The retirement health care trap

**Couples will need $260,000, investment firm estimates**

By Gail MarksJarvis  
*Chicago Tribune (TNS)*

Here are figures that may make you sick if you are planning to retire soon and haven’t looked at what your health care costs will be.

If you are 65 and retiring this year, you will need about $130,000 during retirement to cover your health care expenses. For a couple, the total is about $260,000, according to an estimate reported this week by Fidelity Investments.

That has to be a shock for many people close to retirement.

According to the U.S. Government Accountability Office, about half of people close to retirement have no retirement savings. Among those who have savings and are within 10 years of retirement age, half have accumulated no more than $104,000 in savings.

Another 15 percent of near-retirees have $500,000 saved. If you are among them, you might be gasping now: Clearly $500,000 looks puny when you assume that you will have to use $260,000 of it to pay for insurance for doctors and hospitals, and extras like dentists, glasses, and medicine.

As a rule of thumb, students should not borrow more than they will earn each year on a first job out of college. And since the National Association of College Employers reports graduates earning $35,000 to $55,000, $27,000 is manageable, he said. But here are four college loan lessons to follow:

**Pick the right loans:** If you go online and type in “student loans,” you will be off to a bad start. The first loans to pop up are private loans. In other words, they are provided by banks or other lenders. Since those lenders need to make a profit, these loans typically are not the best. They can lock you into payments that might be tough to afford, and they don’t give you a way out if you lose your job or get a low-paying job.

**Staying ahead of the college student loan maze**

By Gail MarksJarvis  
*Chicago Tribune (TNS)*

College students: Welcome to the debtors clan.

If you are like most students, you will need student loans to pay for college. And while that’s a scary thought for some, there is no reason to fret.

Despite all the headlines about ruinous student loans, taking on some loans to go to college is not inherently dangerous if you pay attention to the type of loans you choose and are honest with yourself about your career plans.

That’s true even if you borrow the full $27,000 over four years that the federal government will let you borrow with federal Stafford Loans, said Mark Kantrowitz, president of MK Consulting. As a rule of thumb, he notes, students should not borrow more than they will earn each year on a first job out of college. And since the National Association of College Employers reports graduates earning $35,000 to $55,000, $27,000 is manageable, he said. But here are four college

(Continued on Page 4)
Former Bush staffer to discuss book at county museum

Join the Brazoria County Historical Museum on Thursday, Sep. 14, at 6:30 p.m. as it hosts author Chase Untermeyer who will discuss his book "When Things Went Right: The Dawn of the Reagan-Bush Administration."

In January 1981 Chase Untermeyer began his service in Washington as executive assistant to Vice President Bush. Untermeyer, who has kept a daily journal since the age of nine, captures the beginning of the Reagan-Bush era.

In his book, drawn from his personal journal, he reveals insightful and informative accounts of what was going on behind the scenes in the Reagan and later the Bush administration. He includes an insider's view of how foreign policy was made, the beginning of conservative principles on domestic, political, and foreign affairs, and his personal interaction with diplomats from around the world.

Untermeyer has written an insightful and informative book that provides us with an historical reference to a critical period in U.S. history.

Join us for a meet and greet with former Ambassador Chas Untermeyer. Untermeyer is a 1968 graduate of Harvard College with honors in government.

He has held both elected and appointed offices at all four levels of government - local, state, national, and international. He has served as a member of the Texas House of Representatives, executive assistant to the Vice President of the United States, Assistant Secretary of the Navy for Manpower and Reserve Affairs, and United State Ambassador to Qatar. He has also held positions in journalism, academia, and business.

Limited quantities of Untermeyer's book will be available for purchase at the Museum.

Admission to the program is free, and light refreshments will be provided courtesy of H.E.B. For more information, telephone (979) 864-1208, or visit the Museum's website at www.bchm.org.

MIKE PINGREE'S
THROUGH THE LOOKING GLASS

OH, NO! THE COPS ARE RIGHT BEHIND US! Four armed men burst into a T-Mobile store in Torrance, Calif., and stole a bunch of iPhones and iPads before fleeing the scene. Unfortunately for them, police were able to track the robbers by activating the GPS devices in the stolen electronics, and caught up with them about two miles away.

BUT THEY REALLY SEEMED TO LIKE US: Two scantily dressed women in their 20s started flirting with a couple of guys in their 50s at the Porterhouse Bar in Sunny Isles Beach, Fla. They all adjourned to the home of one of the men in a gated community, where the ladies made some drinks which rendered the men unconscious until the next morning. They stole the men's Rolex watches and took off. There is security camera footage.

EN GARDE! A man brandishing a rifle attempted to rob the Waffle House in Fayetteville, N.C., but was foiled by a 70-year-old Vietnam veteran who -- due to his war experience -- was very familiar with the AK-47 weapon and could see that his was not operational. He told the clerks not to give him any money and then engaged in a sword fight with his cane against the rifle until the guy ran away.

YAWN! HEY WHAT'S GOING ON!? An Uber driver picked up a fare in Philadelphia for a 275-mile ride to New York. During the trip, the driver had his passenger drive so he could get some sleep, and he woke up to find that the guy was in a high-speed chase with police after he refused their order to pull over. The passenger was charged with a number of traffic violations.
Strange but True

By Bill Sones and Rich Sones, Ph.D.

