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

A GOOD FRIEND

Last week I took to social media to rant about DOGE and the effect of some of those decisions on the US Forest Service, an organization I grew up in and hold extreme loyalty to. Social media rants are not usually helpful and often make one look a fool, but I felt I had to DO SOME-THING or burst.

A friend private-messaged me, stating she had seen my post and wondered if I would be open to hearing her version of events. She didn't want to respond on social media because she knew I was not at my best emotionally, and things can get ugly so quickly in those public forums.

I so appreciated her perspective on this contentious issue. More importantly, she saw, heard, and protected me.

So thank you, Frances Luna. You are one in a million, and I am grateful to have you as a friend. s/Alice Hutchins alicehutchins70@gmail.com

PRAYER FOR ENLIGHTENMENT

T-or-C, NM

This is a prayer for enlightenment that I composed. But first a warning, the Church in Rome, which we call the Vatican II Church, is not the true Catholic Church. It is an apostate Church.

Almighty and everlasting God, through Jesus Christ, thy Son our Lord, and the mediation of the Blessed Virgin Mary, I beg of thee to show me the way and the truth that leads to everlasting life. If I am not now on that path, please, O please, show me what I must do to enter that path and be saved.

Lord, thy servants teach that, 'There is a way that seemeth to a man right, but the ends thereof lead to death..." (Prv. 16:25) and "I am not conscious to myself of any thing, yet I am not hereby justified." (1 Cor. 4:4) Please, Lord, help me to truly examine my conscience; expose any sins that I may be hiding from myself. Do not let me make excuses for my sins. "Who can understand sins? From my secret ones cleanse me. O Lord. Let not my heart turn aside to wicked deeds to make excuses for sins." (Ps. 18:13; 140:4) Reveal my sins to me in spite of my stubbornness. I know that none of my sins can be forgiven unless I am inside the Catholic Church because "Outside the Catholic Church there is no salvation or remission of sins." If I am outside the Catholic Church for mortal sins of apostasy, heresy, or schism, show me these sins. Do not let me make excuses for them. Tell me what I must do to enter the Catholic Church in order that my sins can be forgiven so that I may have a hope to be saved. If I am guilty of sins against the moral commandments, show them to me so that I can confess them with perfect contrition and will sin no more.

Lord, thou hast promised that all who wholeheartedly seek thee shall find thee. Thy Son hast said, "Ask, and it shall be given you; seek, and you shall find; knock, and it shall be opened to you. For everyone that asketh, receiveth; and he that seeketh, findeth; and to him that knocketh, it shall be opened." (Mk. 7:7-8) Behold, I ask, I seek, and I knock.

I know that only those who obey all of thy words are blessed. "Blessed are they who hear the word of God and keep it." (Lk. 11:28) Please, O please, I beg of thee, Lord God, have mercy on me and show me the way to everlasting life and give me whatever I need to follow that way by obedience to all of thy words and commandments.

For I know, Lord, that "our suf-



THE SOUTHWEST

ficiency is from God." (2 Cor. 3:5) For thy Son hast said that "without me you can do nothing." (Jn. 15:5) Hence I cannot do anything good with a good motive without thy grace and other help. "For it is God who worketh in (me), both to will and to accomplish, according to his good will." Phili. 2:13) Please, O please, Lord, give me all the grace and other help I need to save my soul, and I pray that I may cooperate with those graces and others' help in order to be

Lord, I have confidence that thou wilt answer my prayer provided I offer it with my whole heart, for thou never refuseth any good thing to those who truly desire it and are willing to love and obey thee. May it not be said of me "You ask and receive not, because you ask amiss." (Ja. 4:3) If I have offered this prayer with a double heart or some other impure motive so as not to be heard by thee, then please reveal this also to me so that I may pray it again with a pure heart and deserve to be heard by thee. O God, this I ask of thee through our Lord Jesus Christ thy Son, the author and finisher of faith, who liveth and reigneth with thee in the unity of the Holy Spirit, one God, forever and ever. Amen.

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

s/Richard Joseph Michael Ibranyi IbranyiRichard@Gmail.com T-or-C, NM

(Over 350 words paid)

MEDICAID FORWARD

Chaos has engulfed Washington, D.C., and its effects are being felt in New Mexico. A few weeks ago, funding for essential services was cut off abruptly and without explanation, including Medicaid. Thankfully, after several tense days, most of these programs were reinstated, yet looming questions on the fate of federal funding for programs

With the reliability of federal funds in question, we should move to protect our state from instability as best we can, including for those most vulnerable.

Unfortunately, legislation currently making its way through the legislature may do the exact opposite: House Bill 186, a Medicaid Forward initiative. If signed into law, this bill will spell disaster for health care in New Mexico and leave us at the whims of an ever-changing Washington.

