



Dear Boss



Business is never easy and with increasing costs becoming a regular thing. We've been forced to make the tough decision on what to hold for another week and what to run. You'll notice this week my thoughts to you are cut short, and there is no entertainment section. It is a matter of business and I hope you all un-

derstand. I had lots of thoughts to share with you after the weekend's tragic shooting, along with the homeless issue plaguing our country after a visit to Albuquerque, but all that will have to wait, along with some of our reader favorites.

The focus of our weekly meeting will be how to make it all fit, without raising advertising or other rates. After all the cost of a stamp rose on Monday and that impacts nearly everything we do! Finding the sweet spot is surely tough these days.

Have a great week my friends.
FL

Reader's Letters

Letters do not necessarily reflect the opinion of this publication, its owners, employees or advertisers.

AGAINST

NON-JUDGMENTALISM

That men must make judgments regarding beliefs, acts, and deeds is not only a written law from God, but is also a natural law that is in the hearts of all men and thus has to do with reason and common sense.

For example, every day men must make judgments about what they are going to do and about who is right and who is wrong concerning their children, employees, those accused of criminal acts, etc. And all men to survive must make these judgments regarding secular things.

How much more, then, must God's chosen people make judgments regarding religious things! As high as God is above men, so as high are religious things above secular things, as religious things deal with God and the everlasting fate of your soul, heaven or hell.

There is a rampant heresy in today's society called non-judgmentalism regarding religious things. Most are not only afraid to condemn sinners, but also to condemn sin. Those who hold this heresy are cowards who love men more than God. They would rather offend God than men.

Let us hear what the Word of God says about his chosen people, Christians (and only true Catholics are true Christians) judging not only sins but also sinners. The Prophet Isaiah says, "Cry, cease not, lift up thy voice like a trumpet and shew my people their wicked doings and the house of Jacob their sins." (Isa. 58:1) Jesus Christ says, "Judge just judgments" (Jn. 7:24) and "Why even among yourselves do you not judge that which is just?" (Lk. 12:57) And Jesus says, "If thy brother sin against thee, reprove him: and if he repent, forgive him." (Lk. 17:3)

Hence, three judgments are necessary, one to condemn the sin and then the sinner who committed it, and then to judge if he repented or not. St. Paul says that Catholics must "reprove, entreat, rebuke," (2Tim. 4:2) In order for Catholics to do this, they must make judgments not only regarding sins but also sinners. St. Paul says, "I beseech you, brethren, to mark them who make dissensions and offenses contrary to the doctrine which you have learned and avoid

LET'S TALK

What's your favorite question newbies to the area ask?

We recently asked our Facebook friends this question. Give your input on our page, or submit your comments in a letter.

Vicki Ballinger: Used to be "Why is the town named Truth or Consequences?" but since the internet it isn't ask so often.

Ashley Beaty: "What do you do for fun here?" It always gets me lol I say "outdoors stuff like hiking and going to the lake and river" then they just look at me like this poor girl

Tiffany Larry: A fun question to ask them instead is red or green. They look at you so confused. Lol.

Steve Sanchez: Not a favorite question, but one of the dumbest....Did the rain we had yesterday fill up the lake?

Tracy McCollum Ketelboeter: "Where the heck is torc new mexico"? I've heard that question a lot over the years...lol

Phyllis Mecca: I had someone ask me this weekend which direction on I-25 would take them to the United States. "Mexico is pretty, but we want to see the USA. They were from Austria.

them." (Rom. 16:17)

How can Catholics mark those who make offenses contrary to doctrine and avoid them if they cannot make judgments, not just regarding the sin of heresy but also sinners, the heretics, so as to avoid them?

The Word of God also says that those who do not judge and condemn sin and sinners when they are obliged to share equally in the guilt of the sin and sinner. "If any one sin, and hear the voice of one swearing and is a witness, either because he himself hath seen or is privy to it, if he do not utter it, he shall bear his iniquity." (Lev. 5:1)

God warns the holy Prophet Ezechiel that if he does not denounce sinners he will share in their guilt and thus in their punishment: "Son of man, I have made thee a watchman to the house of Israel. And thou shalt hear the word out of my mouth and shalt tell it to them from me. If when I say to the wicked, Thou shalt surely die, thou declare it not to him nor speak to him that he may be converted from his wicked way and live, the same wicked man shall die in his iniquity, but I will require his blood at thy hand. But if thou give warning to the wicked, and he be not converted from his wickedness and from his evil way, he indeed shall die in his iniquity, but thou hast delivered thy soul." (Ez. 3:17-19)

For more information, see my books 'On Judging and Sins of Omission'.

For your only hope of salvation, please visit my website at www.JohnTheBaptist.us

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Krystie Wear

— FINANCIAL FOCUS —

Term vs. Perm: Which is Right For You?

If you've been thinking about life insurance, especially if you have family, loved ones, or anyone who depends on you financially, you might be curious about the different kinds of policies available. Which type is right for you?

Essentially, you can look at two main categories of life insurance: term and permanent.

Term insurance is a pay-as-you-go option that covers a specific amount of time, usually 20 years or fewer. Term insurance benefits are paid to your beneficiaries free of federal income taxes if you pass away during the coverage period, but there's no opportunity to build cash value.

Permanent insurance, such as whole life or universal life, offers coverage for as long as you pay the premiums, and in addition to providing a tax-free death benefit, also offers a chance to build equity, or cash value, on a tax-deferred basis.