BACTERIA WEAR

Q. How is microbiology meshing with fashion to create a garment that's actually alive?
A. No, it's not leather or fur or wool or silk but fabric made with “Bacillus subtilis natto,” bacteria that respond to body moisture, says Britt Peterson in “Smithsonian” magazine. “When a person wearing the fabric heats up (and begins to sweat), the bacteria expand and the flaps open, releasing heat from the skin. Once the skin dries, the bacteria contract, closing the flaps and retaining body heat.”

The MIT research team made up of chemical engineers, computer scientists and designers selected natto for their project since it’s also safe to work with. A biohybrid film produced by a printer lays down lines of the bacteria onto plastic or latex that is then cut into flaps and sewn into specialized cloth. For the finished product, picture a full-body garment that resembles a “Star Trek” uniform.

The next challenge -- to make the cloth fully washable — needs a little background: Japanese legend has it that a samurai in the midst of battle forgot his steamed soybeans wrapped in straw; when he finally opened the container, he found the beans had fermented into a sticky and “deliciously pungent” palate pleaser. So, as Peterson concludes, researchers need to make the fabric washable, “because nobody wants to smell like fermented soybeans.”

WHAT WAS WRONG WITH HENRY VIII?

Q. Young Henry VIII of England, once seen as a charismatic king, was later described as a petty, cruel and capricious tyrant. How might scientists today explain such a dramatic change?
A. According to Arash Salardini of Yale School of Medicine and colleagues, “hard knocks from jousting, hawking and horseback riding may have left Henry VIII with traumatic brain injuries that muddled his thinking,” says Laura Sanders in “Science News” magazine, drawing from the “Journal of Clinical Neuroscience.” The monarch’s memory problems, explosive anger and headaches could be explained by hard jousting knocks and a fall into a soggy ditch that left him dazed and unable to speak for two hours.

Though other ailments such as syphilis and diabetes have been advanced to account for Henry’s erratic behavior, Salardini suggests that “traumatic brain injury seems to make the most sense.”

THAT’S BS

Q. Just how astute are you at detecting BS when it comes your way?
A. The Oxford English Dictionary defines BS as “nonsense,” but whatever you call it — “hooey,” “divel,” “baloney,” “balderdash,” “blather” — it’s not the same as lying,” says Michael Shermer in “Scientific American” magazine, drawing on philosopher Harry Frankfurt’s book on the subject. “It is impossible for someone to lie unless he thinks he knows the truth. Producing BS requires no such conviction.”

Psychologist Gordon Pennycook and colleagues set out to test the hypothesis that higher intelligence and superior analytical ability “lead to a greater capacity to detect or reject pretentious BS.” They drew on the New Age Bullshit Generator for meaningless statements, such as “We are in the midst of a self-aware blossoming of being that will align us with the nexus itself” and “Today, science tells us that the essence of nature is joy.” In four studies of over 800 subjects, those measured to be more intelligent and analytical were less likely to rate such statements as profound. Revealingly, those most receptive to “pseudo-profound BS” were also more prone to conspiratorial ideas and paranoid beliefs, among others.

(Send STRANGE questions to brothers Bill and Rich at sbtcolumn@gmail.com)

Did you know?

• There is a tattoo business in Jerusalem, Razzouk Ink, that has been serving religious pilgrims in the Middle East for 700 years.
• Studies show tattoos make it more difficult to find skin cancer, since a malignant mole can take on the color of the tattoo surrounding it.
• Observant Jews are prohibited from turning electric ovens on or off during the Sabbath.
• A proposed amendment to the U.S. Constitution has been pending since 1810 because Congress didn’t set a time limit for its ratification.
Most nosebleeds are nothing to worry about and can be treated easily

(Continued from Page 1)

Mayo Clinic News Network (TNS)

Most people experience a nosebleed at one time or another. They tend to happen more often in younger children and older adults. Bleeding often results from a cold, a sinus infection, dry air, a scab being dislodged or use of certain medications, such as nasal steroids. Occasional nosebleeds are nothing to worry about and are not dangerous. But, you may want to talk with your doctor if they are becoming regular and are bothersome.

Senior Vice President Sunit Patel said the estimates assume health care costs will rise 4 to 5 percent a year. That’s higher than the 2 percent average from 2010 to 2015, but lower than the 6 to 8 percent that preceded the recent slowdown in costs, he said.

“The truth is no one knows with certainty what will happen over 22 years,” Patel said, although the estimates help people plan.

Fidelity assumes a person will retire at 65 and live to the average retirement age calculated by actuaries. That’s 85 for a man and 87 for a woman. Because women tend to live longer than men, women should assume higher total health care costs over their retirement years. Consequently, a single woman might expect to pay $135,000 for health care during retirement and a man $125,000, according to Fidelity.

Longevity is one reason why women must be especially attentive to savings and calculating retirement needs. They can face shortages of savings late in life after devoting large amounts to care for ill husbands.

One major cost that is not woven into Fidelity’s health cost estimate is long-term care insurance, which helps elderly people pay for nursing assistants when they can’t walk, are recovering from surgery or going through treatment for a long illness such as cancer. Currently, a daily cost of $250 is common for such care, possibly totaling about $90,000 for a year. Medicare doesn’t pay any of it. Fidelity estimated that a couple would need an additional $130,000 to pay for a long-term care insurance policy that would provide $8,000 a month during three years of care. The estimate assumes inflation adjustments in monthly benefits.

“Not everyone needs long-term care insurance,” Patel said. It depends on variables such as the amount of money you could devote to the care if needed and whether family members could care for you. People who want the insurance, he said, should get it around age 50 because by 65, health conditions, such as osteoporosis, diabetes or heart trouble, could make people ineligible.

