



# Senior Sunshine Times

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## Junk Mail: Should You Think Twice Before Tossing Out Pre-screened Offers of Credit and Insurance?

Courtesy of the Federal Trade Commission Bureau of Consumer Protection / [www.FTC.gov/BCP](http://www.FTC.gov/BCP)

**Mail Call:** Bills, a letter from your Aunt Mary, a circular from a local department store, your monthly bank statement, and an offer for a new credit card that says you've been "pre-screened," "prequalified" or "pre-approved."

### A "pre-screened" offer of credit? What's that?

Many credit card and insurance companies use pre-screening to identify potential customers for the products they offer. The solicitation is based on information in your credit report that indicates you meet criteria set by the company. Usually, pre-screened solicitations come in the mail, but you also may get them in a phone call or in an e-mail.

### How does prescreening work?

Prescreening works in one of two ways:

- A creditor or insurer establishes criteria, like a minimum credit score, and asks a consumer reporting company for a list of people in the company's database who meet the criteria; or
- A creditor or insurer provides a list of potential customers to a consumer reporting company and asks the company to identify

people on the list who meet certain criteria.

### Can pre-screening hurt my credit report or credit score?

No. There will be "inquiries" on your credit report showing which companies obtained your information for pre-screening, but those inquiries will not have a negative effect on your credit report or credit score.

### Can I reduce the number of unsolicited credit and insurance offers I get?

If you decide that you don't want to receive pre-screened offers of credit or insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

**To opt out for five years:** Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). The phone number and website are operated by the major credit reporting companies.

**To opt out permanently:** Go to the same web site, [www.optoutprescreen.com](http://www.optoutprescreen.com), download the *Permanent Opt-Out Election form*, sign and send it back.

You'll be asked to provide certain personal information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out.

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If you don't have access to the Internet, you may send a written request to permanently opt out to each of the major credit reporting companies. Make sure your request includes your home telephone number, name, Social Security number, and date of birth.

**Experian**  
Opt Out  
P.O. Box 919  
Allen, TX 75013

**TransUnion**  
Name Removal Option  
P.O. Box 505  
Woodlyn, PA 19094

**Equifax, Inc.**  
Options  
P.O. Box 740123  
Atlanta, GA 30374

**Innovis Consumer Assistance**  
P.O. Box 495  
Pittsburgh, PA 15230

### **Why would someone opt out — or not?**

Some people prefer not to receive these kinds of offers in the mail, especially if they are not in the market for a new credit card or insurance policy. They may prefer to opt out to limit access to their credit report information for credit and insurance solicitations, or to reduce some mailbox "clutter."

As you consider opting out, be aware that pre-screened offers can be beneficial, especially if you are in the market for a credit card or insurance. Pre-screened offers can help you learn about what's available, compare costs, and find the best product for your needs. Because you are pre-selected to receive the offer, you can be turned down only under limited circumstances. The terms of pre-screened offers also may be more favorable than those that are available to the general public. In fact, some credit card or insurance products may be available only through pre-screened offers.

### **Does opting out hurt my credit score?**

Removing your name from prescreened lists has no effect on your ability to apply for or obtain credit or insurance.

### **If I decide to opt out, how long will it be before I stop getting prescreened offers?**

Requests to opt out are processed within five days, but it may take up to 60 days before you stop receiving prescreened offers.

### **What if I opt out and then change my mind?**

You can use the same toll-free telephone number or website to opt back in.

### **Will calling 1-888-5-OPTOUT or visiting [www.optoutprescreen.com](http://www.optoutprescreen.com) stop all unsolicited offers of credit and insurance?**

Calling the opt-out line or visiting the website will stop the pre-screened solicitations that are based on lists from the major credit reporting companies. You may continue to get solicitations for credit and insurance based on lists from other sources. For example, opting out won't end solicitations from local merchants, religious and charitable associations, professional and alumni associations, and companies with which you already do business. To stop mail from groups like these — as well as mail addressed to "occupant" or "resident" — you must contact each source directly.

### **What other opt-out programs should I know about?**

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove a number from the registry.

