept or reject order requests at the discounted price.

Check below the number you want (limit 3 per customer)

- Personal Heater, number \_\_\_\_\_
- I am ordering within 10 days, therefore I get a \$175 discount, free shipping and handling and my price is only \$197 for the Personal Heater delivered.
- I am ordering past 10 days, therefore I pay full price of \$372 plus \$17 shipping & handling for the Personal Heater.

• To claim your discount and order by phone: call toll-free 1-800-366-1315. Operators are on duty Monday - Friday 6am - 3am, Saturday 7am - 12am and Sunday 7am - 11pm, EST. Give operator your Offer Code on this coupon.

• To claim your discount and order online: visit [www.edenpure.com](http://www.edenpure.com) and enter Offer Code EHS4075.

- To claim your discount and order by mail: fill out and mail in this Authorized Discount Coupon Form.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

Enclosed is \$ \_\_\_\_\_ in:  Check  Money Order  
(Make check payable to EdenPURE®) or charge my:

VISA  MasterCard  Am. Exp./Optima  Discover/Novus

Account No. \_\_\_\_\_ Exp. Date \_\_\_\_/\_\_\_\_/\_\_\_\_

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- SAVE \$75 - \$150 PER YEAR ON BAGS OF SALT ALONE -

# Get Rid of Hard Water Problems Without Expensive Water Softeners

Eliminate unsightly limescale and actually prevent it from forming

**100%**  
Satisfaction Guarantee  
120-Day Home Trial

By: B. Michael John, Media Services

Are you tired of hard water problems: **unsightly scale** on fixtures, toilet bowls and showerheads; **scale build-up** in pipes; **poor lather** from detergents and shampoos; **clothes that look dingy** and feel harsh after washing; **hard-to-remove film** on glass shower doors, walls and bathtubs; hair that feels sticky and looks dull; **dry, itchy skin**; **soap scum** on sinks and appliances?

If you answered "yes" to any of these questions, you are the perfect candidate to try the ScaleRID Electronic Hard Water Treatment System in your home for the next 120 days.

If you don't get RID of your hard water problems, you will receive a complete refund.

But that won't happen because ScaleRID is one of the most advanced, effective electronic hard water treatment systems you will find for such a low cost. It's also the easiest to install.

**Q. But how exactly does it work?**

A. The ScaleRID, which is about 4" x 6" and weighs less than 3 pounds, treats hard water with a patented technology that induces variable electric fields with a continuously changing frequency. This field causes the dissolved minerals of calcium and magnesium to crystallize and remain in suspension, instead of adhering to the walls of piping, faucets or heating elements.

These minerals, now in suspension, flow with the water and are discharged down the drain (see diagram and our ScaleRID white paper at [www.scalerid.com](http://www.scalerid.com) for more details).

**Q. How is ScaleRID different from salt-based water softeners?**

A. In a salt-based water softener, an ion exchange takes place and the hard ions in calcium and magnesium trade places with the soft ions from the salt poured into the tank used during regeneration.

Most of the salt used for regeneration gets flushed out of the system. The process can be damaging to the environment, not to mention wasting 80-150 gallons of water a week and adding unhealthy salt to your water.

**Q. What makes ScaleRID so special compared to other electronic water treatment systems?**

A. International Home Shopping (IHS) just completed an upgrade of ScaleRID to make it: 1) the easiest to install; with our new exclusive Quick Connect Coil you can have your ScaleRID up and running in about 10 minutes, 2) one of the most advanced; new computer chips replace integrated circuits, to make the ScaleRID the most efficient device for its cost, 3) the least expensive; even with all our improvements we actually lowered our prices so that everyone with hard water problems can get RID of them simply, safely and inexpensively.

**Q. Without regeneration, how will I know the ScaleRID is working?**

A. You will get the most important benefit: you will not be bothered by hard water problems. Within the first week, you will see the elimination of new scale deposits and loosening of existing scale. Soap will lather easier; your skin will feel softer and your hair

cleaner and more manageable. You will notice the reduced amounts of soap, shampoo, detergents and cleaners you need to use to get jobs done. Cleaning of surfaces, especially chrome, baths and sinks will be easier. Your water pressure may even improve without scale clogging your pipes.