Retired couples will need $260,000 for health care, investment firm estimates

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According to the Brain Injury Association of America, every 13 seconds, someone in the U.S. sustains a traumatic brain injury, which is caused by a bump, blow or jolt to the head that disrupts the normal function of the brain. The most common type of TBI is a concussion. Concussions can happen to anyone, but children and athletes are at a particularly high risk.

"There are over 300,000 head injuries reported annually in high school athletics, and over 90 percent are concussions," says Dr. Jennifer Roth Maynard. Maynard is a primary care and sports medicine physician at Mayo Clinic’s campus in Jacksonville, Fla., and chair of the Northeast Florida Regional Sports Concussion Task Force.

Effects of concussion are usually temporary, but can include headaches, blurred vision, nausea and problems with concentration, memory, balance and coordination. Anxiety and sleep issues can also occur.

Though some injuries can cause a loss of consciousness, most concussions do not. Because of this, Maynard says some people don’t even realize they have a concussion. She adds, "Spreading awareness about concussion, knowing the signs and symptoms and seeking prompt medical attention is essential to helping prevent long-term injuries, especially in young people."

How to recognize the signs of concussion

Mayo Clinic News Network (TNS)

It’s been close to a month since Ashlie Crowson of Sweeny started the Facebook group, "Brazoria County Rocks!" but its popularity - with 20,000+ members in the first two weeks - has astounded her.

What is it? It’s based on “the simple gesture of painting rocks and hiding them throughout the community for people to find.” Ms. Crowson says on her Facebook page, and she adds “a community building group meant to inspire creativity in all ages and to bring kids and families back together again in a world gone completely wild.”

She told The Bulletin: "I didn’t come up with the actual idea of painting rocks and hiding them ... but when I saw other states doing it, I knew I needed to bring this to Brazoria County, bring a little light to a world that has turned dark."

By Sharon Toth
Publisher

It’s that inspirational message that seems to make finding rocks such a popular activity. It’s also an activity families can enjoy together as children scout for rocks with their parents’ supervision. The finder can keep the rock or hide it for someone else to find.

The first rock Ms. Crowson painted and hid sported the popular line “Love Live Laugh.”

Perhaps the most high-profile rock so far is one which featured a marriage proposal. A rock was hidden with a note asking the artist’s girlfriend to marry him. The finder did as requested and posted the find on Facebook for the girlfriend to discover, which she did, and accepted the proposal.

And from what I’m told, he doesn’t even have Facebook," Ms. Crowson told The Bulletin. "He relied on the Brazoria County Rocks! family and Facebook to get his rock out there for her to see! Anybody could have gotten that rock and disregarded it ... But we have such a wonderful community!"

The community grows swiftly when Facebook users invite or “join” their friends to the group. Those who want to participate can find or buy rocks, some craft or acrylic paint, a brush, and it’s recommended a clear spray to coat the message with to make it weather-proof. Participants shouldn’t take rocks from other people’s yards or businesses, the Facebook page notes.

Rocks also should be hidden outdoors, and group members are asked to be respectful of private homes and businesses in regard to where they are hidden or hunted.

Messages also should be wholesome and unoffensive so that children or any age group can enjoy finding them.

But even if you don’t hide or find any, it’s fun to see your friends pop up on the page with photos of the message rocks they’ve found.

And hopefully, the uplifting messages, said Ms. Crowson, are like “a ripple in a pond from a really small stone.”
Only the Bible gives us reliable information about Jesus’ childhood

Q: I read an article once in one of those supermarket tabloids, claiming that when Jesus was a child He was taken to someplace like Tibet, and that’s where He picked up all His wisdom. It sounded kind of far-fetched to me, but could this be true? — J.P.F.

A: No, there is no truth to this, or in any other legend that supposedly tells about Jesus’ childhood. Such stories are only the product of someone’s vivid imagination, and they have no basis in historical fact.

Only the Bible gives us reliable information about Jesus’ childhood years. Although it doesn’t give us many details, it does tell us that His parents had to flee to Egypt to avoid King Herod’s attempts to kill the young child.

They settled a few years later in the little town of Nazareth, where He became a carpenter working with Joseph, who most people assumed was His father (see Matthew 2:13-23).

The Bible also records that at the age of 12 Jesus became separated from His family while in Jerusalem, and was later found discussing God’s Word with the scholars and theologians there (see Luke 2:41-50). Beyond this, it only says that “Jesus grew in wisdom and stature, and in favor with God and man” (Luke 2:52).

Never forget: Although Jesus was born and grew up like any other child, He was more than just another human being. He also was the divine Son of God, sent from heaven to save us from our sins. Have you put your faith and trust in Him for your salvation? If not, I pray you will do so today, because “Salvation is found in no one else, for there is no other name under heaven given to mankind by which we must be saved” (Acts 4:12).

Tribune Media Services
(Send your queries to “My Answer,” c/o Billy Graham, Billy Graham Evangelistic Association, 1 Billy Graham Parkway, Charlotte, N.C., 28201; call 1-(877) 2-GRAHAM, or visit the Web site for the Billy Graham Evangelistic Association: www.billygraham.org.)

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Honda models top most stolen vehicles on list

By Robert Duffer
Chicago Tribune (TNS)

The National Insurance Crime Bureau released its annual “Hot Wheels” list of the 10 most stolen vehicles in America during 2015. The Des Plaines, Ill., nonprofit dedicated to deterring auto theft and insurance fraud, identified the most stolen vehicles of any model year.