The Direct Marketing Association's (DMA)



Mail Preference Service (MPS) lets you opt out of receiving unsolicited commercial mail from many national companies for five years. When you register with this service, your name will be put on a “delete” file and made available to direct-mail marketers and organizations. This will reduce most of your unsolicited mail. However, your registration will not stop mailings from organizations that do not use the DMA’s Mail Preference Service. To register with DMA’s Mail Preference Service, go to [www.dmachoice.org](http://www.dmachoice.org), or mail your request with a \$1 processing fee to:

**DMACHoice**

Direct Marketing Association  
P.O. Box 643  
Carmel, NY 10512

The DMA also has an Email Preference Service (eMPS) to help you reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial email from DMA members, visit [www.dmachoice.org](http://www.dmachoice.org). Registration is free and good for six years.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, “How to File a Complaint,” at [ftc.gov/video](http://ftc.gov/video) to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

## Resources for Job-Hunting Seniors

By Jim Miller

*Dear Savvy Senior,*

*Can you recommend some good resources to help job-hunting seniors? I’m 60 years old and have been out of work for nearly six months now and need some help. What can you tell me?  
Seeking Employment*

Dear Seeking,

The tough employment market over the past few years has been particularly hard on people over the age of 55. Fortunately, there are a number of online tools and in-person training centers scattered across the country today that can help. Here’s what you should know.

**In-Person Help** A good first step to get help finding a job is at a Career One-Stop center. Sponsored by the U.S. Department of Labor, these are free job resource centers that can help you explore career options, search for jobs, find training, write a resume, prepare for an interview and much more. There are around 3,000 of these centers located throughout the country. To find one near you, call 877-348-0502 or go to [careeronestop.org](http://careeronestop.org).

Depending on your financial situation, another program that may help is the Senior Community Service Employment Program (SCSEP). Also sponsored by the Department of Labor, SCSEP offers access to training and part time job placements in a wide variety of community service positions such as day care centers, senior centers, governmental agencies, schools, hospitals, libraries and landscaping centers. To qualify, participants must be over 55,

unemployed and earning less than 125 percent of the federal poverty level – \$13,600 a year. Unfortunately, 2011 federal budget cuts have significantly reduced funding for this program, but it's still a viable option. To learn more or locate a program in your area visit [doleta.gov/seniors](http://doleta.gov/seniors) or call 877-872-5627.

In addition to the national resources, some states, communities and local nonprofit organizations may offer their own senior employment programs. For example, in certain areas in Indiana, Louisiana, Maine, Maryland, Michigan, Pennsylvania, Texas, Vermont, Washington State and Wisconsin there are Aging Worker Initiative programs to help local job seekers 55 and older. To find out if your community offers any locally based senior employment programs, contact the Area Agency on Aging – call 800-677-1116 or see [www.eldercare.gov](http://www.eldercare.gov) to get your local number.

**AARP WorkSearch** Another resource that offers free job help is the AARP Foundation WorkSearch Virtual Job Coach program. This is a volunteer-run program that helps any job seeker (you don't need to be an AARP member), age 40 and older, by connecting you with a trained volunteer to help you search for jobs and get training. The coaching is typically done via e-mail or over the phone. Call 877-659-0969 or visit [www.aarpworksearch.org](http://www.aarpworksearch.org) to find help.

In addition, AARP also offers a jobs search engine that you can access at [jobs.aarp.org](http://jobs.aarp.org). Or, if you want in-person assistance, AARP has 23 WorkSearch facilities around the country that provide free face-to-face help. To search for a facility, contact your state AARP office. See [aarp.org/states](http://aarp.org/states) or call 888-687-2277 for contact information.

**Online Resources** There's also a wide array of online employment networks that can help you connect with companies that are interested in hiring older workers. One of the best is [retirementjobs.com](http://retirementjobs.com), which offers a job search engine that lists more than 30,000 jobs nationwide from companies that are actively seeking workers over the age of 50. It also provides job-seeking tips and advice, helps with resume writing and allows you to post your resume online for companies to find you.

Some other 50-plus job seeking sites worth a look are [seniors4hire.com](http://seniors4hire.com), [workforce50.com](http://workforce50.com), [retiredbrains.com](http://retiredbrains.com), [retireeworkforce.com](http://retireeworkforce.com), [wiserworker.com](http://wiserworker.com), [seniorjobbank.com](http://seniorjobbank.com), [enrge.us](http://enrge.us) (a site devoted to retired government employees) and [yourencore.com](http://yourencore.com) (an online recruitment firm that connects retired scientists, developers and engineers with companies that offer consulting assignments).