**Q. This sounds too good to be true; does ScaleRID really work?**

A. The science behind ScaleRID has been around for years. There are hundreds of thousands of units operating in 40 countries. But thanks to IHS, everyone can now utilize this science because ScaleRID is so easy to install, so efficient and effective and so reasonably priced.

**Q. What is the difference between the SR-1000 and the SR-2000?**

The big difference is that the ScaleRID SR-1000 is for moderate to hard water and comes with one Quick Connect Coil. The ScaleRID SR-2000 is for very hard water or for homes/duplexes with large water usage and comes with two Quick Connect Coils.

You cannot afford not to try ScaleRID in your home for 120 days. If it's not for you, return it for a complete refund. **YOU RISK NOTHING.**

Just think how you'll enjoy not lugging those salt bags around, but still getting rid of hard water problems.



Pipe Before ScaleRID



Pipe 4-5 weeks of ScaleRID use

Install in 10 Minutes - No Plumbers • No Maintenance

## ScaleRID

### How It Works

Quick Connect Coil attaches in seconds around water pipe. Works on copper, PVC, galvanized pipe.

The 21st century way to eliminate limescale and hard water problems in city water and well water. Unit weighs less than 3 lbs. No more big tanks and heavy salt bags to lug around.

The system consists of the energizing unit and a Quick Connect Coil that simply snaps around the pipe of the incoming water supply.

ScaleRID vs. Salt-Based Water Softener Comparison		
	ScaleRID	Salt-Based Water Softener
Cost	under \$150	\$400 - \$1,800.00
Maintenance	none	constant maintenance
Softening Method	electrical field	salt-based ion exchange
Installation	10 minute do-it-yourself	professional
Scale Removal	YES	NO
Scale Prevention	YES	NO
Back Flush	NO	YES 80-100 gallons per week
Skin Test	makes skin softer	makes skin dry
Soap Test	soap suds wash away	soap suds difficult to remove
Health Benefits	leaves in essential minerals	exchanges minerals with sodium

### ScaleRID User Testimonials

*The ScaleRID has helped my plumbing tremendously. It has cleaned out the build-up on all my faucets. There is no more residue on my sink in my home and most importantly, not in my coffee pots. I am a very satisfied customer. Mrs. Wagner, WY*

*The product is very wonderful. There is no more build-up on my shower heads. They are no longer plugging up like they did in the past from all the years of build-up. I have only had the product for several months, however I am very satisfied with the results so far and can't wait to see what the future brings with this product. Mr. Finch, WA*

*Our water is much cleaner and we get more suds when we do laundry and dishes. Also, the unit was very easy to install. I would recommend this unit to many more friends since I already had 2 more people call in and order this product on my recommendation. M. Sousoures, NV*

**HARD WATER REGION AUTHORIZED DISCOUNT COUPON**

**NO SALES TAX**

The price of the revolutionary ScaleRID SR-1000 is regularly \$197 plus \$10 shipping and handling. For the next 10 days, with this Hard Water Region Authorized Discount Coupon, you get a \$50 Discount plus FREE SHIPPING AND HANDLING. You pay only \$147 delivered. We pay sales tax too. For very hard water, the high end ScaleRID SR-2000 with two Quick Connect Coils is regularly \$497. With this coupon you get it for \$247 delivered right to your door with our 100% 120-day Satisfaction Guarantee and a 3-year warranty. IHS reserves the right to accept discounted orders after 10 days.

To claim your discount by phone, call **1-800-390-6179** and give your Offer Code: SCA135

To claim your discount online, visit [www.scalerid.com](http://www.scalerid.com) and enter your Offer Code: SCA135

To claim your discount by mail, fill out and mail this coupon to the address at right.

Send me:  
 ScaleRID SR-1000 ~~\$197~~ only \$147 with FREE S&H  
 ScaleRID SR-2000 ~~\$497~~ only \$247 with FREE S&H  
 After 10 days, please remit with regular price.