The hottest wheels are not the flashiest cars; thieves prefer common cars with common parts that can be stripped and sold.

1. Chevrolet Impala, 9,225 stolen; 2008 model was the most popular with 869 stolen.
2. Dodge Caravan, 9,798 stolen; 2002 model was the most popular with 1,328 stolen.
3. Nissan Altima, 10,374 stolen; 2015 model was the most popular with 1,104 stolen.
4. Toyota Corolla, 10,574 stolen; 2014 model was the most popular with 865 stolen.
5. Dodge Ram pickup, 11,212 stolen; 2001 model was the most popular with 1,130 stolen.
6. Toyota, 15,446 stolen; 2014 model was the most popular with 1,163 stolen.
7. Chevrolet Silverado, 27,771 stolen; 2004 model was the most popular with 1,825 stolen.
8. Ford F-150, 29,396 stolen; 2006 model was the most popular with 2,958 stolen.
9. Honda Civic, 49,430 stolen; 1998 model was the most popular with 7,376 stolen.
10. Honda Accord, 52,244 stolen; 1996 model was the most popular model year, with 7,944 stolen.
Some of the less publicized Olympic events you may have missed

(Continued from Page 1)

Steeplechase: This originated as a horse race, but why let the horses have all the fun? The race is 3,000 meters long, and has 28 barriers to jump over — seven of which are jumps into pools of knee-deep water. Competitors’ shoes get wet and slippery, people trip over barriers, and it’s not uncommon to see someone faceplant into a pool of water.

Handball: This is like soccer with your hands. It’s been in the Olympics since 1924, but its lack of popularity in the U.S. makes it a bit of an enigma for Americans. I did catch a few minutes of one of these games, and was fascinated by how boring it was.

Badminton: This is like tennis for people who can’t play tennis — tennis in slow motion. Like in tennis, the key is to hit the ball across the net, except the ball is a feathery plastic object called a shuttlecock. Yes, now you know what that thing is called.

Tug of War: Back in the day, tug of war was much more than just your favorite summer camp activity. From 1900 to 1920, countries could enter multiple groups, which could compete for a team Olympic medal.

Rogues: Essentially croquet, this variant sport was reported billed the “game of the century” and was part of the 1904 Summer Olympics in St. Louis. It was an Olympic sport only once, probably because of the fact the United States was the only nation to participate.

Badminton: From 1896 to 1932, the rope climb was an Olympic sport because contestants wanted to relive their junior high school days.

TEACHERS
by the numbers
2016

Demographics of public and private school K-12 teachers

SEX
% Male: 23.7
% Female: 76.3

RACE
White: 81.9
Black: 6.8
Hispanic: 7.8
Asian: 1.8
Other: 1.7

HIGHEST DEGREE EARNED

- Less than bachelor’s: 3.8
- Bachelor’s: 39.9
- Masters: 47.7
- Specialist: 7.6
- Doctor’s: 1.1

Questions and answers about your Social Security

Q: Where can I go to find general information about Medicare benefits?
A: Social Security determines whether people are entitled to Medicare benefits, but the program is administered by the Centers for Medicare & Medicaid Services (CMS). You can visit CMS’ Medicare website at www.medicare.gov, or call them at 1-800-MEDICARE (1-800-633-4227). Online or by phone, you can find answers to all your Medicare questions at CMS.

Q: Will my eligibility for the Extra Help with Medicare prescription drug plan costs be reviewed and, if so, how often?
A: If you get the Extra Help, Social Security may contact you to review your status. This reassessment will ensure you remain eligible for Extra Help and you are receiving all the benefits you deserve. Annually, usually at the end of August, we may send you a form to complete: Social Security Administration Review of Your Eligibility for Extra Help. You will have 30 days to complete and return this form. Any necessary adjustments to the Extra Help will be effective in January of the following year. Go to www.socialsecurity.gov/prescriptionhelp for more information.

(Continued from Page 1)

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5 BC students win CCPI scholarships

BAYTOWN — With the Gulf Coast area petrochemical industry needing more than 50,000 new workers within the decade, nine community colleges have set out to find and train this “next generation” of skilled workers, enabled by a grant from ExxonMobil.

Now in its fourth year, the Community College Petrochemical Initiative (CCPI) has spread the word across the region that typical salaries in this expanding industry average nearly $100,000, and opportunities are available with those who possess the necessary skills.

Representatives from ExxonMobil and all nine partnering colleges recently met at ExxonMobil’s main office building in Baytown to present $45,000 in scholarships to 34 selected students.

Five Brazosport College students received scholarships - Rigoberto Cardenas, Patrick Haynes, Zackary Nieto, Yolanda Richo and Hong To.

ExxonMobil Chemical Company Senior Vice President Matt Aguiar congratulated the students and spoke about why ExxonMobil continues to invest in the program.

“We continue to see great progress as these colleges educate, train and develop candidates to fill the increasing number of jobs in the petrochemical industry,” Aguiar said. “Because of the ongoing success, I’m proud to announce that ExxonMobil is providing another $300,000 for this important training program.”

ExxonMobil has contributed more than $1.8 million toward training skilled, new workers.

This is the third consecutive year that the initiative and ExxonMobil has brought together new recipients to present scholarships and encourage them in their educational pursuits.

The nine colleges with students receiving scholarships were Alvin Community College, Brazosport College, College of the Mainland, Galveston College, Houston Community College, Lee College, Lone Star College, San Jacinto College and Wharton County Junior College.