**Start a Business** If you're interested in starting a small business but could use some help getting started, turn to the U.S. Small Business Administration which offers tips, tools and free online courses that you can access at [sba.gov](http://sba.gov). Also see [score.org](http://score.org) a nonprofit association that provides free business advice for entrepreneurs.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC *Today* show and author of “*The Savvy Senior*” book.**

### ***How's business?***

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for information about our affordable rates!

# Sleep Problems Usually Covered by Insurance, Medicare Covering More

By Michelle Andrews, Kaiser Health News

The diagnosis and treatment of sleep disorders have come a long way in recent years. In the past, people who snored might be advised to sew a tennis ball onto the back of their pajama top. The “snore ball” would discourage them from sleeping on their back and might quiet their droning. Or a doctor might use the “dog index” to measure poor sleep: If your dog generally sleeps with you but by morning has left the bed more than half the time, it may be because you’re such a loud, restless sleeper that the dog has gone elsewhere for some peace and quiet.

How things have changed. Now, doctors with special training diagnose and treat more than 80 sleep disorders — from obstructive sleep apnea to narcolepsy — at special centers with labs where a patient’s every sleeping moment may be recorded and measured.

Insurance usually covers the diagnosis and treatment of sleep problems, with some exceptions. For example, snoring on its own is not a medical problem and insurance won’t cover its treatment, to the great disappointment of many a snorer’s bed partner.

Obstructive sleep apnea, which occurs in at least two to four percent of Americans, is another matter entirely. The consequences of untreated sleep apnea can be extremely serious.

Sleep apnea is an obstruction of your airway that’s created when the muscles at the back of your throat relax during sleep. The obstruction partially or completely stops your breathing, sometimes for a minute or longer, until your

brain alerts your body to wake up and you start to breathe again. This can lead to fragmented, poor sleep as well as reduced oxygen levels, which can worsen such medical conditions as high blood pressure and diabetes and increase your risk of heart attack and stroke.

As awareness of the problem has increased, so has demand for testing and treatment. Patients with suspected sleep apnea are typically sent to sleep centers where they are evaluated overnight while they sleep. In the past 10 years, the number of accredited sleep centers has grown from 566 to 2,258, according to the American Academy of Sleep Medicine.

Snoring is a common symptom of sleep apnea, but some experts say sleep studies may be overprescribed. “Everybody who snores doesn’t need a sleep test,” says Fred Holt, an ear, nose and throat surgeon in Raleigh, N.C., and an expert on sleep apnea who consults on anti-fraud issues for attorneys, medical auditors and investigators. The risk of developing sleep apnea is higher in people who are overweight, male, middle-aged or older, or smokers.

## **Medicare payments being studied**

Medicare payments for sleep lab testing have increased from \$62 million in 2001 to \$235 million in 2009, according to the Department of Health and Human Services’ Office of the Inspector General, which is conducting a study to review the appropriateness of Medicare payments for them. The study is due next year.

There are home sleep tests for problem sleepers as well, and their use is also on the rise, say

experts. Rather than measure more than a dozen body functions while a person spends the night in a sleep lab hooked up to sensors, home sleep tests measure only a few functions while patients sleep in their own beds. Their cost is a few hundred dollars vs. up to \$2,000 for a night in the lab.

Insurance will generally cover either type of test if a physician prescribes it. But while home sleep tests may mean a smaller bite out of your wallet if you have a co-payment or a high-deductible plan, they're not the best choice for everyone, sleep experts agree.

“Home sleep testing should be reserved for people that are at high risk for sleep apnea and who don't have a lot of other illnesses like obesity or heart disease that might alter the sensitivity of the test,” says Nancy Collop, director of the Emory Sleep Center in Atlanta and president of the American Academy of Sleep Medicine.

Eli Walker snores and sometimes stops breathing for short times while sleeping. Walker, 63, read that there was a correlation between high blood pressure, for which he took two medications already, and sleep apnea. He went to see an ear, nose and throat specialist who sent him to a sleep lab near his Silver Spring home. Diagnosis: moderate sleep apnea.

Walker was prescribed a continuous positive airway pressure mask, which straps onto a person's face and directs pressurized air into the airway, keeping it open. But after three months of trying to use it, he gave up. “I hated it,” he says. “I couldn't breathe naturally, and I didn't like the air blowing in my nose.”

