

No-excuse absentee voting now available for the November 6, 2012 General Election

The Montgomery County Clerk's office announces that applications for absentee ballots may now be requested for the Tuesday, November 6, 2012 General Election electing candidates for U.S. President, U.S. Congressional Representatives, Illinois Senators, Illinois Representatives, County Regional Superintendent of Schools (if vacancies), County Circuit Clerks, County State's Attorneys, County Coroners, all 21 County Board members and Judges (if vacancies). The General Election will also decide Public Questions for the City of Hillsboro, City of Coffeen, Village of Schram City, and Highland School District.

Illinois law for absentee voting allows "No-excuse Absentee Voting," and voters' only qualification to vote absentee by mail or in person is to be an eligible Montgomery County registered voter. Prior to this law, voters had to state they could not go to the polls on Election Day or have a disability, among other reasons to vote absentee.

Voters may call the County Clerk's office and request an application for an absentee ballot be sent to them by mail or come in to the office and vote in person. Voters may also email their absentee application request, which should include their current voting name

and Montgomery county residential address for ballot requested, to the County Clerk's office at sandyleitheiser@hotmail.com, or mail in an absentee ballot application which can be found on the Montgomery County website at www.montgomeryco.com. All applications for mail-out absentee ballots must be received in the office by Thursday, November 1, 2012. Voters may vote absentee in person at the Montgomery County Clerk's office from 4 p.m. on Monday, November 5, 2012. For voter's convenience, the County Clerk's office will be open on Saturday, October 20, 27, and November 3, 2012, from 8 a.m.-12 noon for the purpose of early/absentee voting. The Montgomery County Clerk's office is located on the 1st floor of the Historic Courthouse in Hillsboro, md due to Historic Courthouse renovations, voters with disabilities should use the ramp located in the Courthouse's south main entrance. Office hours are from 8 a.m.-4 p.m., Monday through Friday.

Anyone needing further information about the upcoming Elections is encouraged to contact the County Clerk/Recorder's office at the Historic Courthouse in Hillsboro or to call them at 217-532-9530.

SowBridge begins fifth year of distance education

The distance education program SowBridge will begin its fifth year November 7. University of Illinois animal science associate professor and extension swine specialist Rob Knox said suggestions from subscribers help maintain the program's value.

"We asked participants for suggestions on topics and speakers so that we can tailor the content to topics people are currently interested in," Knox said. "SowBridge provides all participants with the opportunity to hear directly from experts and to contact those experts following the individual sessions for more information if needed."

Knox, who also is the Illinois contact for SowBridge, said the program is intended for people involved in managing or caring for boars, sows, and/or their litters, including operation owners, employees, technicians, managers, and technical service providers. SowBridge is designed to improve the understanding and application of various tools and techniques involved in daily care of the breeding herd and piglets.

"People from the United States, Canada, Australia, Ireland, and West Indies took part in this past year's program, and they told us they appreciated having the opportunity for all employees to

participate in the sessions without requiring any travel or other expenses," Knox said. "With the live phone presentation and slideshow viewed on computer, participants do not need internet access and can participate from anywhere."

Entities with more than one location have the opportunity to add locations at a lower rate. The cost is \$250 for the first registration from an entity and \$125 for each subsequent subscription from the same entity. This provides access to one phone line per session and all program materials for each registration. Knox said materials, delivery process, and program costs are slightly different for those with non-U.S. mailing addresses and encouraged potential subscribers from outside the U.S. to contact Sherry Hoyer by phone at 515-294-4496 or email shoyer@iastate.edu for more information.

Before each session, U.S. subscribers receive a CD containing that session's presentation, along with information on accessing the live speaker presentation. Most participants will call a toll-free conference line to listen to and interact with presenters. Each session begins at 11:30 a.m. Central Time and lasts approximately 45 minutes.

Knox said the year-long program is offered by subscription only with

an Oct. 15 deadline to ensure participants will receive materials for the first session on November 7.

A brochure with information and a registration form is available on the University of Illinois SwineReproNet <http://www.livestocktrail.illinois.edu/swinerepronet/> website under EVENTS, then click on the SowBridge Event to see the brochure that is an attached file on the bottom of the page. Illinois residents who want more information can email Knox at rknox@illinois.edu or call 217-244-5177.

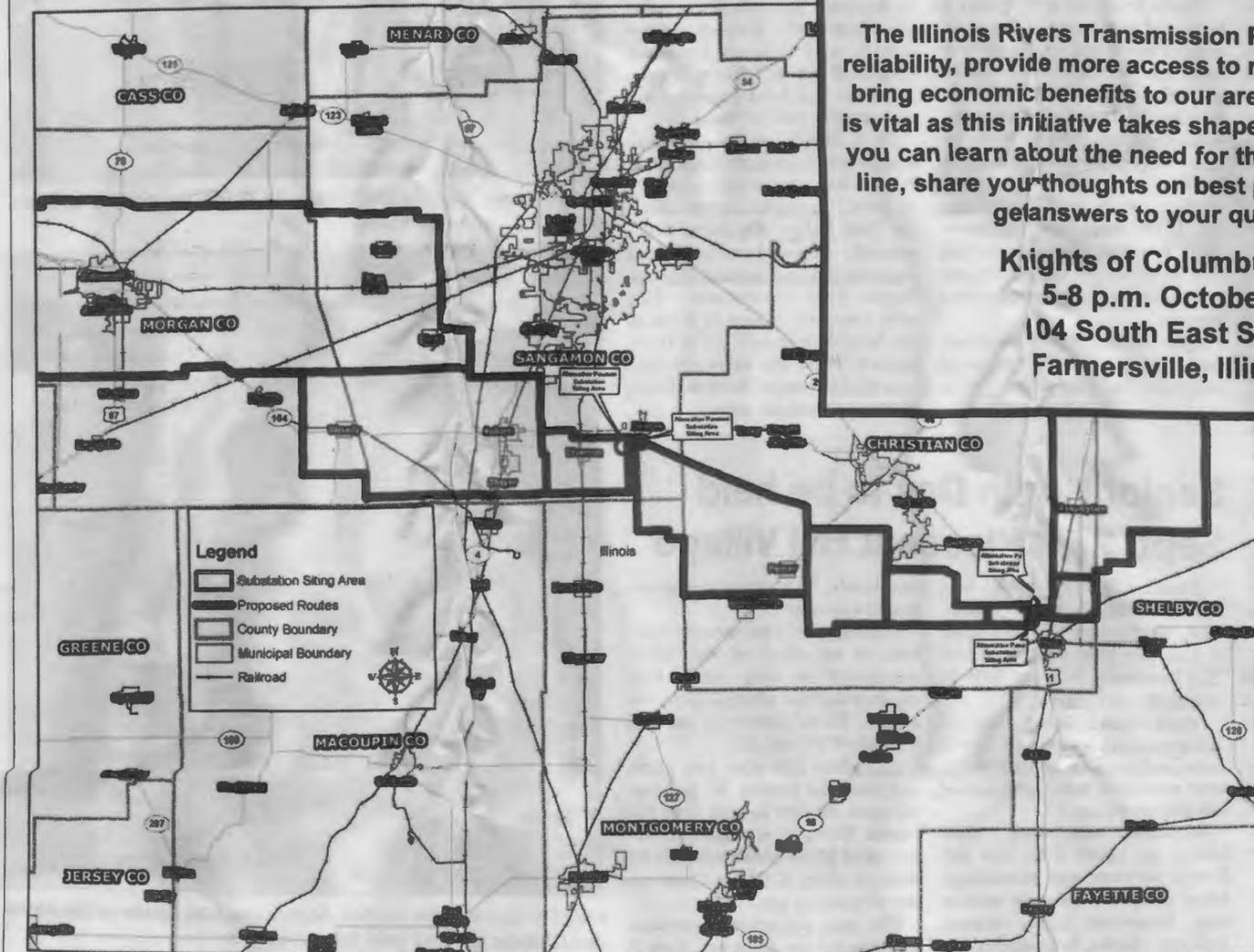
SowBridge is sponsored by a group of 11 state universities, including the University of Illinois, from the major swine-producing states.