Yates appointed to BC Board of Regents

Brazosport College is pleased to announce the appointment of Daniel L. Yates to the school’s Board of Regents.

Yates, who was sworn in at the August regular Board of Regents meeting, is vice president at Freeport Welding & Fabricating Inc. and a 1982 Angleton High School graduate. After high school, he attended Rice University and earned a Bachelor of Science in Mechanical Engineering in 1986.

Yates takes over for Harry Koester, who served on the College's board for 11 years before passing away in April.

“I'm really looking forward to working with the current board members on the many important college and community issues that they face,” Yates said. “I think they’ve been doing a fantastic job, and I’m hoping that I will be able to contribute immediately, and positively, to that ongoing effort.”

A seventh-generation Texan who moved to the Angleton area with his family in 1967, Yates began his career at Freeport Welding & Fabricating in 1978, working summers as a welder’s helper. After graduating college in 1986, he began working full-time as an engineer and draftsman at the Freeport business. He was named vice president in 1997.

Yates has been a Lake Jackson resident since 1986. He is an active member of the ASME Board of Professional Engineers and is licensed in Texas.

He's also a member of Chapelwood United Methodist Church in Lake Jackson and has served as Stephen Minister.

Yates has enjoyed coaching his sons in youth basketball, baseball and soccer. He’s also refereed youth basketball, along with volunteering at high school and community swimming and water polo events.

Yates is married to his wife of 25 years, Joetta Bellar Yates, and they have two children, Tyler and Cameron.

BC graduate selected for Terry Transfer Scholarship

Brazosport College graduate Riley Guilbeaux’s journey toward a bachelor’s degree recently became a little easier on the pocketbook.

Guilbeaux, an accounting major who earned her Associate of Arts from Brazosport College this past spring, was recently named a recipient of a Terry Transfer Scholarship for the University of Houston.

In order to receive the scholarship, Guilbeaux not only had to show academic excellence, demonstrated leadership and proved financial need, but also had to go through a tough interview process before being selected for the award.

“My interview was with six people, all Terry scholars,” she said. “At the University of Houston, the Terry Transfer Scholarship covers 65 percent of the school’s cost of attendance with a minimum award of $13,000 per year. It is renewable for three years of undergraduate study.

The Terry Transfer Scholarship is awarded to non-traditional students who are transferring from a Texas community college or university and are working toward their first baccalaureate degree.

The students must have been accepted for admission to one of the 11 Terry-affiliated public universities in Texas.

A 2014 Brazoswood High School graduate, Guilbeaux began her Brazosport College experience as a dual-credit student. After high school, she enrolled at BC full time and became involved in a variety of organizations.

By the time she graduated, Guilbeaux had earned Distinguished Student and Dean’s List status. She was a supplemental instructor for biology, as well as a tutor for accounting and economics.

Guilbeaux was also involved in the BC’s Honors Program, Phi Theta Kappa, and the Student Government Association.

In fact, Guilbeaux was named Student of the Year at the Texas Junior College Student Government Association’s regional conference. She then earned third-place honors for Student of the Year at the state conference.

TPWD to hold three drawings for Lifetime Super Combo licenses

AUSTIN — Each year as the fall hunting seasons get under way, Texas hunters and anglers shed their expired, folded and hopefully well-used patchwork of a license and replace it with a freshly-purchased one.

There is a way to bypass this annual ritual – take care of licensing requirements for life with the purchase of a $1,800 Lifetime Super Combo license, or enter for the chance to win one through the Texas Parks and Wildlife Department’s Lifetime License Drawing for $5.

Entries for the drawing may be added to yearly license purchases at retailers, by phone 1-800-895-4248 and online at www.tpwd.texas.gov/licensedraw. There is no limit on the number of entries that may be purchased.

This year, there are three chances to win, and entries are now being accepted. Winners will be drawn Oct. 3, Nov. 1 and Dec. 1. Entries not drawn will be automatically entered in the next drawing, so the earlier participants enter, the more chances they have to win.

Tim Brockway, a retired firefighter from Kaufman and an avid angler, used to buy a Super Combo hunting and fishing license every year. After being selected in the lifetime license drawing in 2010 he can now hunt and fish in Texas without buying another state license.

Proceeds from entries go toward TPWD conservation efforts that will help keep hunting and fishing great in Texas.
Negotiating the student loan maze

(Continued from Page 1)

Instead, take out only federal student loans, which are called Stafford Loans and Perkins Loans. Check out the U.S. Department of Education site and insist on federal student loans when talking with your college financial aid office.

If you can’t get a job after college, or get fired, or end up with a low-paying job any time while paying off your loans during 10 years, federal student loans cut your payments to affordable rates. If you haven’t earned enough to pay off your loans in 20 years, the government lets you off the hook. Private lenders generally don’t do that.

Know your interest rate: If you get a federal Stafford Loan this year, you will pay 3.76 percent in interest, which is a very low interest rate - the type you want. But be aware: Some private lenders might show you a lower interest rate online that may look tempting.

The trouble is, this is probably going to be a “variable rate,” which means it won’t stay low continually. As the months and years go by, a variable rate changes your interest rate. So the interest rate can jump higher - probably a lot higher - than what you see now.