Walker finally found a good night's sleep with a specially fitted oral appliance that looks kind of

like a sports mouth guard. The appliance, which must be fitted by a dentist with special training in sleep medicine, repositions and stabilizes the lower jaw and soft tissues so that the airways stay open. It typically works best with people with mild to moderate sleep apnea.

Good news for seniors: Private insurers have covered the dental appliances for years, according to Sheri Katz, president of the American Academy of Dental Sleep Medicine. This year, Medicare began covering them, too.

### **Unpatterned Thoughts**

*By Emma Phojanakong*

The sunshine playing peek-a-boo behind the trees

What dazzling colors, full of energy  
I hope the sun shines all day long  
And the peaceful sunset awaits me

Clap your hands, stomp your feet  
I feel like singing to the rocking beat  
And swaying my hips right and left  
'Til I feel the rhythm spinning in my head

ZzZzZz, I hear the buzzing bees  
Spare me your bite, and treat me right  
I hate that sting that will itch all night  
Let us be friends and dream all night

As I wander weak and weary  
Stay with me Lord and guide me  
'Til I find the path of glory  
That will bring me nearer to Thee

Love you, love you honey  
'Til you're old and grumpy  
Will you stay with me, dear,  
'Til I'm gray and silly

*Poetry Corner*

# Elder Fraud: Look out for Scams

Courtesy of the Ohio Attorney General  
www.ohioattorneygeneral.gov



Scammers use a variety of tactics to make their offers seem legitimate. Their initial contact usually occurs by telephone, letters, door-to-door solicitations, flyers, e-mails and phony Web sites. They often try to convince consumers to send them money or give personal information, such as bank account numbers and Social Security numbers. Look out for the common signs of a scam listed below.

## ***Signs of a Scam***

- You've won a contest you've never heard of.
- You're pressured to "act now!"
- You have to pay a fee to receive your "prize."
- Your personal information is requested.
- A large down payment is requested.
- The company refuses to provide written information.
- The company has no physical address, only a P.O. Box.
- They insist you pay in cash.

***Protect Yourself:*** Stay informed about the latest, and most common consumer scams. The following are the most important quick tips to remember to stay safe and protect your pocketbook:

***Research businesses and charities:*** Before doing business with a company, check its reputation with your state's Attorney General's Office and the Better Business Bureau. You also should ask family and friends for recommendations of businesses and charities. Never do business with a company that refuses to give you information in writing or one that refuses to give you a phone number, a physical address or references. Check with the Secretary of State to make sure a company is registered as a business in your state.

***Read the fine print:*** Read all the terms and conditions of any agreement before you sign. Look for exclusions. Always get warranties in writing. Review contracts with a trusted attorney, friend or family member. Monitor your financial accounts. If a fraudulent charge appears on your bank statement, immediately notify your bank.

***Remember your rights:*** Consumer law protects you from unfair, deceptive and unconscionable practices in consumer transactions. For example, advertisements must list a sale's exclusions and limitations, and a store must post its return policy, if it has one. It is illegal to charge a fee for a prize. If you've actually won something, you won't need to send any money to get it.

***Reconsider the purchase:*** Take your time before you make a decision. Never give personal information to someone you don't know or trust, even in a contest. Ask companies how they will use your personal information and ask them not to sell your information. Don't give in to high-pressure sales tactics. If it sounds too good to be true, it probably is. Never sign anything you do not understand. Ask questions and demand answers

***Report fraud:*** If you have a problem with a purchase you made, notify the company in writing. Explain your complaint, the facts of the situation, the resolution you desire, and give a deadline for the resolution. If you suspect fraud or if you cannot resolve the problem on your own, file a complaint with your state's Attorney General's Office.





## *Importance of Powers of Attorney*

One of the more infamous legal battles involved the medical treatment of Terri Schaivo, a young woman from Florida who suffered from cardiac arrest and was in a coma for several years. Her family could not agree how to proceed with her medical treatment, and this resulted in an epic legal battle that lasted from 1998-2005. Terri Schaivo did not have a Health Care Power of Attorney (POA) in place to guide her family on her wishes for medical treatment. If Terri Schaivo had a Health Care POA, her family would have known what her medical wishes were, and there would have been one person, her agent, assigned to carry out these wishes on her behalf.