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Enclosed is \$ \_\_\_\_\_ in  Check  Money Order (payable to IHS)  
 or charge my  MasterCard  Visa  Am.Ex.  Discover

Acct. No. \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Signature \_\_\_\_\_

Mail to: ScaleRID Offer Code: SCA135  
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Magnification at  
Your Fingertips

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New for  
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Enjoy Natural  
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Reg. \$49.95



Note: Shipping Charges Not Shown. Prices valid until 1/31/12.

## ★ *Did You Know?*



### IRS Shows Millionaires Pay Highest Taxes

President Obama and his advisers are presenting the “Buffett Rule” as the cure for an epidemic of millionaire tax scofflaws, but national statistics show millionaires are paying taxes at a much higher rate than middle-class families.

Data compiled by the nonpartisan Tax Policy Center show households pulling in more than \$1 million pay about 29.1 percent of their income in federal taxes. By contrast, households making between \$50,000 and \$75,000 pay about 15 percent.

IRS statistics for tax year 2009 show that millionaires, who make up a fraction of a percent of all taxpayers, contributed more than 20 percent of total federal income tax revenue.

### Online Gamers Solve 10 Year Old Science Problem in 10 Days

For almost a decade, scientists have been trying to determine the structure of an AIDS-like virus found in rhesus monkeys. If they could determine the structure of the virus, they speculated they could design a drug to stop it. But the problem proved very difficult, even for the most advanced supercomputers. Then came Fold.it, an online game that harnesses the power of crowd sourcing and human puzzling to solve the mysteries of protein structure. Researchers turned the problem over to the gamers, and they solved it in just ten days.

According to Firas Khatib, a researcher at the University of Washington’s biochemistry lab, the gamers used their “human intuition, pattern recognition and puzzle-solving skills” to narrow down all the possible folds that proteins can have — something that a computer can’t do on its own.

### 4 Warning Signs of Stroke

A stroke is a life-threatening event caused by loss of oxygen to the brain. Time is critical in treating strokes. With each minute that passes, more brain cells die. Recognizing the signs of stroke in yourself or someone else can mean the difference between life and death. Use FAST (a simple acronym developed by the National Stroke Association) to check for signs of stroke and get help.

#### FAST: Face-Arms-Speech-Time

- Face:** the face may have drooped on one side, the person may not be able to smile or their mouth or eye may have drooped
- Arms:** the person with suspected stroke may not be able to lift one or both arms and keep them there because of arm weakness or numbness
- Speech:** their speech may be slurred or garbled, or the person may not be able to talk at all despite appearing to be awake
- Time:** it is time to dial 911 immediately if you see any of these signs or symptoms



### 70% of Coca-Cola Sales Come From Outside US

With over 70% of its sales coming from abroad, Coca-Cola is a prime example of the globalization of American corporations. Foreign exposure has allowed Coca-Cola to capitalize on rapid growth in emerging markets like China, India, and Latin America, and earn much stronger profits than if they were totally dependent on the struggling U.S. economy

## ★ *Government Watch*

*By Fido - your government watchdog*



### Obama’s Deficit Reduction Plan Takes Aim at Military Retirement

President Obama’s deficit reduction plan includes a proposal to re-examine the military retirement system, calling the current 20-year requirement “out of line with most other government or private retirement plans.”

The document calls for the creation of a commission to look at broad reforms to the retirement system. It takes aim at the idea that troops must remain in the military for 20 years to receive any retirement benefits, giving “generous benefits to the relatively few members who stay.”

Active and retired U.S. troops are expressing concern that dramatic changes to the retirement system would devastate long-term retention and readiness. They also question why our government would take from those who serve our nation in uniform and swear with their lives to protect our freedoms.

### Nancy Pelosi’s Brother-in-Law Given \$737M in Taxpayer Money

Charges of cronyism are being leveled as Nancy Pelosi’s brother-in-law lands a \$737 million loan guarantee from the Department of Energy for the company he has a stake in.

