



Ways to Save This Travel Season

If you don't mind increasing your travel time by one to four hours, you could save money by skipping the direct flight and taking a flight that has one stop—a tactic that can result in very big savings for families and even individuals.

For example, one round-trip, direct flight ticket from Charlotte, N.C., to Tampa, Fla., on U.S. Airways costs \$651. But with a stop in Atlanta and continuing on by AirTran, the fare for the trip is \$185.

When planning your holiday trips, keep in mind, longer routes usually offer the best opportunities for one-stop savings.

And in general, if the layover is very short, the price may not be much of a bargain.

If none of these options works for you, however, you might consider taking a bus. Low-cost bus lines like BoltBus, DC2NY, Vamoose and Coach USA's Megabus are more affordable than ever with new bargain prices.

Quote of the Month

"The strength of a nation derives from the integrity of the home."

Confucius

'Virtual Colonoscopy' Available Soon

Scientists are excited about the long-awaited X-ray alternative to the dreaded colonoscopy. Medicare is considering paying for the procedure.

Doctors predict that this cheaper, easier option could persuade more people to be screened for cancer's second-largest killer. A new federal study, the largest of its kind, confirms the effectiveness of the virtual colonoscopy for diagnosing colon cancer.

The study focused on CT colonography with a super

X-ray. Though the test didn't predict all cancers, a report in the New England Journal of Medicine says that the technique was excellent at ruling out cancer.

It also was valuable for targeting patients with questionable results, who are then referred for a traditional colonoscopy. That requires preparation to clean out the bowel, general sedation, and a missed day of work. The cost of the procedure is up to \$3,000.

The X-ray test also requires

cleaning out the bowel, but the procedure is not invasive and it requires no general sedation. The cost is \$300 to \$800.

A specific release date has not been disclosed, but the X-ray test should be available soon.



Take This Fun Family Christmas Quiz

1. Why are Christmas songs called carols? a- The word carol is an Old English word meaning "to sing outside," b- It comes from the French word "caroller," meaning to dance around in circles, c- They were written by Carol King.

2. Who appeared to Mary and told her to name her baby Jesus? a- John the Baptist, b- Angel Gabriel, c- Angel Michael.

3. Where did God tell Joseph to take Mary and Jesus so they would be safe? a- Israel, b- America, c- Egypt.

4. What did Joseph do for

a living? a- He was a carpenter, b- He was a shepherd, c- He was a tax collector.

5. At the start of Dr. Seuss' How the Grinch Stole Christmas, how big was the Grinch's heart? a- Two sizes too small, b- Three sizes too small, c- So small it was barely there at all.

6. People celebrate Christmas with firecrackers in what country? a- England, b- Italy, c- China.

7. Fata, a meat dish, and kalk, a kind of shortbread, are among traditional Christmas foods for Coptic Christians in what country? a- Egypt, b- Ireland, c- Spain.

8. Who was the real St. Nicholas? a- A Swedish priest, b- A Scottish patron saint, c- An Eastern European bishop.

9. Jimmy Stewart is shown a vision of what small town going to seed in It's a Wonderful Life? a- Springfield, b- Mayville, c- Bedford Falls.

Answers:

- 1) b, The French word, "caroller" for dancing in circles
- 2) b, Angel Gabriel
- 3) c, Egypt
- 4) a, He was a carpenter
- 5) a, Two sizes too small
- 6) c, China
- 7) a, Fata and kalk are eaten in Egypt
- 8) c, An Eastern European bishop
- 9) c, Bedford Falls



Sprinkler Systems To Be Mandatory In New Homes By 2011

The International Code Council, which sets the residential building code used in 46 states at the state and local level, recently voted to make fire sprinklers mandatory in new one- and two-family homes and townhouses starting on January 1, 2011.

Some 400 cities and counties already have such legislation.



That's largely because sprinklers increase the amount of time people have to get out of their homes during a fire.

They also prevent flashover, which occurs when the temperature in a room reaches a point where all combustible materials burst into flames. In some cases, sprinklers put out the fire completely.

In communities where homes are built close together, the systems can keep fire from spreading to another house.

Some communities make sprinklers mandatory for financial reasons. By reducing the number of serious fires, according to the U.S. Fire Administration, communities can avoid expanding their fire departments or building new fire stations.

In smaller cities and counties, home sprinkler systems help to solve the problem of a shortage in volunteer fire fighters.

The National

Association of Home Builders is not against sprinkler systems, but say they increase the cost of a single-family home by \$10,000 or more and require maintenance.



Finding Money For College: The Answers May Surprise You

You can begin your quest for college money right now. The first step is to file the Free Application For Student Aid form (FAFSA). It must be filed to be considered for most aid programs.

Search for the form on the Web. When you have determined your numbers, it can be filed online at easyaid.com.

Many students and their parents simply take out loans for education expenses, but there are hundreds of grants available. A grant is better because you don't have to pay it back. Search the Web for college grants, and the results could surprise you.

The federal government's most common grant is the Pell Grant. It provides assistance to financially disadvantaged students. Filing the FAFSA automatically puts you up for

consideration.

The government's Federal Supplemental Education Opportunity Grant (FSEOG) is typically awarded to students who have no expected contribution from parents, as reported on their Student Aid Report (SAR). This form is automatically sent to the student two to four weeks after filing the FAFSA.

Many states offer merit-based grants based on academics, sometimes in combination with financial aid. Usually they require a B average. State grants take a separate application form but usually require a FAFSA as well. Grants are listed on a state's government or higher education Web site.