This case illustrates the importance of a POA. There are actually two types of Powers of Attorney: Health Care and Property. With either type of POA, you give someone, an agent, the authority to act on your behalf and make decisions for you. Note though, that a POA only takes effect when you become incapacitated. Because you are giving decision-making authority to someone else, it is important that you choose someone you trust who will act in your best interest and will carry out your wishes even if he or she does not agree with them. Both POAs are extremely easy to execute because many state legislatures issue standard forms. A simple internet search should pull up the forms. Finally, neither POA is permanent and can be changed if your situation or wishes change.

A Health Care POA gives your agent the authority to act on your behalf and make medical decisions when you become incapacitated. With the Health Care POA, you can give your

agent the authority to make an anatomical gift of your organs if you desire, and also indicate what type, if any, of life-sustaining treatment you want. You should have a candid discussion with your agent while you are executing the Health Care POA to make sure he or she understands exactly what you want. These are very delicate topics and individuals often feel very differently on them.

With a Property POA, you give your agent the authority to make decisions regarding your real and personal property as well as financial matters when you become incapacitated. Specifically, some of the powers you are granting your agent is the authority to sign and receive checks on your behalf, conduct your banking, and make decisions on any property you may own, including real estate.

Both of these POAs are extremely important documents that everyone should execute. Unfortunately, one never knows when they will become necessary, and it is better to err on the side of caution and have these documents at the ready.

### **Monthly Money-Saver!**

***Don't buy so many disposable things.*** Stop buying napkins and paper towels and try switching to cloth napkins and dishtowels instead. You also might not notice a difference by giving up dryer sheets, or just using one per load. Cutting back on disposables saves money and helps the environment by reducing waste.

<http://frugaldad.com>

The government insured HECM (Home Equity Conversion Mortgage) has evolved dramatically since its enactment by President Ronald Reagan in 1987. Reverse mortgages are arguably the most highly regulated, misused, and misunderstood product in the mortgage industry.

HECMinfo.com and its reverse mortgage specialists are the best trained in the industry and all adhere to NRMLA (National Reverse Mortgage Lenders Association) standards and code of ethics.

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- ❖ Fund current medical care needs
- ❖ Reduce or eliminate your current mortgage payment
- ❖ Protect your equity from future liens, judgments and debt collectors
- ❖ Set aside a line of credit which will grow in value



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## Call for a free consultation...

# A.R. "Adam" Avery

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[HECMinfo.com](http://HECMinfo.com)



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HECMinfo.com and SeniorsTalkRadio.com...  
working together to protect seniors and their assets regardless of their  
current financial situation.

# Notice to Seniors, Veterans and the Disabled

**What would you say if we told you that you don't have to pay your credit card or medical bills? Most of our clients say, "Thank you."**

If you're living on Social Security, disability, pensions or veteran's benefits, federal law states that your income cannot be taken away to repay debts. You don't have to endure frustrating calls and letters from collection agents. You can live worry-free as thousands of our clients do.

**DCSD: shelters you from harassment.  
protects your income.  
is not a bankruptcy.**

Stop creditors from breaking the law by trying to collect on debts you can't pay. There is an affordable alternative to bankruptcy. For as little as \$20 per month you can employ a DCSD attorney to deal with your debts.



**Call Debt Counsel for Seniors and the Disabled**

**for a FREE consultation**

**1-800-992-3275 ext. 1304**

**Jerome S. Lamet**

*Founder and Supervising Attorney / Former Bankruptcy Trustee*

[info@lawyers-united.com](mailto:info@lawyers-united.com)

[www.debtcounsel.net](http://www.debtcounsel.net)

# CROSSWORD PUZZLE

## ACROSS

- 1 Voice of America (abbr.)
- 4 Shake
- 7 Yorkshire river
- 10 Tire
- 11 Adopted son of Mohammed
- 12 Madam
- 14 Building (abbr.)
- 15 Feud
- 17 But (Lat.)
- 18 Let
- 19 Eur. Economic Community (abbr.)
- 20 Italic (abbr.)
- 22 Tip
- 24 Imitation
- 27 Health (Fr.)
- 31 Maple genus
- 32 Compass direction
- 34 Nipple
- 35 Jewish month
- 37 Native
- 39 Laughter

## sounds

- 41 Priest (Sp.)
- 42 Marsh
- 45 Atomic physicists
- 47 Limited (abbr.)
- 50 Huntress
- 52 River into the Yellow Sea
- 53 Leek
- 54 Hebrew letter
- 55 In the matter of (2 words)
- 56 Absolute (abbr.)
- 57 Carbohydrate (suf.)
- 58 Gamble