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Page 1 of 2

Transaction Date & Time 10/24 2:50 P.M.

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That said BREEZE-COURIER is a secular newspaper and has been published daily in the City of Taylorville, County of Christian and State of Illinois, continuously for more than six months prior to, on and since the date of the first publication of the notice hereinafter referred to and is of general circulation throughout said County and State.

That a notice, of which the annexed printed slip is a true copy, was published 4 times in said Breeze-Courier namely once each week for successive weeks, and that the first publication of said notice as aforesaid was made in said newspaper dated and published on the 10th day of September, A.D. 2012 and the last publication thereof was made in said newspaper dated and published on the 25th day of September, A.D. 2012

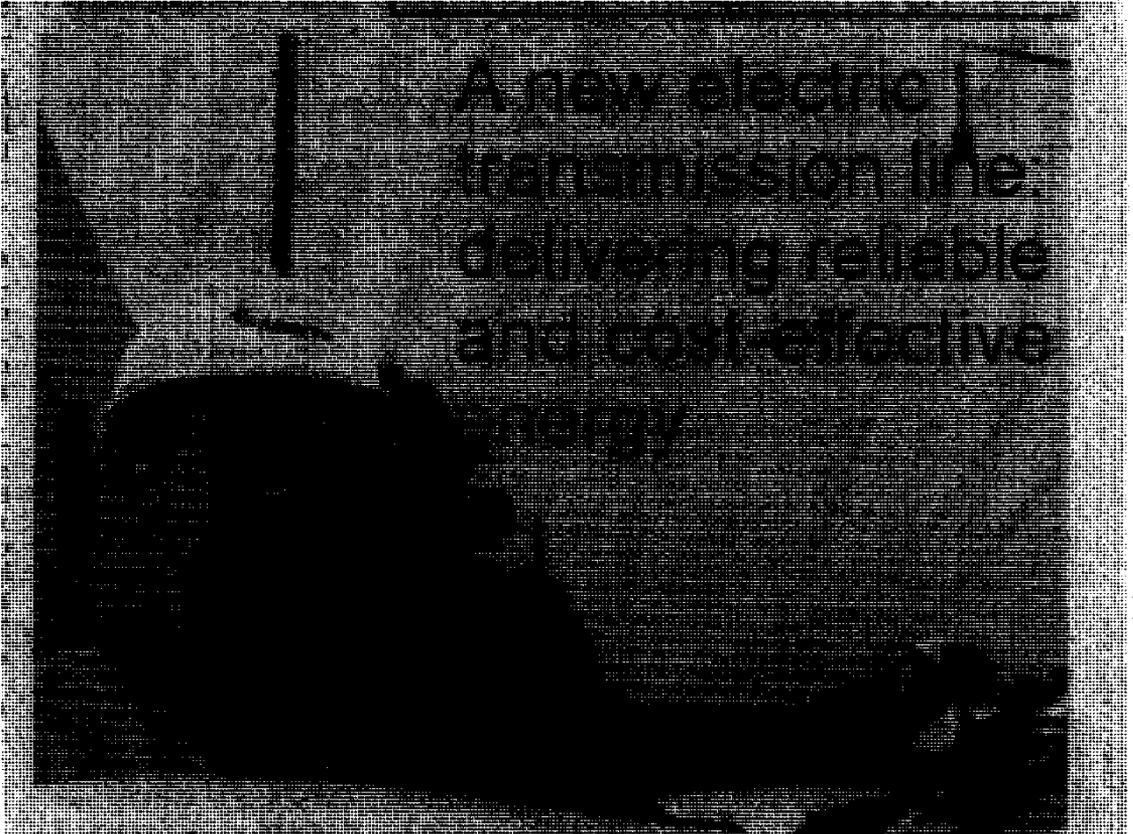
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BREEZE PRINTING COMPANY

By Marylee Lasswell, President.

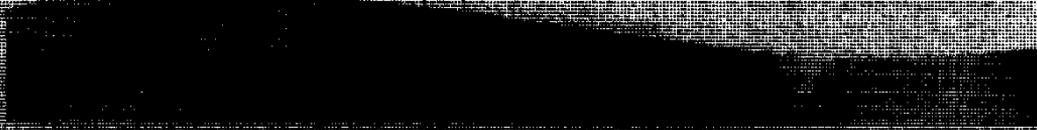
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American Legion

5 pm - 8 pm Monday, October 1, 2012

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Learn more about the project at www.illinoisenergy.com or call 1.800.229.9200

Illinois Energy



At ground zero, can there be a politics-free 9/11?

NEW YORK (AP) — The Sept. 11 anniversary ceremony at ground zero will be stripped of politicians this year. But can it ever be stripped of politics?

For the first time, elected officials won't speak Tuesday at an occasion that has allowed them a solemn spotlight. The change was made in the name of sidelining politics, but some have rapped it as a political move itself.

Questions have long swirled about how or whether to try to separate personal loss from the 9/11 that reverberates through public life.

Debra Burlingame's brother was the pilot of the hijacked plane that crashed into the Pentagon. She notes that 9/11 is the one day a year reserved for memorializing the dead. She says "that it's even controversial that politicians wouldn't be speaking is really rather remarkable."

Canada to revoke citizenship from 3,100

TORONTO (AP) — Canada has begun revoking citizenship from 3,100 people that the government said obtained it fraudulently, the country's immigration minister said today.

Immigration Minister Jason Kenney said that in most of the fraud cases, applicants paid a representative to prove they were living in Canada to establish residency when they were, in fact, living abroad.

