



FNB Relay Team sends thanks

The First National Bank of Eagle Lake's Relay for Life team would like to thank the citizens of Eagle Lake and surrounding communities for your donations, sponsorships, purchase of luminaries and support of their two garage sales. Your support has been phenomenal and greatly exceeded the team's original expectations. This generosity has enabled us to raise funds to help find a cure for Cancer. The American Cancer Society and the FNB team thank you. "The Race isn't over until a cure is found."

Photo Courtesy of FNB

Since we cannot know all that is to be known of everything, we ought to know a little about everything."

Blaise Pascal

FSA staff being reduced

The Colorado County Farm Service Agency (FSA) Committee and County Executive Director (CED) were recently informed that the Colorado County FSA Office was not only going to not be able to have any temporary employees but also the permanent staffing would be reduced from four to three employees. The three permanent employees will consist of the CED and two program technicians.

The Colorado County Committee has been given the opportunity to submit justification by Friday, April 30, to the State Executive Director to substantiate the need of more than three employees in Colorado County.

Program technician Margie Kuhn has announced she will be retiring June 30. The FSA shares in her excitement as she plans for her retirement!

However, her position can't be filled and the remaining staff will absorb

her program assignments. A reduction in Colorado County's staffing will greatly impact producer service in Colorado County as early as July 1.

The FSA wants the public to know they are working diligently in an effort to have their staffing level increased. They will keep the public posted on the outcome of the State Executive Director's decision.

In other news from the FSA, due to crop prices, there will not be second advance 2003 counter-cyclical payment on oats, wheat, corn, grains sorghum and cotton.

Furthermore, producers who received partial payments from the initial advance counter-cyclical installments on these crops might have to repay the money if those advance payments exceed the final counter-cyclical payment amount for each respective commodity.

VETERAN'S MEMORIAL LIBRARY NEWS

By Lorene Lanier

The Veteran's Memorial Library in Garwood sponsored its annual Easter Egg Hunt on the lawn of Lehrer Memorial United Methodist Church Wednesday, April 7, at 4 p.m. About 65 children enjoyed the hunt with a special visit from the Easter Bunny.



Cordova promoted

Alfred Cordova, a graduate of Rice High School, was promoted by the Texas National Guard to Command Sergeant Major (E9) on Sept. 8, 2003, to become effective March 5, 2004. He is CSM of the 176th Engineering Battalion in Brenham. Cordova has served the military since and has been on active duty since Oct. 2001.

He is the son of late Leocadio (Candy) Cordova and Mary Cordova of Eagle Lake.

Children were divided in three groups. Those in the toddler/pre-school group finding prize eggs were Madeleine Peacock, Anna Bell Engstrom and Tim Ramirez. Prize eggs in the kindergarten/first grade were found by Lindsey Wesselski, Jalen Parsons and Justin Little. The second/third grade prize eggs were found by Danielle Dopslauf, Clayton Little and Reagan Dopslauf. Everyone enjoyed the hunt and each child found many eggs. The photographer, Tara Halla, took pictures of the children with the Easter Bunny.

Members of the Library Board served refreshments of cookies and punch.

The Garwood Library gratefully acknowledges the following memorials: in memory of Wanda Corliss, Iris Danklefs; in memory of Sonny Spanihel, Iris Danklefs; in memory of Neal Stallman, Iris Danklefs, Mr. & Mrs. L.G. Lanier.

Thanks to Mr. and Mrs. Lawrence Berger for their donation of a set of Childcraft Books to the library.

A special thanks to each of you for remembering the library with memorials and books.

At the April meeting of the Library Board, the following officers were elected for the new year beginning in May: Iris Danklefs, president; Alice Kallina, vice-president; Lori Valchar, secretary; Lorene Lanier, treasurer and scrapbook. Other members of the board are Josephine Becak, Bill Carpenter (Lions Club representative), Clara Gold (CDA representative), Charlotte Korenek, Betty Krenek and Jane Radley.

The next meeting will be held Wednesday, May 12, at 3:30 p.m. at the library.

Watch for Whitemarked Tussock moth

By Dale Ranking, Colorado County Extension Agent

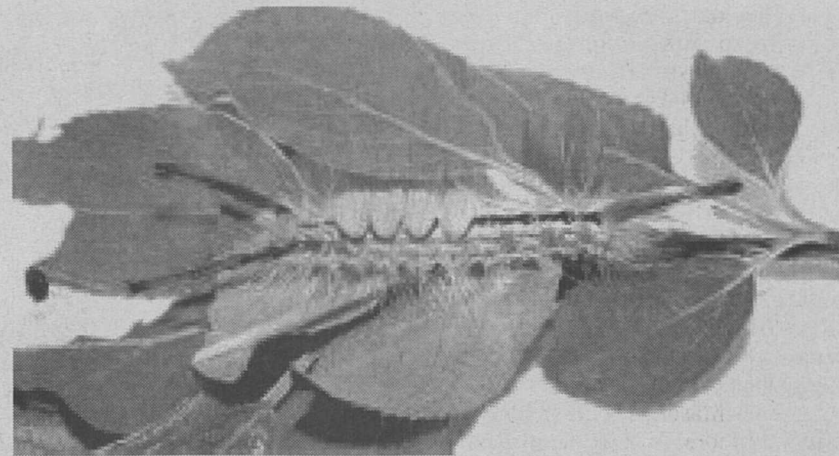
The importance of the whitemarked tussock moth is it occasionally occurs in epidemic numbers and heavily defoliates several species of hardwood, primarily live oak, water oak, red oak, and white oak. It is not considered a serious forest pest; however, it causes considerable damage to shade and ornamental trees. Trees are seldom killed, but growth loss does occur. Larvae often create a nuisance in urban and recreation areas due to dropping frass, their allergenic hairs, and their migratory habits.