One reason you want federal student loans, instead of private loans, is that both Stafford and Perkins loans have “fixed rates” that won’t change as you pay off the loans a little each month for up to 10 years. So if you borrow the full $5,500 that the federal government will allow in Stafford loans for a college freshman this year and the interest rate is 3.76 percent, you will pay roughly $55 each month for your loans and a total of about $6,600 over 10 years. As a comparison, with a 6 percent rate, you’d pay $61 a month and a total of $7,330 over 10 years. What if you need to borrow more? The second year you are in college, the federal government will let you borrow a little more: $7,500. For a four-year education, your federal loans can total $27,000. The government holds you back early in college because too many students drop out and hurt themselves. They have large loan burdens, and can’t get the types of well-paying jobs available to college graduates.

So beware of taking on private loans to supplement your federal student loans if you are just experimenting with college. If you are committed and need more money, your parents may help with federal Parent PLUS loans. These carry interest rates of 6.31 percent. Private loans may offer better rates for parents with excellent credit scores, but Kantrowitz notes one advantage with the federal PLUS loans: If a parent dies or is disabled, the debt is forgiven.

Not all colleges are equal: Before taking on a lot of debt, consider whether your pay after college is likely to be adequate for your level of debt. If, for example, you will be a preschool teacher earning $30,000, you don’t want $50,000 in debt.

Also check the College Scorecard for the college you will attend. Graduates of some weak colleges have trouble afterward getting jobs or paying off loans. If you find a troubled school, consider attending another one or limit your borrowing.
Brazoria County Parks Department Monthly Section

• Nine County Parks.
  • A group campground with air-conditioned dormitories, cabins, lake & bayou fishing, swimming pool & wooded trails.
  • Two full-service RV campgrounds with air-conditioned cabins, lighted fishing areas, covered pavilions, playground on the coast.
  • 23 miles of sandy beaches.
  • 20 public boat ramps.
  • Historical homes.
  • Coastal ecology center.
  • Bird watching.
  • Shelling (peak season Dec.-Feb.)
  • Year-round Adventure Programs.
  • Year-round special events.

Administrative offices
313 W. Mulberry
Angleton, TX. 77515
(979) 864-1541

Brazoria County Parks Director
Bryan Frazier

Board of Park Commissioners
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Vice Chairman: Paul Wofford, Jr.
Secretary: Joyce Peltier
Commissioners: Dorman Davidson, Rex Lloyd, Rebecca Golden, Alvie Merrill

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Town of Quintana

We also thank the many volunteers who help clean the beaches, stake out trees and sand fencing, lend a hand with programs, and add so much to the county’s parks and to our communities. To become a sponsor, or to volunteer in our programs, call (979) 864-1541, or email jamesg@brazoria-county.com.

Brazos River boat ramps re-opened

Local anglers will be happy to know that two popular Brazos River boat ramps are back in service. The CR 849 ramp below Brazoria, and the FM 2004 ramp near Lake Jackson have been cleared of the silt deposited during our last round of heavy river flooding. The natural disaster declaration proved both good and bad. Falling under FEMA regulations put the cleaning timetable back several weeks, but came as a break for local taxpayers. The county will be reimbursed for the cost of removing the river silt, which prevented boats from launching at the ramps. It also was a boon to local contractors, who were hired to clear the obstructions – a task which normally falls to county crews.

County officials continue work with FEMA to re-open the SH 36 ramp on the Brazos River near Freeport. That ramp was closed when erosion from river flooding caused a collapse of parts of the retaining wall adjacent to the ramp, making use of the facility a public safety hazard.

Brazos River boat ramps re-opened

Texas Navy Day celebrations Sept. 14

Texas Navy Day will be observed 6-9 p.m. on Saturday, Sept. 14, at Stephen F. Austin - Munson Historical County Park. The principle feature of this year’s event will be a dignified retirement ceremony for tattered US and Texas flags. Other features will include musketry and artillery demonstrations, pioneer children’s games, and refreshments. This event is free and open to the public.

Texas Navy Day is set aside by the Texas Legislature as the third Saturday in September for observances and celebrations appropriate to the commemoration of the navies of the Republic of Texas. This year’s date also coincides with Constitution Day, the date of the ratification of the US Constitution. Several local organizations are joining to make the event possible. Flags in need of retirement may be delivered to the park during normal business hours. For more information, contact the park at (979) 248-5961.

Sorrell Trucking cleared a huge amount of silt from the FM 2004 Brazos River boat ramp, working through rain showers and running equipment almost into the water itself. County crews used pressure washers to clear the remaining debris – mostly river mud – from the ramp apron and piers. In three days, the combined efforts had the facility looking almost like new and entirely serviceable.

A massive amount of silt deposit was cleared in the CR 849 boat ramp after the Brazos River flooding.

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At Hwy. 288B & Hwy. 35 (downtown in the bank building)
**Schedule of events**

**Saturday, Sept. 17** - Texas Navy Day Celebration. Celebrate the Republic of Texas Navy and Constitution Day at the Stephen F. Austin statue. Interact with costumed interpreters, observe a dignified Flag Retirement Ceremony, and enjoy on-site refreshments. For information, call (979) 864-1541.

**Saturday, Sept. 24** - Texas Adopt-A-Beach Fall Clean-Up. Volunteers gather at 9 a.m. in Surfside and Quintana for a general beach clean-up. Dress for the weather and bring along some water. Supplies provided; lunch afterward. For more information, contact James at (979) 864-1541 (Surfside) or Patty at (979) 233-1461 (Quintana).