Searching for "merit aid" on the Web will turn up discounts awarded without regard to financial need. Schools offer them to students they particularly want for their good grades, athletic ability,

leadership, or other talents. They are offered by public and private schools.

Interestingly, the College Board reports that 60 percent of aid given by four-year public institutions goes to students who, on paper, don't need financial aid.

Remember, the FAFSA form should be filed after January 1 but no later than March 1. February 15 is the ideal date for filing. Don't wait until you file your income tax; estimate income if necessary.



What the Government's Bailout Plan Means to You From a Real Estate Point of View

The subprime mortgage mess has caused the demise or takeover of investment companies and banks. Now, the government has stepped in with a plan that could save other companies and banks as well as individuals who are in danger of losing their homes.

Though many details of the plan won't be worked out for some time, here is a simplified example of one way the bailout will work, according to realtytimes.com.



Say an investor bought a bond fund containing a pool of 100 mortgages. Now, 24 of them are delinquent, but 76 are still being paid on time. (The Mortgage Bankers Association says those delinquency numbers are close to the reality in mortgages today.)

Because of the delinquencies, the fund gets a bad reputation. The best offer to buy it is for about 20 cents on the dollar, in spite of the fact that 76 mortgages are still good.

At that point, the government could step in and buy the pool of mortgages for a more realistic price. Once it has done so, it can work with lenders and individuals to create new mortgages that would be more affordable. Over a couple of years, the plan might help 15 of the troubled mortgage holders save their homes and pay on time.

The bond fund would then be worth more money. The government could

resell it, possibly at a profit. Financial guru Warren Buffet says that if this part of the program is done wisely, the government could make money on it.

Financial experts say it's too early to know how successful the programs in the bailout will be. But by buying up incorrectly valued mortgages at a fair price, the government will pump new money into the market, money that can be used for new home mortgages that could be obtained at lower interest rates. The Fed's recent half-point interest rate cut should help with that.

From a real estate standpoint, the plan could take a while to work. Over time, however, the results should be favorable both for distressed mortgage holders and for home buyers just coming into the market.

Mother Knows Best: Caring For Your Family Every Day

Are you the one in your family who sees to it that everyone is getting the healthcare they should?

If you're a woman and you answered yes, welcome to the club. Studies show 85% of all healthcare decisions are made by women.

Why? Because men and children look to the women in their lives for general care-taking.

In his book, *Re-Imagine*, Tom Peters treats women as the great, undiscovered asset of society. And he's right to do so.

While men as a group are hesitant to admit how much they depend on women as caregivers, women know they are key players and most enjoy their role.

The fact is, one of the most important roles of all time is being a mother. Our society depends on moms and Dr. Moms for care, love, guidance, teaching, direction, and steadfast commitment.

But this article is about more than praising moms. It is about what you can do to help guide the health care of your husband, your children, and yourself in life.

As the major influencer for your family, it is your duty to take care of yourself, to look your best and to lead your family by example. What's more, when you enjoy good health and high self-esteem, you're even better equipped to perform your motherly duties.

So despite any guilty feelings you may have had in the past,

let me assure you, it is NOT selfish or self-indulgent to get the health and smile you deserve.



Dr. Briscoe

Why not? Because when your dental health is bad, you pass to your spouse and children bacteria that can cause infection, decay, gum disease, and life-threatening disease.

In fact, 70% of all people who live together in households share the same oral bacteria.

To learn more about how you can get the health and satisfaction you and your family deserve, **call 858-454-3221 today for a free consultation.**

Did You Know...

Every silver filling that has been around for a few years has micro-gaps and micro-fractures. The micro-leakage allows decay to form. It may not hurt now but that decay is heading straight for the nerve. Those dark, mercury-containing fillings do not last forever. For more information, go to <http://lajolladental.com/MyBlog2.aspx> or call 858-454-3221.

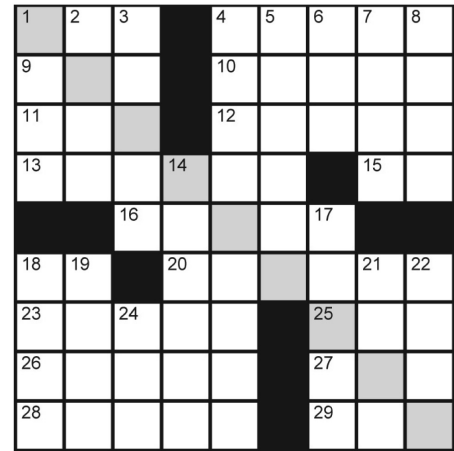
Christmas Tree

Across

1. Break bread
4. Type of asst.
9. "___ Got a Secret"
10. 100 equal 1 drachma in Greece
11. Shad delicacy
12. Seating sections
13. Hardened
15. Pa's mate
16. Heathen
18. Beaver St.
20. Wheaties or Cheerios
23. Sensational
25. Country singer Joe
26. Utopian
27. Cozy room
28. Strangely
29. Craving

Down

1. Dublin's home
2. Shakespeare, the Bard of ___
3. Get ready to drive
4. Presumably
5. Himalayan cedar
6. Automobile sticker fig.
7. Big-ticket ___
8. Astronaut's insignia



14. Relating to or characteristic of a group of people
17. Destitute
18. Hodgepodge
19. Labor PM of Australia
21. Sheltered, at sea
22. Boston suburb
24. Sunburned



The headline is a clue to the answer in the diagonal.

Charles Briscoe, DDS
 La Jolla Dental Care
 7737 Herschel Avenue
 La Jolla, CA 92037