Permanent residents must reside in Canada for three out of four consecutive years before applying for Canadian citizenship. To retain their status as permanent residents

they must live in Canada for two out of five years, with rare exceptions.

Criminal investigations by the Royal Canadian Mounted Police and the Canadian Border Services Agency have found that a family of five could pay over \$25,000 over four or more years to create the illusion of Canadian residence.

The government said it is also investigating thousands of others who may have lied to obtain or maintain permanent residency. Kenney said anyone caught committing fraud will be stripped of citizenship and residence status.

"Canadian citizenship is not

for sale," Kenney said during a news conference Monday. "We will not stand idly by and allow people to lie and cheat their way into Canadian citizenship."

Kenney has said that Canada's per-capita immigration rate remains one of the highest in the world, with the country welcoming 248,660 permanent residents in 2011.

An average of about 250,000 immigrants has been admitted to Canada annually since 2006, which the immigration department calls the highest sustained level of immigration in Canadian history.

The minister said a crack-

down on immigration fraud started three years ago, with nearly 11,000 individuals potentially implicated in lying to apply for citizenship or maintain permanent resident status.

He said federal agencies have so far removed or denied admittance to more than 600 former permanent residents linked to the investigations.

Kenney also said he is planning to introduce amendments to the Citizenship Act that would require immigration consultants to be members of a regulatory body, which he said may help crack down on crooked consultants.

Acupuncture gets a thumbs-up for pain relief

CHICAGO (AP) — Acupuncture gets a thumbs-up for helping relieve pain from chronic headaches, backaches and arthritis in a review of more than two dozen studies — the latest analysis of an often-studied therapy that has as many fans as critics.

Some believe its only powers are a psychological, placebo effect. But some doctors believe even if that's the explanation for acupuncture's effectiveness, there's no reason not to offer it if it makes people feel better.

The new analysis examined 29 studies involving almost 18,000 adults. The researchers concluded that the needle remedy worked better than usual pain treatment and slightly better than fake acupuncture. That kind of analysis is not the strongest type of research, but the authors took extra steps including examining raw data from the original studies.

The results "provide the most robust evidence to date that acupuncture is a reasonable referral option," wrote the authors, who include researchers with Memorial Sloan-Kettering Cancer Center in New York and several universities in England and Germany.

Their study isn't proof, but it adds to evidence that acupuncture may benefit a

range of conditions.

The new analysis was published online Monday in Archives of Internal Medicine. The federal government's National Center for Complementary and Alternative Medicine paid for most of the study, along with a small grant from the Samueli Institute, a nonprofit group that supports research on alternative healing.

Acupuncture's use has become more mainstream. The military has used it to help treat pain from war wounds, and California recently passed legislation that would include acupuncture among treatments recommended for coverage under provisions of the nation's new health care law. That law requires insurance plans to cover certain categories of benefits starting in 2014. Deciding specifics is being left up to the states.

Some private insurance plans already cover acupuncture; Medicare does not.

In traditional Chinese medicine, acupuncture involves inserting long, very thin needles just beneath the skin's surface at specific points on the body to control pain or stress. Several weekly sessions are usually involved, typically costing about \$60 to \$100 per session. Fake acupuncture studied in research sometimes

also uses needles, but on different areas of the body.

Scientists aren't sure what biological mechanism could explain how acupuncture might relieve pain, but the authors of the new study say the results suggest there's more involved than just a placebo effect.

Acupuncture skeptic D. Stephen Barrett said the study results are dubious. The retired psychiatrist runs Quackwatch, a Web site on medical scams, and says studies of acupuncture often involve strict research conditions that don't mirror how the procedure is used in the real world.

The new analysis combined results from studies of patients with common types of chronic pain — recurring headache, arthritis or back, neck and shoulder. The studies had randomly assigned patients to acupuncture and either fake acupuncture or standard pain treatment including medication or physical therapy.

The authors explained their statistical findings by using a pain scale of 0 to 100: The patients' average baseline pain measured 60; it dropped to 40 on average in those who got acupuncture, 35 in those who got fake acupuncture, and 33 in the usual treatment group. While the difference n

results for real versus fake acupuncture was small, it suggests acupuncture could have more than a psychological effect, said lead author Andrew Vickers, a cancer researcher at Memorial Sloan-Kettering. The center offers acupuncture and other alternative therapies for cancer patients with hard-to-treat pain.

The analysis was more rigorous than most research based on pooling previous studies' results, because the authors obtained original data from each study. That makes the conclusion more robust, said Dr. Andrew Avins, author of an Archives commentary and a physician and researcher with the University of California at San Francisco and Kaiser-Permanent.

Acupuncture is relatively safe and uncertainty over how it works shouldn't stop doctors from offering it as an option for patients struggling with pain, Avins said.

"Perhaps a more productive strategy at this point would be to provide whatever benefits we can for our patients, while we continue to explore more carefully all mechanisms of healing," he wrote.

Online: <http://www.archinternmed.com>
Acupuncture at NIH: <http://www.nida.nih.gov/igK61>

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STRIKE:

CONTINUED FROM PAGE ONE

The school district asked community organizations to provide additional programs for students, and a number of churches, libraries and other groups plan to offer day camps and other activities.

Police Chief Garry McCarthy said he would take officers off desk duty and deploy them to deal with any teachers' protests as well as the thousands of students who could be roaming the streets.

Union leaders and district officials were not far apart in their negotiations on compensation, Chicago Teachers Union President Karen Lewis said. But other issues — including potential changes to health benefits and a new teacher evaluation system based partly on students' standardized test scores — remained unresolved, she said.

"This is a difficult decision and one we hoped we could have avoided," Lewis said. "We must do things differently in this city if we are to provide our students with the education they so rightfully deserve."

Before the strike, some parents said they would not drop their children at strange schools where they didn't know the other students or supervising adults. On Monday, as only a trickle of students arrived at some schools, April Logan said she wouldn't leave her daughter with an adult she didn't know. Her daughter, Ashanti, started school just a week earlier.

"I don't understand this, my baby just got into school," Logan said at Benjamin Mays Academy on the city's South Side before turning around and taking her daughter home.

Some students expressed anger, blaming the school district for interrupting their education.

"They're not hurting the

teachers, they're hurting us," said Ta'Shara Edwards, a 16-year-old student at Robeson High School on the city's South Side. She said her mother made her come to class to do homework because so she "wouldn't suck up her light bill."

But there was anger toward teachers, as well.

"I think it's crazy. Why are they even going on strike?" asked Ebony Irvin, a 17-year-old student at Robeson.

Emanuel and the union officials have much at stake. Unions and collective bargaining by public employees have recently come under criticism in many parts of the country, and all sides are closely monitoring who might emerge with the upper hand in the Chicago dispute.

