Friday, September 28, 2012 BLACKSTONE VALLEY TRIBUNE



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ADAM MINOR EDITOR

EDITORIAL

Should you prepare for the 'fiscal cliff':

As an investor, y

today, when the I

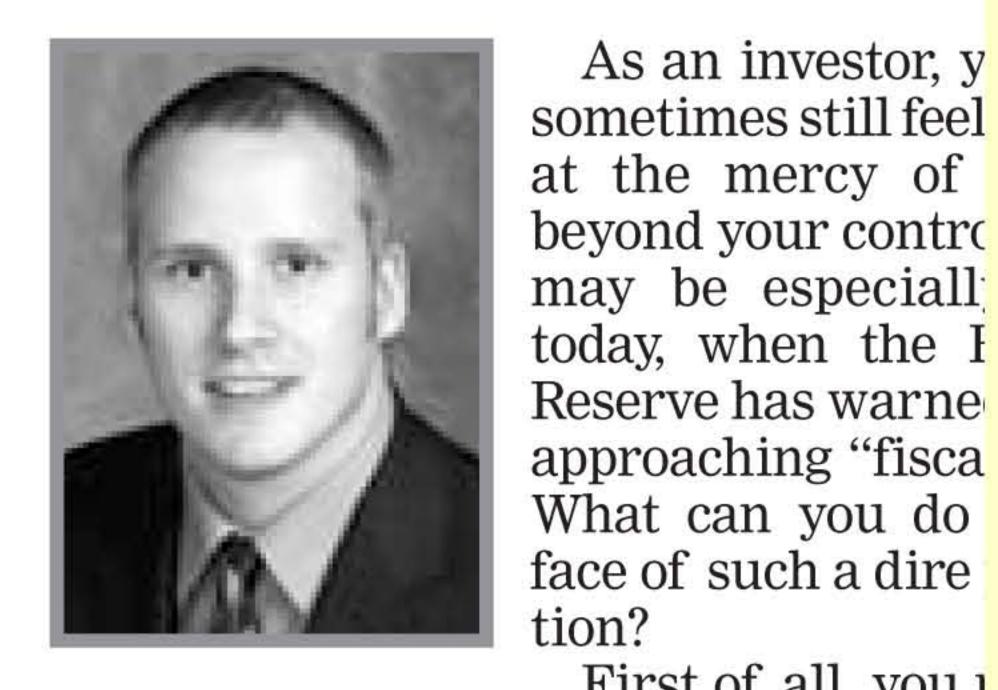
Reserve has warne

What can you do

First of all, you i

understand what

the Fed's remarks.



FINANCIAL Focus

the story: Some \$1 lion in spending co **MICHAEL** scheduled to begin **TUOMALA** while, simultaneou Bush-era tax cu including the reduction in capital gai

dividend taxes — are set to expire. The bination of spending cuts and higher could take some \$600 billion out of the my, leading to a possible recession maybe something much worse, at least eyes of the Fed.

Still, there's no need for panic. Desp political infighting, Congress is like reduce the "cliff" to a smaller bump, the probably won't happen until after the el But as an investor, you may need to pared for two significant events: I volatility, at least in the short term, an er taxes, probably for the foreseeable fu

To combat market volatility, you need to own a broadly diversified portfolio that can handle "bumps," "cliffs" and other rugged investment terrain. This means you'll need a mix of stocks, bonds and other securities that are suitable for your needs. (Keep in mind, though, that while diversification can reduce the impact of market volatility, it cannot guarantee profits or protect against losses.) You may also need to "rebalance" your portfolio to ensure that it's still aligned with your goals, risk tolerance and time horizon, despite the impact of volatility.

Now, let's turn to taxes. Even if taxes on income, capital gains and dividends do rise, they will still, in all likelihood, be much lower than they've been at various points in the past. Nonetheless, you may want to consider a variety of steps, including the following:

 Take advantage of tax-deferred vehicles. Contribute as much as possible to your traditional IRA, your 401(k) or other employersponsored retirement plan, and any education savings accounts you may have, such as a 529

 Consider converting your traditional IRA to a Roth IRA. A Roth IRA provides tax-free earnings, provided you don't start taking withdrawals until you're 59 1/2 and you've had your account for at least five years. (Be aware, though, that this conversion is taxable and may not be appropriate if you don't have money readily available to pay the taxes.)

 Consider municipal bonds. If you're in one of the upper tax brackets, you may benefit from investing in "munis," which pay interest that's free of federal taxes, and possibly state and local taxes as well.

Not all these choices will be suitable for your situation, of course. Before taking action on these items, you may want to consult with your tax and financial advisors. But give these options some thought because they may prove helpful in keeping your financial goals from going "over a cliff."

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Michael Tuomala, the local Edward Jones Financial Advisor, may be contacted at his Oxford office at (508) 987-5327 or by email at michael.tuomala@edwardjones.com.

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OK, so there are a couple guidelines: We ask that you speak clearly enough so we can accurately transcribe your message. You'll want to keep your remarks relatively brief so we have enough space in the newspaper to include it all.

Opinion and commentary from the Blackstone Valley and beyond

Doyle: Johnson, Stein should be included in debates, too

To the Editor:

Democracy, according to Webster's Dictionary, is simply a government run by the people, either directly or thorough elected representatives. If we the people are supposed to decide on these elected representatives, shouldn't we be a well-prepared electorate who hears from all the major canditial candidates: Jill Stein, Gary Johnson, Barack Obama and Mitt Romney. Johnson (Libertarian) is on the ballot of all the states and the Stein/Honkala ticket (Green) is on the ballot in over 40 of the states. Stein and Johnson should be included in the presidential debates as well.