## DOWN

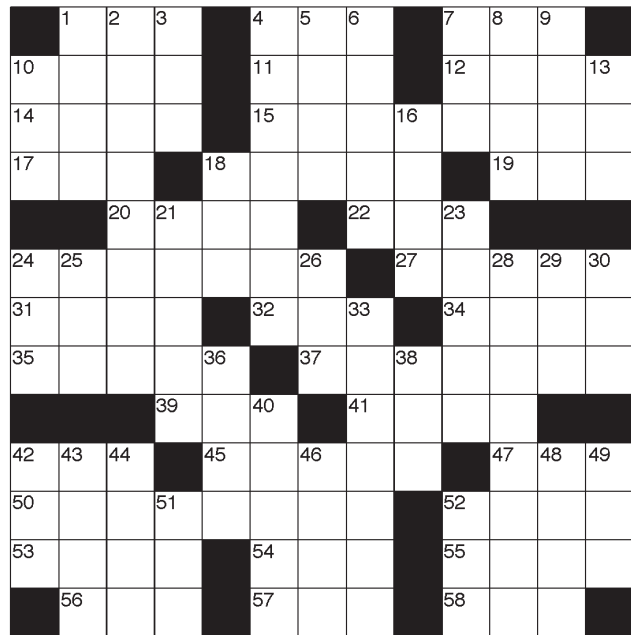
- 1 Valley
- 2 Eld (2 words)
- 3 School course (abbr.)
- 4 Spear
- 5 Title of Athena
- 6 Wash

## ANSWER TO PREVIOUS PUZZLE

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

- 7 Uncle (Scot.)
- 8 Glut
- 9 Shak. shrew
- 10 Public Broadcasting Service (abbr.)
- 13 Son of (Scot.)
- 16 Tooth (Lat.)
- 18 Sp. article

- 21 Father of Abraham
- 23 Stamping machine
- 24 Fortify
- 25 Here (Fr.)
- 26 Compass direction
- 28 Threadlike
- 29 Indo-Chin. people
- 30 List-ending abbreviation
- 33 Encircled area
- 36 Calif. wine country
- 38 Drunk driving (abbr.)
- 40 Saint (Sp.)
- 42 Exclamation
- 43 Great Barrier island
- 44 Dress
- 46 Eight days after feast
- 48 Pastry
- 49 Female deer
- 51 Pounds (abbr.)
- 52 Freedom, briefly

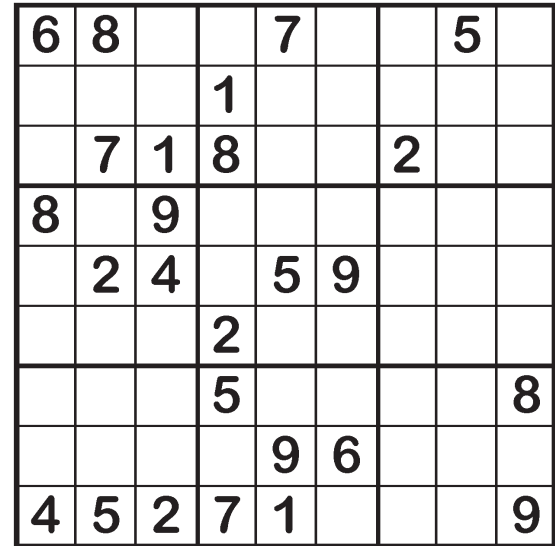


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A29

# Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.



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DIFFICULTY: ★☆☆☆☆

## Answer to Sudoku

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

**Senior Sunshine Times**  
**PO Box 577376**  
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**Phone:** (312) 546.5830

**FAX:** (312) 431.1599

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[a.wilschke@mysunshinetimes.com](mailto:a.wilschke@mysunshinetimes.com)

**About Us:** Our mission is to produce a quality senior newspaper that gives our readers local and national news about seniors as well as information and resources available to seniors, all in an easy-to-read format that makes the experience of reading it a joy. We base our publishing decisions on sound customer service and the understanding that our newspaper aims to promote, uplift and improve the quality of life in the communities we serve. We are also dedicated to restoring the dignity of life to all seniors who are living in these troubled times.

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