The timing also may be inopportune for Emanuel, whose city administration is wrestling with a spike in murders and shootings in some city neighborhoods and who just agreed to take a larger role in fundraising for Obama's re-election campaign.

As the strike deadline approached, parents spent Sunday worrying about how much their children's education might suffer and where their kids will go while they're at work.

"They're going to lose learning time," said Beatriz Fierro, whose daughter is in the fifth grade on the city's Southwest Side. "And if the whole afternoon they're going to be free, it's bad. Of course you're worried."

The school board was offering a fair and responsible contract that would meet most of the union's demands after "extraordinarily difficult" talks, board president David Vitale said. Emanuel said the district offered the teachers a 16 percent pay raise over four years, doubling an earlier offer.

Lewis said among the issues of concern was a new evaluation that she said would be unfair to teachers

because it relied too heavily on students' standardized test scores and does not take into account external factors that affect performance, including poverty, violence and homelessness.

She said the evaluations could result in 6,000 teachers losing their jobs within two years. City officials disagreed and said the union has not explained how it reached that conclusion.

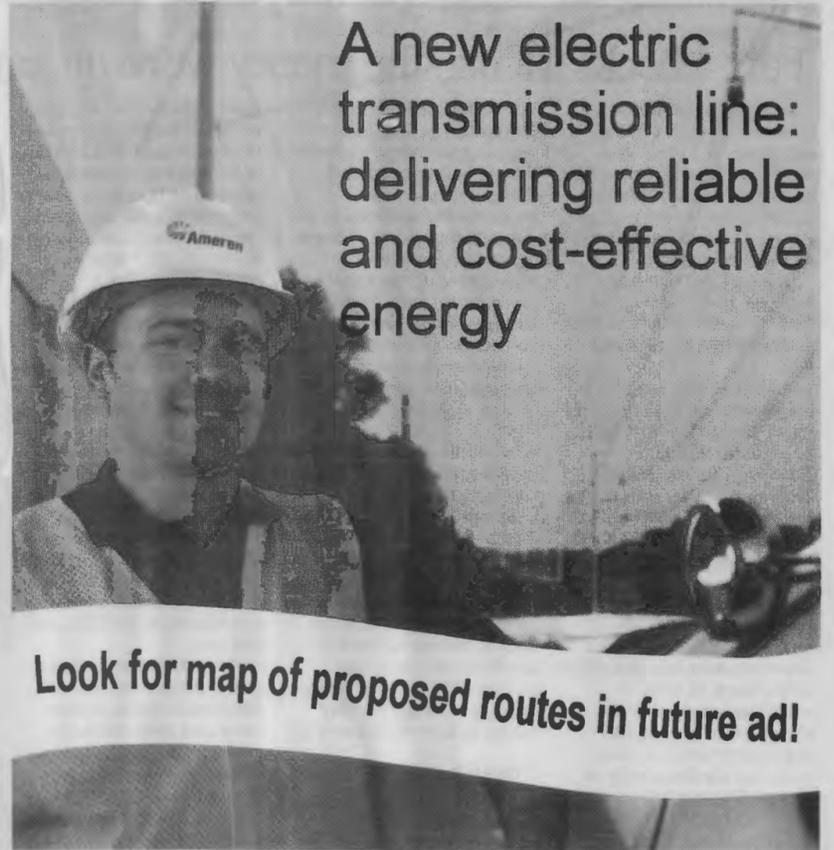
Emanuel said the evaluation would not count in the first year, as teachers and administrators worked out any kinks. Schools CEO Jean-Claude Brizard said the evaluation "was not developed to be a hammer," but to help teachers improve.

The strike is the latest flashpoint in a very public and often contentious battle between the mayor and the union.

When he took office last year, Emanuel inherited a school district facing a \$700 million budget shortfall. Not long after, his administration rescinded 4 percent raises for teachers. He then asked the union to reopen its contract and accept 2 percent pay raises in exchange for lengthening the school day for students by 90 minutes. The union refused.

Emanuel, who promised a longer school day during his campaign, then attempted to go around the union by asking teachers at individual schools to waive the contract and add 90 minutes to the day. He halted the effort after being challenged by the union before the Illinois Educational Labor Relations Board.

The district and union agreed in July on how to implement the longer school day, striking a deal to hire back 477 teacher who had been laid off rather than pay regular teacher more to work longer hours. That raised hopes the contract dispute would be settled soon, but bargaining continued on the other issues.



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9/10/12

Cub born to giant panda at National Zoo

WASHINGTON (AP) — A giant panda at the Smithsonian's National Zoo is a mother for the second time, giving birth to a cub after years of failed pregnancies.

Scientists at the zoo had all but given up on Mei Xiang's chances of conceiving, but late Sunday, the 14-year-old Panda gave birth to a hairless cub that is about the size of a stick of butter. The next few days will be critical and the newborn, as part of Chinese tradition, will be named when it is 100 days old.

Just four zoos in the U.S. have pandas, and Washington's pandas have special significance. They were the nation's first set of pandas in 1972, a gift from China to commemorate President Richard Nixon's historic visit to the country.

The current panda couple, Mei Xiang and her mate Tian Tian, are only the second pair of pandas to live at the zoo. They're treated like royalty, and any offspring gets immediate star status.

"There's something very special here with our pandas," giant panda curator Brande Smith. "Everyone is part of our family. We, Washington, D.C., have had a baby panda cub."

Mei Xiang gave birth to her first cub, a male named Tai Shan, in 2005. Zoo officials tried artificially inseminating her five times since 2007. Each time, Mei Xiang went through what is called a "pseudopregnancy," building

a nest and experiencing high hormone levels. But each time there was no cub.

Scientists at the zoo worried she had become infertile and believed there was a less than a 10 percent chance she would become pregnant after so many failed attempts. As a result, they had considered replacing Mei Xiang or 15-year-old Tian Tian with other pandas.

Still, there was hope and they attempted artificial insemination again this year.

"Every year I believe with all my might that this is the year," said Smith, who has been at the zoo for the last four years.

Smith said she got a call from one of the keepers Sunday at 10:47 p.m. "I think I hear a panda cub," the keeper said. Smith and several others then got on their computers to watch the zoo's panda cam. Sure enough, there was the unmistakable bird-like screech of a cub.

Keepers had blocked off the panda exhibit weeks ago, hoping to keep the area quiet for their possibly-expectant mother. An incubator has been running for weeks just in case the cub needed to be hand raised.

For now, Mei Xiang is doing well and responding to the cub's cries. Keepers will continue to watch the two on camera, the same view the public has online. They've so far only gotten fleeting glances of the cub.

Keepers will likely do their first exam in three to four



FILE - In this Dec. 19, 2011 file photo, Mei Xiang, the female giant panda at the Smithsonian's National Zoo in Washington, eats breakfast. Mei Xiang has given birth to a cub following five consecutive pseudopregnancies in as many years.

weeks, and it will be four to five months before the public can see the cub in person.