The Obama Administration is giving the loan to Tonopah Solar, a subsidiary of California-based SolarReserve. PCG is an investment partner with SolarReserve. Nancy Pelosi’s brother-in-law happens to be the number two man at PCG.

The massive loan agreement is raising new concerns about the use of taxpayers’ money. The decision comes several weeks after a solar manufacturer that received a \$535 million loan guarantee from the Obama administration in 2009 filed for bankruptcy and laid off 1,100 workers.



# Public outcry over shocking survey results! 73% pick the Wedge Sound System in a head to head test against the \$500 competition

## 1,000s of satisfied Wedge owners spark buying frenzy

### Has more features, costs \$100s less and has amazing sound

Public outcry over survey triggers soaring demand for the #1 ranked Wedge Sound System after the survey found 73% of people favoring it over the more expensive \$500 competition!

And at a fraction of the price, the Wedge is quickly turning into this year's hottest selling sound system.

Its high-end sound quality and low price has people scrambling and jamming phone lines to get one for themselves and as gifts.

The factory can barely keep up with this fevered demand for the Wedge Sound System.

Survey results show over 73% of people pick the new Wedge Sound System over the more expensive \$500 Music System.

More people preferred the Wedge based on sound quality, sound clarity, number of features and build quality.

And 64% of people said the Wedge has a sound equal or superior to the \$500 Music System!

And at only \$147, it has music lovers buzzing with excitement. That's a \$350.00 savings!

For the first time, anybody will be able to afford a top of the line sound system!

Plus the company that has designed the Wedge is offering a 60-day Money-Back Guarantee so the public can hear the crystal clear sound for themselves risk-free.

A truly unique aspect of the Wedge is you will never have to set the clock. The Wedge is already set for you when you plug it in and even adjusts for Daylight Savings Time.

Another unique feature is the dual battery back-up. If the power goes out, the Wedge won't and your alarm will still go off. You will never be late again!

And you can listen to any part of your music collection on your Wedge. From CDs and MP3s, to your favorite radio station, the Wedge plays them all.

The Wedge even

stores up to 20 of your favorite radio stations for quick and easy access.

To get the scoop on this new and groundbreaking technology, I spoke to the head of Product Research and Design for the Wedge, Paul Goodman.

**Q. How can you offer such a high quality sound system in the Wedge for only \$147 when the Leading Brand's radio goes for \$500?**

A. We have designed the Wedge Sound System from the ground up. All costs are closely monitored and, through a streamlined manufacturing technique, the Wedge is able to be offered at this ultra low price.

**Q. How can the table-top Wedge Sound System produce such lifelike sounds?**

A. Our special engineering team has developed a revolutionary design enabling the Wedge to fill a room with crystal clear sound.

The Wedge has the perfect balance of power flowing to its speakers so the sound is crystal clear with the volume on low or high.

**Q. How easy is it to set up the Wedge Sound System?**

A. The Wedge is highly advanced but is a super easy-to-use sound system. All the fine tuning has been done for the consumer so all they have to do is plug it in and enjoy the Wedge's crystal clear sound.

No figuring out where to place multiple speakers and no confusing wires to hook up.

**End of interview.**

Readers can get the Wedge Sound System with a FREE Remote and FREE shipping and handling if they order within the next 10 days. Please see the Special Reader's Discount Coupon on this page. For those readers ordering after 10 days, we reserve the right to accept orders at the discounted price.

Plus you will get FREE Shipping and Handling! Complete and mail in the coupon at the right or call. If lines are busy, please try back - you don't want to miss out on owning a high quality sound system for only \$147.



**Plug, Play, Listen**

**Wedge Sound System shocks the music community!**

The new Wedge Sound System has music lovers buzzing with excitement. Never before has such a high quality sound system been offered to the public at such a low price. Finally a high quality sound system anybody can afford.