When determining which type of insurance is appropriate for your needs, you'll want to consider these factors:

Cost – Term insurance is generally affordable for most people, which is why it may be particularly suitable for parents and young adults who may be at the beginning of their careers. Permanent insurance is typically more expensive, largely because it is meant to last for one's lifetime and some of the premiums go toward building cash value in the policy and paying for other features. Generally, the younger and healthier you are when you purchase permanent insurance, the lower your rates will be.

Length of time insurance is needed – If you think you will only need life insurance for a certain period – perhaps until your children are grown – you might lean toward term insurance.

If you feel the need for life insurance for other goals throughout your lifetime, for whatever reason – you might have a special needs child, or perhaps you want to use your policy to help pay for retirement, or you wish to include the policy as part of your legacy and estate plans – you may want to consider some type of permanent insurance.

Investment preferences – You may have heard the phrase "buy term and invest the difference." Essentially, this just means that an investor could purchase low-cost term insurance, and then invest the money that was saved by not getting permanent insurance. This can be a valuable strategy in some situations, but people often don't actually invest the difference. A permanent insurance policy, through the payment of premiums, may result in a steady buildup of cash value or continued contributions to the policy's investment components. For many people, this discipline is helpful.

Future insurability – If you have health issues, it could become difficult to get permanent insurance after you've reached the end of a term insurance policy. (Some term insurance policies do offer the opportunity to convert to permanent coverage, usually without the need for a medical exam.) You could avoid this potential problem by purchasing permanent insurance when you are still young and healthy.

Ultimately, you will need to weigh the various factors involved in the permanent-versus-term decision. You also might benefit from consulting a financial professional, who can evaluate which type of insurance is most appropriate for your situation. But whether it's term or permanent, make sure you have the coverage you need to protect yourself and your loved ones.

[This article was written by Edward Jones and provided by Krystie Wear, your local Edward Jones Financial Advisor, 405 North Date St. T-or-C, NM, 575-894-9054.]

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WHEN ONLY THE BEST WILL DO



HOME LOT AVAILABLE

Beautiful home lot with wide open spaces providing wonderful views of the Caballo, San Andreas, San Mateo, Magdalena and Frau Cristobal mtns. Excellent access via paved Champagne Hills Rd! Minutes from shopping, schools, hospital, Elephant Butte Lake and Spaceport America! Electricity adjacent. Priced to sell in today's market! Take a look! Call Earl 505.350.1155 X cegreer [MLS#20243476](https://www.mls.com/listing/MLS#20243476)



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ENCHANTING!

This stunning Tuscan-style home in the Turtleback Mountain Resort perfectly blends beauty, elegance, and functionality. Boasting 5 bedrooms and 4 bathrooms with a laundry room, den, upstairs decks to see the sights, in-ground pool with slide, RV garage and 2 car garage. 2 fireplaces for those cozy nights with a covered patio off the pool. Overlooking the #2 Green and one of the ponds of the Golf Course this home is an executive retreat! Walk to the golf course and club house, a hop-skip and a jump to Elephant Butte Lake, a short drive to the Hot Mineral Spas, hospital and schools. A soon to be built fitness center and pickle ball court enhances the amenities associated with this real home. Carpet in one bedroom with high grade laminate and tile covering the balance of the house floors. Luxury finishes throughout with niches, rich accent colors, and controlled environment. Master suite upstairs is complimented by the sitting area, portico to the south and veranda to the east with views of the pool, pond, green, club house and Turtleback! In-law qtrs and extra bdrm in the east wing providing extra privacy and comfort. Tuscan charm is evident with the tile roof, accented wall on veranda, and the front faced turret. Ample space for social events, while offering secluded retreats in private suites. This home is an embodiment of luxurious living, ideal for those seeking a balance of social interaction and private retreat in a picturesque setting. [MLS#20243030](https://www.mls.com/listing/MLS#20243030) Call Earl 505.350.1155 X cegreer [MLS#20243030](https://www.mls.com/listing/MLS#20243030)



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Nice flat commercial acreage off S Broadway ready for your business! Excellent access to I-25! Basically flat with a gentle slope. All city utilities available! Take a look! Call Earl 505-350-1155 twitter cegreer. Priced at \$75,000 [MLS#20234275](https://www.mls.com/listing/MLS#20234275)



TRACK B

Nice flat commercial lot ready for your business! All city utilities nearby. Centrally located with excellent access to I-25! Additional acreage available! Take a look! Call Earl 505-350-1155 twitter cegreer. Priced at \$39,500 [MLS#20234272](https://www.mls.com/listing/MLS#20234272)



WIDE OPEN SPACES

Looking for wide open spaces providing wonderful views of the Caballo, San Andreas, San Mateo, Magdalena and Frau Cristobal mtns? This beautiful home lot is for you! Excellent access via paved Champagne Hills Rd! Minutes from shopping, schools, hospital, Elephant Butte Lake and Spaceport America! Electricity adjacent. Priced to sell in today's market! Take a look! Call Earl 505.350.1155 X cegreer [MLS#20243477](https://www.mls.com/listing/MLS#20243477)



TRACK 3

Nice flat "corner" lot with 75' of frontage on Broadway. High traffic count with great visibility!! Numerous uses possible! Additional acreage is available! Take a look! Call Earl 505-350-1155 twitter cegreer. Priced at \$37,000 [MLS#20234266](https://www.mls.com/listing/MLS#20234266)

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