Still, there's some danger. Pandas have accidentally crushed their small cubs. And the first panda couple to live at the zoo, Ling-Ling and Hsing-Hsing, had five cubs, but none of them survived more than a few days.

The new cub will be named Dec. 24. Under an agreement with the Chinese government, zoo officials can keep the cub for four years before it has to go back to China.

For now, however, there's a glow of amazement after "hoping and hoping and hoping for all these years," said Marty Dearie, one of about half a dozen panda keepers at the zoo.

"We're excited and in disbelief all at the same time," Dearie said

Online:
The zoo's online panda camera: <http://national-zoo.si.edu/Animals/GiantPandas/default.cfm?camLP2>

Israeli PM takes case on Iran to US voters

WASHINGTON (AP) — Israeli Prime Minister Benjamin Netanyahu took his case on Iran directly to U.S. voters Sunday, telling the American public in televised interviews that the White House must be willing to draw a "red line" on Tehran's nuclear program, comparing Tehran's nuclear program to Oklahoma City bomber Timothy McVeigh and reminding Americans of the devastating repercussions of failed intelligence.

His remarks were an impassioned election-season plea from a world leader who insists he doesn't want to insert himself into U.S. politics and hasn't endorsed either candidate. But visibly frustrated by U.S. policy under President Barack Obama, the hawkish Israeli leader took advantage of the week's focus on unrest across the Muslim world and America's time-honored tradition of the Sunday

television talk shows to appeal to Americans headed to the polls in less than two months.

Tehran claims its nuclear program is peaceful. Netanyahu said the U.S. would be foolish to believe that, using football metaphors and citing example of past terrorist attacks on U.S. soil to appeal to his American audience.

"It's like Timothy McVeigh walking into a shop in Oklahoma City and saying, 'I'd like to tend my garden. I'd like to buy some fertilizer.' ... Come on. We know that they're working on a weapon," Netanyahu said.

The past week, Netanyahu has called on Obama and other world leaders to state clearly at what point Iran would face a military attack. But Obama and his top aides, who repeatedly say all options remain on the table, have pointed to shared U.S.-Israeli

intelligence that suggests Iran hasn't decided yet whether to build a bomb despite pursuing the technology and that there would be time for action beyond toughened sanctions already in place.

Netanyahu disagrees, estimating that Iran is about six months away from having most of the enriched uranium it needs and warning that letting them reach the "goal line" would have disastrous consequences.

Obama's Republican opponent, Mitt Romney, has said he is willing to take a tougher stance than Obama against Iran, although his campaign has declined to provide specifics. He has also aligned himself personally with Netanyahu, casting the Israeli leader as a longtime friend.

Meanwhile, Obama is reported to have a strained relationship with Netanyahu, chastising Israel for continu-

ing to build housing settlements in areas disputed with the Palestinians.

America's ambassador to the United Nations, Susan Rice, responded Sunday by saying there is "no daylight" between the U.S. and Israel and saying Obama "will do what it takes" to prevent Iran from acquiring a nuclear weapon. But she said, "we are not at that stage yet."

STATE:

CONTINUED FROM PAGE ONE

Fitch Ratings hasn't changed Illinois' status this year.

Forty-eight states get ratings that translate to "prime" or "excellent" investments. Illinois, along with California, is considered a medium-level investment — although at the top end of the medium category, if that's any comfort.

THE IMPACT

Credit ratings affect the state's pocketbook and, therefore, taxpayers' pocketbooks. The lower the rating, the higher the interest rate a state must pay when it borrows money by selling bonds. "The rating matters," said John Sinsheimer, director of capital markets in Gov. Pat Quinn's budget office. "If we save money on interest rates, then we can put more money into services."

Still, Sinsheimer said he couldn't provide an estimate of how much the lower ratings are costing taxpayers. The budget office doesn't spend time comparing Illinois to other states and it doesn't decide whether to issue bonds based on rates at any particular time, he said.

But financial analysts said that compared to top-rated states, Illinois is paying somewhere between 1.2 percent and 1.5 percent more in annual interest on long-term bonds.

That suggests an additional \$25 million to \$30 million annually in the early years of a \$2

billion bond issue. The amount would decline as the bonds are gradually paid off. That's a lot of money but not enough to have a major effect on the state budget.

Richard Ciccarone, managing director at McDonnell Investment Management in Oak Brook, said the rates Illinois pays are higher than would be typical for other bonds with the same ratings. That means investors are even gloomier than the rating agencies about what will happen next in Illinois, he said.

Some institutional investors have rules that could bar them from buying Illinois bonds if ratings slip much more, experts said, and some conservative investors may have stopped already. But Ciccarone and Sinsheimer agreed the state isn't close to the point where it would have trouble finding buyers.

The good news for Illinois is that interest rates are extremely low right now. Even paying more than other states, Illinois still gets rates that would be considered a good deal in other eras.

THE REASONS
Illinois gets such low ratings primarily because officials haven't fixed the massive pension problem and more budget turmoil lies ahead.

Illinois retirement systems face a gap of roughly \$85 billion between current assets and what they'll eventually pay out in pensions. That's the largest gap in the nation. The state must contribute more and more to the retirement systems each year,

leaving less money for everything else.

Moody's expects the pension contribution to double in less than 20 years, to \$10 billion.

The governor and legislators patch together a new budget each year, but even after an income tax increase they don't have enough money to pay bills on time, reduce state debt and provide all the services people want. The ratings agencies see that situation and look ahead to 2015, when the temporary tax increase expires, and foresee big trouble.

Brian Battle, director of Trading at Performance Trust Capital Partners, said California pays far lower interest on bonds than Illinois despite having almost identical credit ratings. The difference is that investors believe California has a plan for solving its problems and more money to get it done.

The lowered ratings and higher interest help focus attention on a pension problem that stretches back decades.

"The credit markets have a way of providing some discipline for the state that otherwise wouldn't be there," said J. Fred Gierzt, an economics professor at the University of Illinois.

Gov. Pat Quinn and legislative leaders cited the possibility of another downgrade as a key reason to address pensions earlier this year. Still, the threat wasn't enough to inspire an agreement.

Nothing was done, and the state's rating went down as predicted.

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American Legion
5 p.m. - 8 p.m. Monday, October 1, 2012
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9/17/12

Miriam becomes major Pacific hurricane

MIAMI (AP) — U.S. forecasters say Miriam has strengthened into a Category 3 hurricane well off Mexico's Baja California peninsula.

Forecasters at the National Hurricane Center in Miami said Miriam is packing top sustained winds of 120 mph (165 kph), making it what's classified as a major hurricane.

The hurricane formed a day earlier in the eastern Pacific and was centered about 410 miles (655 kms) south-southwest of the southern tip of the Baja peninsula.