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Adjusts for Daylight Savings Time	YES	NO
Stores 20 Favorite Radio Stations	YES	NO
2 Separate Battery Back-ups	YES	NO
2 Separate Alarms	YES	NO
SD Memory Slot for Mp3s	YES	NO
Displays Day of Week	YES	NO
Nap Alarm	YES	NO
Remote Control	YES	YES
Able to Operate Without Remote	YES	NO
Play Music From iPod® (mp3 player)	YES	YES
#1 Pick in Survey	YES	NO

**Here's what a few of the thousands of Wedge listeners have to say:**

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-Bronwyn M. Owens, Taylor, MI

"Radio has excellent sound. Its clarity is excellent and it's like people are in the room. Who needs a stereo system!!"

-Shelley Pearson, Poplar, WI

"Wow, you caught me off guard. The compact Wedge System sounds and looks great. I was very surprised..."

-Chuck Zabriski, St. Petersburg, FL

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Readers of this publication get a **FREE Remote Control and FREE shipping** (\$10.00 value) with this coupon and pay only \$147, if you order **within 10 days**. And get additional savings when ordering more than one. 2 Wedges are only \$139 each, and 3 are only \$133 each. That's a savings of up to \$42.00! There is a strict limit of 3 Wedge Sound Systems at the discount price - no exceptions please.

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- To order by check or credit card, fill out and mail in this coupon to the address below.

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# Just for Fun



## Crossword

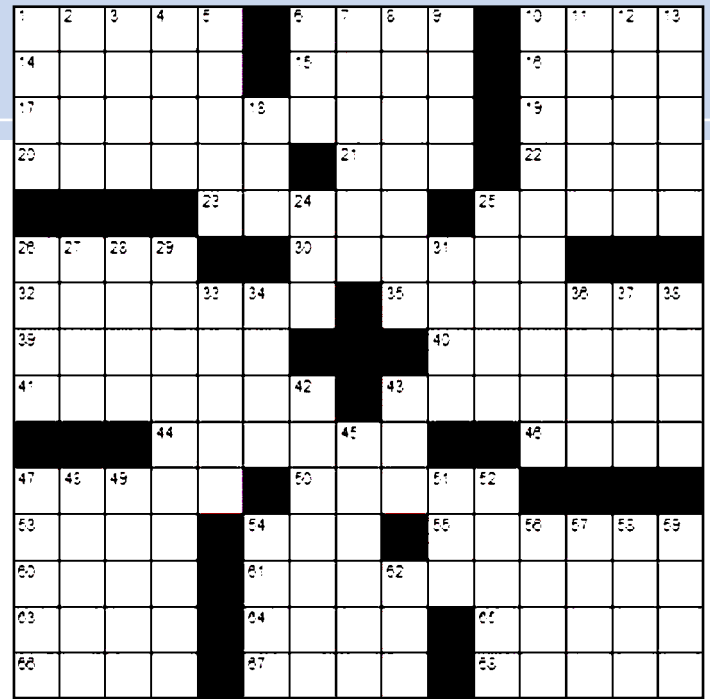
### ACROSS

- 1 Words to live by
- 6 Weapons
- 10 Partially carbonized vegetable matter
- 14 Cognizant
- 15 Postcards and letters
- 16 Therefore
- 17 Reliable
- 19 Precipitation
- 20 What's left behind
- 21 Offer
- 22 Part of an archipelago
- 23 Beginning
- 25 Velocity
- 26 A secret scheme
- 30 Sew
- 32 Cost
- 35 Golden
- 39 Boulevard
- 40 Hairdresser
- 41 Similar in character
- 43 Girls or women
- 44 Inuit
- 46 The period preceding Easter
- 47 Affirmed
- 50 Three score

- 53 Comparative word
- 54 S
- 55 Ventilate
- 60 A thorny flower
- 61 Something done in return
- 63 Purposes
- 64 Excretory opening
- 65 Vouches
- 66 Untidyness
- 67 Flower stalk
- 68 Befuddle