**Friday and Saturday, Oct. 7-8, 9 a.m. - 5 p.m. – Texas WingNuts Fly-in at Quintana Beach County Park.** Powered paragliding exhibition. For information about the TXWingNuts, visit [http://www.txwingnuts.com](http://www.txwingnuts.com). For program scheduling, contact the park at (979) 233-1461.

**Thursday, Nov. 3** - Stephen F. Austin Birthday Celebration. Join volunteers and students at the Austin Statue at Hwy 288 and Hwy 35 for a celebration with historical characters, activities, exhibits, music, and refreshments. This program is geared to school groups. Free event sponsored by local groups. For information, call the Department Office at (979) 864-1541.

**Saturday, Dec. 10, 4-9 p.m. - Stephen F. Austin Festival.** Enjoy a fun-filled evening set in antebellum times as the park celebrates the Father of Texas. Clothing of the 1850s is encouraged. Features include children’s games, period music and dance, best-dressed ladies and couples, Stephen F. Austin impersonator contest, sample period food, hay ride (small fee), adult games, story-telling, and more. Event is still under construction - for information, call the Department Office at (979) 864-1541.

**Saturday, Jan. 7** – Stephen F. Austin Funeral Reenactment. Take part in a unique event recreating the state funeral of the Father of Texas. The event begins at 9 a.m. at the First Capitol Replica in West Columbia with political speeches and a musket volley, followed by a reception at the Columbia Historical Museum. For information, call the Department Office at (979) 864-1541.

**Small Watercraft Club** – Join the fun as we learn about canoes and kayaks. From basic watercraft safety and skills to short trips on local waterways, this growing club is a good fit for family activity and learning. Dates, times, and locations vary by season. For information call (979) 864-1541.

**Something old, something new at Quintana Beach County Park**

The Coveney and Seaburn houses at Quintana Beach County Parks recently were treated to a much-needed paint job.

The aging structures were part of the original townsite of Quintana.

The Coveney House, named for harbor pilot and steamboat captain Albert Coveney, was built in the late 1800s and has withstood several storms.

The Seaburn House, residence of the Quintana family of shipbuilders and entrepreneurs, appears to have been constructed for shipping magnate Thomas McKinney in about 1838 and has undergone several changes through the years.

Both houses were relocated to the county park in the early 1980s and are surprisingly sound for their ages.

The re-painting project is part of an overall facelift for the park, which also included new roofs for several park structures of much more recent vintage, and replacement of elevated decking in the day-use areas.

A new Education Center at the park is nearing completion after several weather-related delays.

The department intends to schedule a formal grand opening for the new facility sometime in October.

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“Life on earth is a delicate balance of interdependent creatures. None can be ignored, for the least appreciated sometimes turns out to be the most important.”

-- Merlin Tuttle
Some leave only footprints; others leave the beaches better than when they came. Join us at 9 a.m. Saturday, Sept. 24, for the annual Fall Adopt-A-Beach Clean-up on Surfside and Quintana beaches. Volunteers will gather at registration points at Surfside’s Stahlman Park and at Quintana Beach County Park to register and draw supplies. Each site features a meal for volunteers following the event.

For more information, contact the Quintana coordinator at (979) 233-1461, or the Surfside coordinators at (979) 248-5961.

Improvements are coming along at Stephen F. Austin - Munson Historical County Park. The latest is an authentic split-rail fence, erected by park staff. This type of fence is documented as being used by the earliest settlers to the area. Along with providing an example of an early landscape feature, this fence also aids in providing security for the site after hours. Hours of operation are 9 a.m. to 6 p.m., Wednesday through Sunday.
Sudoku

www.mybulletinnewspaper.com  (979) 849-5407  August 30, 2016  THE BULLETIN  Page 13

Complete the grid so each row, column and 3-by-3 box (in bold borders) contains every digit 1 to 9. For strategies on how to solve Sudoku, visit www.sudoku.org.uk.

ACROSS
1  Shoot the moon
2  “Say from whence / You __ this strange intelligence?”: Macbeth
6  MDX maker
9  Word of possibility
14  MDX maker
15  ___ Pacis: altar of Peace
16  Tough test metaphor
17  Where shirts may be lost?
19  Dish man?
20  Measurement for Sagan
21  One sending out bills
22  Field guard
23  Bolivian president Morales
25  Denounce unmercifully
27  Natl. debt unit
28  Mountain __: soft drinks
30  White
31  Galileo's birthplace
32  California Marine Corps base
35  Snowboarding gold medalist
38  Begins
39  Realm of some self-help books
45  Easy pace
46  Idle colleague
47  Conan Doyle, for one
51  “Love __ Rose”: Neil Young song
52  At sea
54  LAX stat
55  Fade out
57  Film with six sequels
58  Muse for Sagan
60  Equals
62  Update
64  Kovacs of early TV comedy
65  Tao follower?
66  “JFK” director
67  Late bloomer?
68  Skid row woe
69  Prepares for recycling