The center says Miriam was moving northwest at 12 mph (19 kph). No coastal watches or warnings are in effect, but swells will hit Baja's southern and western shore in the next few days.

Zoo Panda cub that died had liver abnormalities

WASHINGTON (AP) — National Zoo officials say the 6-day-old panda cub that died had abnormalities on its liver and fluid in its abdomen, but they don't yet know the cause of death.

Zoo officials say the cub's mother Mei Xiang has begun to eat again and has come out of her den. They say she's cradling a plastic toy at night in what may be a display of maternal instinct.



READY TO RUMBLE

Buffalo gather in Custer State Park on Sunday, Sept. 23, 2012, the day before nearly 1,300 buffalo are to be corralled by about 60 men and women on horseback at the 47th annual Buffalo Roundup in western South Dakota. More than 12,000 spectators were expected to descend on the area for the Monday herding. About 300 buffalo will be up for auction Nov. 17. The buffalo are bought to supplement or start herds, or to be eaten.

AP Photo/Amber Hunt

Southern California wildfire destroys at least 20 homes

CAMPO, Calif. (AP) — Firefighters raced the winds this morning to contain Southern California wildfires that destroyed 20 homes and threatened several hundred more in rural areas.

Winds gusting to 25 mph were expected in the afternoon in southeastern San Diego County, where a 2,000-acre fire churned

slowly through hilly brushlands.

"The winds are picking up, but we still have cooler temperatures" and firefighters hoped to make progress, said California Department of Forestry and Fire Protection Capt. Mike Mohler.

A Monday morning assessment by damage teams esti-

imated that the fire had destroyed 20 homes, damaged 10 and burned 15 outbuildings since it erupted on Sunday, Mohler said.

It was only 10 percent surrounded.

Mandatory evacuation orders were in place for about 80 homes in rural communities near the Campo Indian Reservation.

An evacuation center was set up at a high school in the nearby community of Pine Valley. Many residents gathered at the Golden Acorn Casino, which also served as the command post for firefighters, to learn whether their homes were still standing.

Christopher Kirchner said that the place he rents was

about 200 feet from a residence that burned down. He worried that his home might have burned, too.

"I was just talking to some of my neighbors," Kirchner said. "They were crying and saying they had no place to go. We've heard rumors that our place is still standing, but nobody will tell us anything."

Feds order Discover to refund \$200M to cardholders

WASHINGTON (AP) — Discover Bank will pay millions in fees to settle accusations by regulators that it pressured credit card customers to buy costly add-on services like payment protection and credit monitoring.

Discover, the sixth-biggest U.S. credit card issuer, will pay a \$14 million fine and refund \$200 million directly to more than 3.5 million customers, federal authorities said today.

The company's call-center workers enrolled customers

in the programs without their consent, misled them about the benefits and left customers thinking the products were free, regulators said.

The action was brought by the new Consumer Financial Protection Bureau and the Federal Deposit Insurance Corp. Discover said this summer that it expected an enforcement action about add-on products.

It is only the third public enforcement action by the consumer bureau, which was created under the 2010

financial overhaul law to protect consumers from excessive or hidden fees and other financial threats. The first was a similar order against Capital One, another big issuer of cards.

American Express also expects to pay refunds and fines related to add-on products, according to its most recent quarterly filing with regulators.

Discover, part of Discover Financial Services, did not immediately respond to a request for comment. Under

the settlement, the company neither admitted nor denied the allegations.

Discover's telemarketing scripts included misleading language that confused consumers about whether they were buying a product or just agreeing to consider it, the agencies said. They said telemarketers spoke quickly during the part of the call where the prices and terms of products are described.

The order mentions four products sold by Discover: Payment Protection, Credit

Score Tracker, Identity Theft Protection and Wallet Protection. Anyone who paid for those services between Dec. 1, 2007, and Aug. 31, 2011, will be repaid at least 90 days' worth of fees. About 2 million customers will be repaid all of the fees they were charged.

In addition to the refunds and fine, Discover agreed to change its telemarketing approach and employ an independent auditor to oversee its compliance with the order.

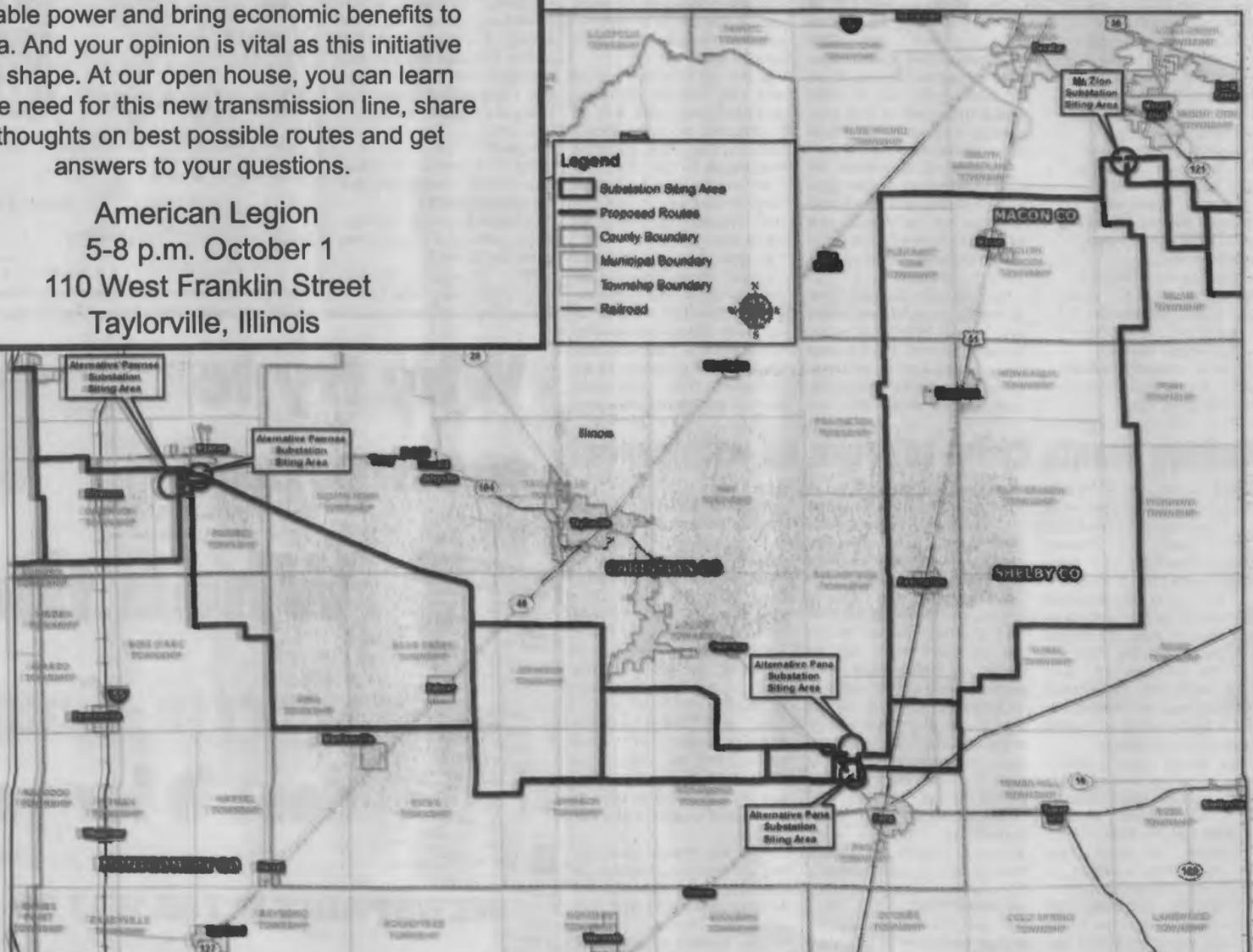
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9/24/12