Identifying the insect

The larva is 1 to 1-1/2 inches (25 to 38 mm) long. It has a bright red head with a yellowish body, a pair of upright pencil tufts of black hairs on the prothorax, and four white to yellowish brushlike tufts of hairs on the back toward the head. The adult male moth is gray brown, with darker wavy bands and a white spot. The female is wingless and whitish gray.

Identifying the injury

Young larvae chew small holes in leaves. Older larvae feed on leaf edges, consuming entire leaves, except for larger veins and midribs. Entire trees



may be defoliated.

cocoon.

Biology

Overwintering occurs in the egg stage. Eggs are laid in small, white masses and hatch in the early spring, usually starting in March. Larvae feed until they pupate in May or June. Pupation occurs in a cocoon, and adults emerge in about 2 weeks. Adults live 2 to 4 weeks. There may be as many as three generations per year. The female adult emerges from a beige cocoon and mates, laying her eggs in a mass on her

Control: Parasites, predators, microbial diseases, starvation, and unfavorable weather normally bring epidemics under control. Control is not necessary under forest conditions. In urban and recreation areas, insecticides may be desirable to avoid defoliation, the nuisance effect of this pest, and the allergenic effect of the larval hairs. Homeowners should use an insecticide with a labeled pyrethroid for best control.

"SAVVY SENIOR"

you ask the SeNIor question ~ We FiNd the SAVVY ANSWer

Long-term Care Considerations

Dear Savvy Senior,

My neighbor recently bought a nursing home care insurance policy and keeps telling me that my wife and I need to get it too. He tells us all those scary nursing home statistics that are very convincing but I hate the idea of paying those high premiums. We're a middle class couple that own our house and have been fortunate enough to accumulate some other assets to leave to our children but we're not rich by any means. Can you give us some bare facts on this issue? I think my neighbor is telling me what his pushy insurance salesman told him, and I don't want to

be sold something based on fear. Can you help?

Fear of a Salesman

Dear Fear,

You're smart to do your homework on this subject. Some people who sell long-term care (LTC) insurance will tell you that everybody needs a policy. Not true! Here are some things to consider to help you make a decision that's in your best interest.

Playing the Odds

Some nursing home statistics indicate an estimated 43% of Americans over age 65 are expected to spend some time in a nursing home during their lifetime. But, you also need to know that statistic also counts the very short stays for which insurance may not be necessary. If you rule out nursing home visits lasting less than three months, only about 33% of the population will spend time in a care facility.

Financial Status

Both the wealthy and the very poor probably don't need LTC insurance because wealthy people can afford nursing home care on their own, and the poor should be able to qualify for Medicaid. Middle class income people are the best candidates to need LTC insurance because they have assets to protect.

Are You Healthy?

In most cases it's disease that puts people in nursing homes. Not old age. The diseases that cause the highest number of LTC insurance claims are Alzheimer's and other types of dementia, followed by complications from a stroke, fractures from falls, and heart disease. What is your family history of these?

LTC Cost

If you decided to get LTC insur-

ance, how much is enough? Long-term care insurance policies vary greatly in what and how much they cover and in how much they charge. Here are some questions to help you make your decisions.

•How long? One potential way to keep your premiums from going too high is to cap the length of your policy. The average claim length on long-term care insurance policies is about two years.

•How old? The younger you are when you sign up, the less you'll pay for your premium. In 2003 the national average policy for a 60-year-old costs a little over \$2,000 per year. The same policy could cost a 70-year-old about \$4,500.

•How much? Before you sign up, consider how much income you would have without insurance. Suppose nursing homes in your area cost \$4,000 a month. If you have \$3,000 per month

of income coming in you may need an insurance policy that covers the \$1,000 difference.

•Who's got a deal? A common mistake is to automatically turn to your car or homeowners' insurance agent. LTC coverage is highly specialized and you should check out a variety of companies before signing.

Savvy Resources

•State Health Insurance Counseling Program (SHIP): Offers free information and LTC insurance counseling to Medicare beneficiaries and their families. To locate your local SHIP, call Medicare, 1-800-633-4227; or visit www.medicare.gov/Contacts/Related/Ships.asp

•Area Agency on Aging: May provide information and assistance on comparing LTC policies. Call 1-800-677-1116.

(See Savvy, Page 10)

Treat Your Mom To Our Fantastic Mother's Day Buffet!

Sunday, May 9; 11 a.m. to 1:30 p.m.

Fantastic Salads:

Garden & Spinach & Assorted Salads

Vegetables:

Assorted Garden Fresh Vegetables •Rice •Potatoes

Sumptuous

Main Dishes:

•Shrimp Creole •Baked Chicken & Dressing
•Charbroiled Catfish •Fried Catfish

Tempting Desserts:

•Assorted Pies •Janie's Cherry Crepes
•Cakes •New Orleans Bread Pudding

\$9⁹⁹

Adults

75¢

Per year of age
Children under 12

To your mother, and to ours, nothing but the best.

SPORTSMAN'S RESTAURANT

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