DOWN
1  Suddenly inspired
2  Staff span
3  Underground shelter
4  Camera component
5  Is visibly thunderstruck
6  Sturdy tree
7  Encircle
8  Like 3-Downs
9  Place for an X, perhaps
10  “That's dubious”
11  Go for lunch, say
12  President who signed the Sherman Antitrust Act
13  Travel agent's suggestions
14  Razor man?
15  Patch
16  Venomous snake
17  Informal pardon?
18  1666 London fire chronicler
19  “lucky?”
20  Two-by-four source
21  White
22  Two-by-four source
23  Like 3-Downs
24  Soup variety, and a feature of five puzzle answers
25  Classic 1986 sports movie
26  Obvious
27  Makers of many skeds
28  Started one’s family, casually
29  Masonry and such
30  Metallic waste
31  Sun. delivery
32  Put on course
33  In the matter of
34  Like 3-Downs
35  In the matter of
36  Easy pace
37  Idle colleague
38  One sending out bills
39  Word of possibility
40  Natl. debt unit
41  Mountain __: soft drinks
42  Field guard
43  Bolivian president Morales
44  Denounce unmercifully
45  MDX maker
46  Tough test metaphor
47  Where shirts may be lost?
48  Dish man?
49  Measurement for Sagan
50  Altar of Peace
51  Altar of Peace
52  Soft drink
53  Soft drink
54  Soft drink
55  Soft drink
56  Soft drink
57  Soft drink
58  Soft drink
59  Soft drink
60  Soft drink
61  Soft drink
62  Soft drink
63  Soft drink
64  Soft drink
65  Soft drink
66  Soft drink
67  Soft drink
68  Soft drink
69  Soft drink

Boggle BrainBusters!

INSTRUCTIONS: Find as many words as you can by linking letters up, down, out-to-side and diagonally, writing words on a blank sheet of paper. You may only use each letter box once within a single word. Play with a friend and compare word lists, cross out common words.

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61-100 = Pro
31-60 = Gamer
21-30 = Rookie
11-20 = Amateure
0 -10 = Try again

Boggle BrainBusters Bonus

We put special brain-tasting words into the puzzle grid. Can you find them? Find EIGHT U.S STATES in the grid of letters. Write your answers below.

________
________
________

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**History of the World**

**Aug. 29:** On this date in 1862, the Second Battle of Bull Run (Manassas) began during the U.S. Civil War. As in the First Battle of Bull Run a year earlier, it resulted in a Confederate victory. In 1949, the Soviet Union exploded its first atomic bomb with the help of U.S. secrets gleaned by spies.

**Aug. 30:** On this date in 1963, the hot-line communications link between Washington and Moscow became operational. In 1967, the Senate confirmed Thurgood Marshall as the first black justice on the U.S. Supreme Court.

**Aug. 31:** On this date in 1907, England, Russia and France formed the Triple Entente alliance; they remained allied during World War I. In 1971, U.S. astronaut Dave Scott became the first person to drive a vehicle on the moon.

**Sept. 1:** On this date in 1666, the Great London Fire began, destroying 80 percent of the city. In 1939, Germany invaded Poland by land and air to touch off World War II in Europe.

**Sept. 2:** On this date in 1945, Japanese officials formally surrendered to Gen. Douglas MacArthur aboard a U.S. battleship in Tokyo Bay to end World War II in the Pacific. In 1963, CBS and NBC both expanded their evening news broadcasts from 15 minutes to 30.

**Sept. 3:** On this date in 1783, the Treaty of Paris between the United States and Great Britain officially ended the American Revolutionary War. In 1976, the unmanned U.S. spacecraft Viking 2 landed on Mars to take the first close-up, color photographs of the planet's surface.

**Sept. 4:** On this date in 1888, George Eastman received a patent for his roll-film camera and registered his trademark, Kodak. In 1951, in the first live, coast-to-coast television broadcast, President Truman addressed the nation from the Japanese peace-treaty conference in San Francisco.

**Answer to last week's question:** This week in 1944, U.S. Navy Lt. (j.g.) George H.W. Bush, a torpedo-bomber pilot and future president of the United States, parachuted from his burning plane as it was shot down over the Pacific in World War II. While the plane's engine was on fire, Bush completed his bombing run, scoring several decisive hits, before bailing out. He was rescued by a U.S. submarine crew.

**This week's question:** In 1822, Brazil declared its independence from what European colonial power?

**Did you know?**

- Around 40% of sunscreens don't adhere to the American Academy of Dermatology's guidelines. It is mostly due to a lack of water resistance.
- Alaska is the only U.S. state that doesn't have a law school.
Scramble solutions: use a mirror to check your answers

**charms**

1st Letter Triple

<table>
<thead>
<tr>
<th>A1</th>
<th>E</th>
<th>T</th>
<th>T</th>
<th>N</th>
<th>N</th>
<th>R1</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>I</td>
<td>S</td>
<td>I</td>
<td>T</td>
<td>T</td>
<td>T</td>
</tr>
<tr>
<td>A1</td>
<td>O</td>
<td>Y4</td>
<td>L</td>
<td>T</td>
<td>B</td>
<td>L</td>
</tr>
<tr>
<td>A1</td>
<td>E</td>
<td>I</td>
<td>H4</td>
<td>D</td>
<td>F</td>
<td>S</td>
</tr>
</tbody>
</table>

Double Word Score

| O1 | U | F | N | T | R | F |

Par Score 255-265

Best Score 320

Time Limit: 25 Min

**Did you know?**

- Olympic swimmers wear 2 caps because the inner latex cap is slip-proof, but tends to wrinkle, so the smooth outer silicone cap lessens drag.
- Unlike tennis, the team that serves in volleyball is at a disadvantage because the receiving team gets three hits to control the ball.
- Around 40% of sunscreens don’t adhere to the American Academy of Dermatology’s guidelines, mostly due to a lack of water resistance.
- StayUncle is a startup in India that helps unmarried couples book hotel rooms discreetly, so that they are safe from police morality raids.
- In 2014, the “morality police” of India’s ruling Hindu nationalist party vandalized a Kerala cafe because a couple was seen kissing there.
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