Studies: Alzheimer drug may stabilize brain plaque

(AP) — An experimental drug that failed to stop mental decline in Alzheimer's patients also signaled potential benefit that suggests it might help if given earlier, fuller results of two major studies show.

Some patients on the drug had stable levels of brain plaque and less evidence of nerve damage compared to others who were given a dummy treatment, researchers reported Tuesday.

The drug is called bapineuzumab (bap-ih-NOOZ-uh-mab), made by Pfizer Inc. and Johnson & Johnson. The new results suggest it might work if given sooner, before so much damage and memory loss have occurred that it might not be possible to reverse, experts say.

"We're very disappointed that we were not able to come up with a treatment to provide to our dementia patients in the near term," said Dr. Reisa Sperling, director of the Alzheimer's center at Brigham and Women's Hospital in Boston and leader of one of the studies.

But brain imaging and spinal fluid tests are "very encouraging" and suggest the drug was "doing something to the biology of the disease."

"We've got a path forward" now to test it in people with mild mental impairment or those who show plaque on brain imaging but have not yet developed symptoms of dementia, Sperling said. Of people with mild cognitive impairment, about 15 to 20 percent a year will develop Alzheimer's disease.

About 35 million people worldwide have dementia, and Alzheimer's is the most common type. In the U.S., about 5 million have Alzheimer's. Current medicines such as Aricept and Namenda just temporarily ease symptoms. There is no known cure.

This year researchers had been hopeful of major progress in treating the disease, but study after study has proved disappointing, including results reported earlier on bapineuzumab. The drug failed to slow mental decline or improve activities of daily living for patients with

mild to moderate Alzheimer's in two studies in the United States and Canada.

Bapineuzumab is designed to attach to and help clear amyloid, the stuff that makes up the sticky plaque that clogs patients' brains, harming nerve cells and impairing memory and thought. Doctors don't know whether amyloid is a cause or just a symptom of Alzheimer's, but many companies are testing drugs to try to remove it.

Sperling's study involved people with a gene that raises the risk of developing the disease. Dr. Stephen Salloway, a neurologist at Brown Medical School in Providence, R.I., led the other study of people without the gene. Both researchers have consulted for the companies that make the drug and presented results Tuesday at a neurology conference in Stockholm.

Brain imaging on a subset of patients in Sperling's study found 9 percent less amyloid in those on bapineuzumab compared to those on a dummy treatment. The drug group had stable levels while the others developed more

plaque. Spinal fluid tests on some participants also showed the drug group had less of another substance called p-tau that is released when nerve cells are damaged.

There were potential safety concerns, including six deaths from various forms of cancer among those on bapineuzumab and none in the placebo group. But a wider review of all studies of the drug found that cancer was not more common among users.

"That's not raising any red flags," said an independent expert, Dr. Maria Carrillo, a senior scientist at the Alzheimer's Association. She said the biological changes suggest the drug is helping, so if it's used sooner, "we can perhaps affect cognition."

Salloway's study produced less evidence of benefit. Too few participants had brain imaging to make definitive conclusions about amyloid, and there was just a trend toward less of the nerve-damage substance in the group receiving the higher of two doses tested.

The hopeful signs on biomarkers are "the silver lining" in studies that failed to show the drug was helping patients, said Dr. Eric Yuen, head of clinical development for J&J's Janssen Alzheimer Immunotherapy unit.

Bapineuzumab is given as periodic intravenous infusions, and the companies have said they are stopping development of that form but continuing to test a version that can be given as a shot.

More results on this drug and a similar one — Eli Lilly & Co.'s solanezumab — will be presented at a conference in Boston next month. Lilly recently announced that combined results of two large studies of solanezumab suggested some benefit on cognition.

Online:
Alzheimer's info:
<http://www.alzheimers.gov>
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9-11:

CONTINUED FROM PAGE ONE

The fourth and final plane, we would later learn, crashed in a field near Shanksville, Pennsylvania. Flight 93, a failed attempt. The hijackers' plans foiled by a tiny band of brave Americans.

And then, within about 90 minutes of the first attack, the glass and steel twin trade towers came crashing down on New Yorkers in a thunderous roar, first one, then the other, while Americans across the country witnessed the event live on television.

Lower Manhattan, buried under heaps of rubble and broken glass, was cordoned off as emergency personnel waited to treat victims that never came, victims buried in the debris. Mobs of people, dazed and terrified, wandered the streets of New York, covered in dust, dirt and debris with ash two to three inches deep in places.

The White House, the Pentagon and the Capitol were evacuated along with other federal buildings in Washington and New York. Washington immediately called out troops. Fighter jets took to the sky, prepared, perhaps, to shoot down civilian aircraft, if necessary.

The Situation Room at the White House was in full operation. Authorities went on alert from coast to coast. The U.S. and Canadian borders were sealed, and all air traffic across the country was halted.

Wall Street trading was suspended and would remain closed until Monday, September 17, the longest New York Stock Exchange market closure since the Depression.

And after the depth of the tragedy began to sink in, we started to examine who could have orchestrated such an event. Only a very small handful of terror groups, the experts said, could have managed the logistics involved in this full-scale attack, dubbed America's second Pearl Harbor. At the top of the list: Osama bin Laden.

We would later learn all we could about this seemingly soft-spoken devout Muslim, one of 54 children born the son of a Saudi billionaire construction magnate. We would learn of this man's interpretation of jihad. And, we would become familiar with Al-Qaeda, "The Base," his terrorist network that had grown to include one American follower.

In the heartland, Central Illinoisians began to rally, as all Americans rose to the occasion.

Local police and firemen organized fundrivers for their brethren and the victims of 9-11. In less than one month following the attack, the people of Christian County had given nearly \$17,000 to the police and fire funds.