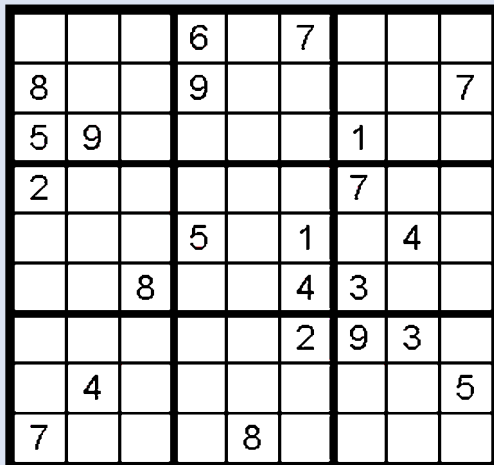
### DOWN

- 1 Put together
- 2 Is indebted to
- 3 Awestruck
- 4 Region
- 5 Slowly, in music
- 6 American Medical Association
- 7 Cut a rectangular groove
- 8 Territorial reserve
- 9 Sleigh
- 10 Not central
- 11 Delete
- 12 Nimble
- 13 In shape



- 18 Lair
- 24 South southeast
- 25 Leave
- 26 Pinnacle
- 27 66 in Roman numerals
- 28 Not closed
- 29 Affection
- 31 Hose
- 33 Care giver
- 34 Search
- 36 Competent
- 37 Adolescent
- 38 Formerly (archaic)
- 42 Disagree
- 43 A mammal with a pointed muzzle
- 45 Goof
- 47 Play a guitar
- 48 Of which person?
- 49 Fertile areas in deserts
- 51 Faucet
- 52 Paraguayan tea
- 54 Memorable periods
- 56 Street
- 57 Corrosive
- 58 Not short
- 59 Ultimatum ender
- 62 Any doctrine

## Sudoku



### How to Play:

- Fill in the empty fields with the numbers from 1 through 9
- Every row must contain the numbers from 1 through 9
- Every column must contain the numbers from 1 through 9
- Every 3x3 square must contain the numbers from 1 through 9

## Joke of the Month



A visitor from The Netherlands was chatting with his American friend and was jokingly explaining about the red, white and blue in the Netherlands flag.

"Our flag symbolizes our taxes," he said. "We get red when we talk about them, white when we get our tax bill, and blue after we pay them."

"That's the same with us," the American said, "only we see stars, too."

[solutions on pg. 24](#)

*Heard any good ones lately? Send them in!*

Please submit your joke by emailing [info@amac.us](mailto:info@amac.us) or mailing to Joke of the Month, c/o AMAC 5 Orville Drive, Suite 400, Bohemia, NY 11716. Your joke may be featured in our next magazine!



# If you, or a loved one, has developed **BLADDER CANCER**

After taking the Type 2 Diabetes medication

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Then you may be eligible to file a lawsuit against the drug's manufacturer.

On June 15, 2011, the U.S. Food and Drug Administration warned the public that use of the diabetes drug **Actos** (pioglitazone) for more than a year may be associated with an increased risk of bladder cancer.

*Contact us immediately if you have been afflicted in this way, as there are time limits regarding your ability to file a claim.*

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largest trial law and products liability law firms representing injured persons from all fifty states in the union, and are committed to represent your interests aggressively and professionally. Our leadership experience in such national litigations as asbestos injuries, defective medical products and medicines, environmental toxic torts and others has given thousands of clients the confidence to entrust us with their most serious legal issues.

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Recent studies have indicated that use of the osteoporosis medicine Fosamax® can lead to fractures in the femur – the hip bone. These fractures can occur in low-impact situations, such as when stepping down stairs or even just falling from a standing height or less. This significant risk has been recently added to the

Warnings and Precautions section of the label.