The Medicaid Forward pro-

- FINANCIAL FOCUS -

Cutting Spending Can Help Boost Retirement Savings



Krystie Wear

someday want to enjoy a comfortable retirement. Your ability to achieve this goal will depend on how much you save — but it also matters how much you spend.

And saving and spending are certainly related: The more you can reduce your spending, the more money you could have available to save for retirement through your IRA and your 401(k) or other employer-

spending to saving and investing could add up substantially. How can you go about potentially reducing

sponsored retirement plan. Over many years,

even relatively small amounts diverted from

your spending? Here are a few suggestions: Use a budgeting tool. If you're not already doing so, you might want to consider using a free online budgeting tool. Among other capabilities, these apps can place your spending in categories — groceries, travel, entertainment, and so on — which can reveal redundancies that, once eliminated, could save you money. For example, you might find that you're spending a not-insignificant amount on streaming services you rarely use. Or

you might be surprised at how often you go the

grocery store, rather than consolidating your vis-

its and reducing the likelihood of "impulse" pur-

Take advantage of employee benefits. If you work for a mid-size or large company, you may have an extensive employee benefit plan, which could include discounts on some products and services. Also, if you are enrolled in a high-de-

ductible health plan through your employer, you

might have access to a health savings account (HSA) or flexible spending account (FSA), either of which may let you lower your out-of-pocket health care costs by using pre-tax dollars to pay for deductibles, copayments, coinsurance and some other qualified expenses.

Shop around for insurance. To some extent, we are all creatures of habit, which can be good in some circumstances and not so good in others. In the "not so good" category, many people stick with their auto, homeowners and life insurance policies year after year, even though they might be able to save some money by switching to another company. But even if you stay with your current company, you might find ways to save money by taking steps such as adding a home security system. Check with your insurer to learn more.

Compare credit cards. There's a piece of financial advice that essentially says: "Pay cash for everything" — and this isn't a bad idea. Ideally, you might want to use a credit card strictly for items such as car rentals or hotel reservations, and you should pay off the bill each month to avoid interest charges. Sometimes, though, you may need to use your card for other purposes, and it may not always be possible to pay your bill in full. That's why you'll want to review credit cards periodically to find one with lower interest rates, a favorable balance transfer offer and a better rewards program.

It's not always easy to cut down on your spending, but when you do, it can provide more peace of mind — and an opportunity to boost your savings for what could be a long and active retire-

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

posal would dramatically lower the eligibility requirements for Medicaid to include those under 65 and families and individuals making more than 133% of the federal poverty level.

To pay for this expansion, the state will pay 28 percent of the costs – an estimated \$995 million. The rest relies on a federal government obsessed with cost-cutting to pay out more than \$2.5 billion while ignoring the dire reality of health care in New Mex-

However, the bill's fiscal impact report is cause for concern, with the cost being a key issue for programmatic or administrative implementation, stating, "There is significant uncertainty regarding the overall costs of implementing Medicaid Forward and potential impacts to the remainder of New Mexico's health insurance market."

s/Alison Riley ariley@nmchamber.org Albuquerque, NM

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Charming Home Near the River - A Must-See! Discover this delightful home near the river, offering easy access to the city, 1-25, the hot mineral district, hospital, and schools. With its inviting atmosphere and thoughtful design, this property is perfect for comfortable living. Inside, enjoy beautiful laminate and vinyl flooring, a bright and airy living room, and an open kitchen with a convenient island—ideal for cooking and gathering. The spacious primary bathroom features a separate shower and tub, while an additional half-bath in the utility room adds extra convenience. Step outside to find a massive 25x41 building, thoughtfully divided into three separate rooms, each with its building, thoughtfully divided into three separate rooms, each with its own entrance—perfect for a workshop, studio, or extra storage. The property also includes a two-car carport, a separate one-car carport, and a 10x10 storage shed. This gem won't last long! Schedule your showing today and see it for yourself! MLS 20250683 Call Earl 505.350.1155 "X" cegreer

MLS#20250683



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!!! Priced at \$37,700. Call Earl 505-350-1155 twitter cegreer



Charming & Cozy 3-Bedroom Home Near the Golf Course! This adorable 3-bedroom, 2-bath home offers comfort, space, and a fantastic location—less than a block from the Municipal Golf Course! Inside, you'll find stylish laminate flooring throughout, with tile floors in the kitchen and baths. The home features large, open bedrooms, a spacious family room, and an updated kitchen with elegant French doors leading to the backyard. An additional laundry room, pantry, and storage space are conveniently located off the garage. Complete with a 16X18' workshop! The large backyard with alley access provides plenty of room to park your toys! With superb access to shopping, schools, the hospital, Hot Mineral Spas, and I-25, this home is a must-see! Schedule your showing today! MLS 20250881 Call Earl 505.350.1155 "X" cegreer MLS#20250881



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