Blood banks here and across the country began shoring up supplies. People gave. Families in Taylorville desperately checked on loved ones in New York and Washington, all survivors.

And yet life went on. One New Yorker, former Taylorville

native Nicole Summer, said on the morning following the attack, "We have to get our lives in order, back to normal, otherwise, the terrorists win."

Taylorville native Jemma Cooper who resided in Battery Park City, an integral part of the World Trade Center neighborhood, ran for her life the day of the tragedy yet stayed on course to wed in holy matrimony in New York just three days after the attack. The ceremony altered, yes, but not derailed.

Here at home, the Stars and Stripes waved on houses, businesses and cars. Flag lapel pins became a rare commodity, and red, white and blue was in vogue. We reviewed the rules of flag etiquette.

The religious community rallied with vigils and prayer services. Christian County Mental Health offered free counseling to residents who needed to talk to a professional about the tragedy.

Football rivals, both locally and nationally, took tearful moments to stand in silence on the field before their battles began, while some in the crowd cried at the playing of the national anthem. Taylorville and their opponent Chatham-Glenwood were no exception that weekend.

The local schools held memorial services and sent care packages to the troops that had been deployed. Veterans organizations, senior citizens and service clubs rallied to offer flags and aid in the relief effort.

Gun sales soared. Generators, too. Americans living in the cities bought out supplies of gas masks, even parachutes. Pantries were stocked. And stores couldn't get or keep enough patriotic merchandise hauled in from stock left over from the Fourth of July.

The tragedy sparked panic buying of gasoline. Prices here jumped from \$1.69 to \$1.99 per gallon within hours of the tragedy. Prices in some Illinois communities had reached \$4.00 per gallon. Drivers waited in long lines to fill up, and some local stations depleted their supplies of regular unleaded gasoline by the evening of September 11.

"God Bless American" became a second national anthem of sorts and musicians, particularly the country sector, began to write and sing of the tragedy.

Within 48 hours of the tragedy President Bush fought back tears at the World Trade Center site, declaring that America would lead the world to victory over terrorism in a struggle he deemed the first war of the 21st century.

Unofficial first counts of the missing, feared dead, were estimated at 4,763 people. Congress hustled to vote in \$20 billion as a first installment on recovery and anti-terrorism efforts. And, knowledge was beginning to surface of the depth of the hijackers' plot while rescue efforts at the Trade Center were successful in recovering some live victims.

By weeks' end, the Senate and the House had doubled the original \$20 billion in

emergency aid and had authorized the use of force against the terrorist forces that used hijacked jetliners as weapons. A national emergency was declared and reservists were called up to active duty for homeland defense and recovery missions.

Little would we know in the months to come how life as usual for Americans would change.

In the midst of a surge of patriotism and nationalism, we saw our nation's leaders openly weep. As our military was deployed in the Persian Gulf, we shored up things at home, creating a Department of Homeland Defense. We became more aware of our surroundings and began to profile, in haste and uncertainty, all people of Middle Eastern descent.

We became fearful that the nation's historic landmarks would become targets of future attacks. Nuclear power generating stations, bridges and harbors all came under the threat of attack. Americans in metropolitan centers feared taking mass transit and working in tall buildings.

Mothers, who didn't understand what had happened, comforted children who couldn't understand it. Parents became a little more protective, and in the grief and national mourning for the victims and their families, families across the nation bonded, thankful to be together.

A short spurt of panic buying was followed by a longer bout of economic depression. Retail came to a screeching halt as malls across the country looked like ghost towns in the initial weeks and months after the attack.

We saw an economy turn sour that even an unprecedented series of reductions in the prime lending rate by the Federal Reserve couldn't reverse.

The travel industry nearly shut down as Americans feared for their safety both en route and at any destination that drew crowds. Deep discounts in airfare, cruises and accommodations still abound today.

Guards wearing fatigues and armed with automatic weapons manned posts at check-in points in America's airports, and armed federal marshals took to the sky.

We began to examine construction issues, building security, and emergency evacuation plans, especially for our cities' largest structures.

We would learn of new technology that allowed us to hunt our enemy in warrens of networked caves, sending in search and destroy missiles that never found their intended target. All while the people of Afghanistan witnessed more destruction and devastation, an accustomed way of life in their homeland.

The threat of biological warfare became real to us. Anthrax became a household word that chilled us to the bone. We witnessed a slow down of mail delivery, and we donned our latex gloves to open the day's mail in the midst of several local scares.

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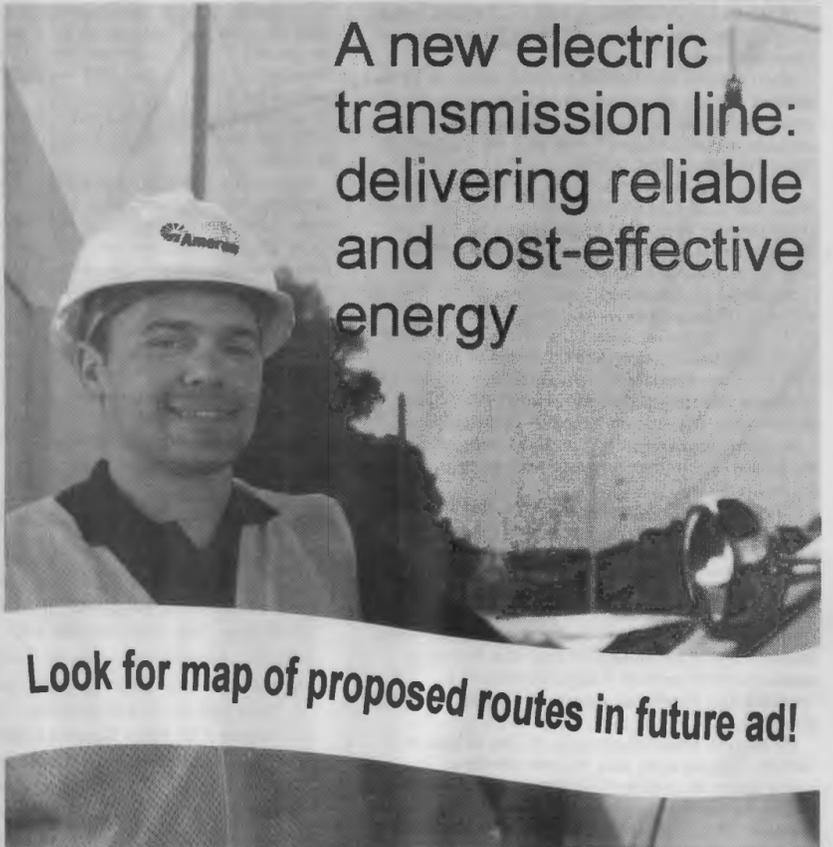
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9/11/12