**If you or your loved one has suffered a HIP fracture after taking Fosamax® it is your best interests to investigate your legal rights for possible compensation!**



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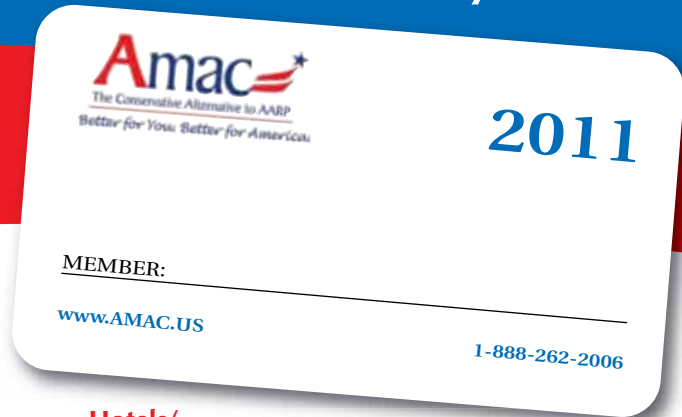
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We the People

## “The Constitution

is not an instrument for the government to restrain the people; it is an instrument for the people to restrain the government - lest it come to dominate our lives and interests.” - *Patrick Henry*

### ★ *AMAC in Action*

#### Dan Weber meets with U.S. Senator Hutchison



Dan Weber, founder of AMAC, recently met with U.S. Senator Kay Bailey Hutchison (R-TX) to discuss AMAC's proposal to add an IRA option to our existing Social Security program. The option of contributing to an IRA would enable older Americans to have more money available when they reach retirement.

## AMAC Ambassador Leadership Program

If you feel strongly that our freedom, which is guaranteed by the Constitution, is being threatened, that government is getting out of control and that our way of life is under attack, then we want you in our Ambassador Leadership Program.

### ROLES OF AN AMAC AMBASSADOR

- **Develop a web of influence** by introducing AMAC to prospective members and help them enroll.
- **Speak to civic groups** (Rotary, Chambers, Veterans, etc.) on the virtues of AMAC.
- **Keep AMAC informed** about issues that could adversely affect our members so that we can act quickly to protect our members from those who would do harm.
- **Be knowledgeable on all the current issues** affecting 50+ citizens and share this information.
- **Encourage people to sign a petition** that requires a 10% cut in government spending. THIS IS VERY IMPORTANT!!!
- **Help organize and/or join a local AMAC Chapter** in your area.
- **Help AMAC identify additional benefits** that are most needed and would be used by its members. We are constantly adding new benefits and you will be asked to help pass this information to the members

For more information please call 1-888-262-2006 or visit [www.amac.us](http://www.amac.us)



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Please Print Clearly				TOTAL	\$ _____

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# Finally, a cell phone that's... a phone

"Well, I finally did it. I finally decided to enter the digital age and get a cell phone. My kids have been bugging me, my book group made fun of me, and the last straw was when my car broke down, and I was stuck by the highway for an hour before someone stopped to help. But when I went to the cell phone store, I almost changed my mind. The phones are so small I can't see the numbers, much less push the right one. They all have cameras, computers and a "global-positioning" something or other that's supposed to spot me from space. Goodness, all I want to do is to be able to talk to my grandkids! The people at the store weren't much help. They couldn't understand why someone wouldn't want a phone the size of a postage stamp. And the rate plans! They were complicated, confusing, and expensive... and the contract lasted for two years! I'd almost given up when a friend told me about her new Jitterbug phone. Now, I have the convenience and safety of being able to stay in touch... with a phone I can actually use."

**The cell phone that's right for me.** Sometimes I think the people who designed this phone and the rate plans had me in mind. The phone fits easily in my pocket, and flips open to reach from my mouth to my ear. The display is large and backlit, so I can actually see who is calling. With a push of a button I can amplify the volume, and if I don't know a number, I can simply push "0" for a friendly, helpful operator that will look it up and even dial it for me. The Jitterbug also reduces background noise, making the sound loud and clear. There's even a dial tone, so I know the phone is ready to use.

**Affordable plans that I can understand – and no contract to sign!** Unlike other cell phones, Jitterbug has plans that make sense.

**Order now and receive a FREE Car Charger and a FREE Leather Carrying Case** for your Jitterbug— a \$43.99 value. Call now!



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Voice Dial	FREE	FREE
Nationwide Coverage	YES	YES
Friendly Return Policy <sup>1</sup>	30 days	30 days

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