JUUITIDKIDGE

Cencak: Local company proved it cares about customers

To the Editor:

ty business, Dauphinais Concrete Company of Sutton.

This summer I decided to construct a new concrete sidewalk at my house in Linwood. It was suggested that I call Dauphinais for the delivery of premixed concrete. I called and scheduled a delivery.

It was a hot summer day when we began pouring the new sidewalk. It was going very well, but about halfway through, the concrete was hardening as fast as we could spread it. By the end, it was impossible to smooth prop-

The sidewalk came out horribly. I was very disappointed with the results after spending so much time and money preparing and pouring the sidewalk.

went to Dauphinais Concrete Company the next day to try to determine what went wrong. The dispatcher said he would speak to the owner, Chris Dauphinais, about my situation. I called the next day and the dispatcher said that Chris would come to my house to assess the situation.

Chris came and explained to me what had

happened and why it came out the way it did. I am writing to commend a local communi- He offered some suggestions on how to fix the problem. I decided to accept his offer to repour the second half of the sidewalk that came out so poorly. Although I had to remove the old concrete, he offered to re-pour that section for free.

> He personally drove the truck down on a Saturday morning and repaved the bad section of the sidewalk. He personally poured and smoothed the concrete with me. It came out very well and I am satisfied.

I want to thank Chris for personally getting involved and solving the problem for me. I thought I would get the blame and the brushoff because of my inexperience working with concrete. Chris proved to me that there are companies out there that stand by their products and realize that they need to have satisfied customers to remain in business. I recommend Dauphinais Concrete Company to anybody needing concrete work at their home or business. Thank you, Chris!

> JOHN CENCAK LINWOOD

On nheasant hunts fishing and black hears



THE GREAT OUTDOORS RALPH **TRUE**

grounds

instructed

dling

trained

safe

firearms prior

to their time in

the field to hunt

teered his time

and dogs along

Jussaume.

Jerome acted

as coordinator

and chairman

of the event as

in past years.

highly

George

Jerome

volun-



2. The happy angler with his pool winning fish, a 43-pound, 47-inch halibut.

unteers at the event.

would already be out of

business. Haddock have

rebounded quite well in

the last few years and will

hopefully continue to do

so, but more restrictions

are necessary to ensure

that that happens. Politics

and the lack of profession-

our fisheries got us into

now is more politics. A few

paid out to struggling com-

mercial fishermen in a

boat buyback, but it seems

They were also treated to some trap shooting

to hone in on their shooting skills. Numerous

members volunteered their time to ensure the

group of 12 youngsters some first class bird

hunting that they will hopefully remember for

the rest of their lives. When it was time for the

actual hunt the young sportsmen were eager

to take their turn at harvesting their first wild

bird with a shotgun. Most all harvested a bird

and then were taught how to clean and pre-

pare the bird for the table. All in attendance

had a great time. Special thanks to all the vol-

being discussed in newspapers and on televi-

sion almost on a daily basis. The New England

Ground Fishery has been referred to as very

close to collapse. It is true that the cod stocks

are indeed in very poor shape and as a recre-

ational fisherman on the North Shore I find

smaller and less cod being caught for the last

haddock populations many charter boats

Bailouts for the commercial fishermen are

however, these tasty fish are being caught daily and released by recreational fishermen. You do not know who to believe when it comes to the real truth about our fish stocks in New Uxbridge Rod England, but someone needs to get it right and Gun Club before things get worse for those that depend their on the sea for a living, the recreational guy, annual junior and the consumer. The last report of record pheasant hunt on their club catches that topped \$5.3 billion for commercial fishermen with the New Bedford fishing port hauling in \$369 million of fish and other seafood does not seem to show that they are as The youngsters bad off as it may seem. were treated to a full lunch and This past week the charter

"Challenger" had an unusual catch made by one of their patrons. A 43-pound, 47-inch halibut was brought to the side of the boat after the angler battled the huge fish from a depth of over 200 feet! The first attempt to gaff the fish failed and the jig ripped out of the mouth, but fast action by the crew managed to gaff the trophy fish and haul it into the boat, to the delight of all on board. Halibut this size are rarely caught in these waters today, but a few smaller ones have been caught over the years in this area.

It is time to head out to upstate New York for some great salmon fishing. The latest report stated that the fall migration is in full swing and anglers are enjoying a great season to date landing the mighty King Salmon from areas like the famous Salmon River in Pulaski, N.Y., and the Oswego River. If river fishing is not your cup of tea you can fish Lake Ontario and land some of these beautiful hard fighting fish. The action should peak

in the next few weeks. The Massachusetts black bear season had four black bear checked in in the Central Districts as of last week. A fifth bear was presented but was not properly tagged or transported and the hunter could not determine the town that the animal was harvested from. Numerous other violations were brought to the attention of the Environmental Police and at that time the bear was confiscated the hunter was cited.

Chronic wasting disease was not detected in any of the deer samples tested in 2011. This is great news for sportsmen as the disease could raise havoc with our deer population killing off much the herd if it went undetected. In 2012 no deer samples will be taken from sportsmen's deer during this fall season.

Take a kid fishing and keep them rods bend-10 years. If it were not for the comeback of ing!



Courtesy photos

as though they are back. The Uxbridge Rod and Gun instructors and their class include Sam fishing again. Wolf fish Fuschetti, Brandon Arsenault, James Fuschetti, Laura Manyak, Bradly are on the endangered list Novacki, Bobby Jackson, Jillian Allen, Jonathan Chancy, Joseph Chancy, and are not legal to keep; Zach Bianco, John Nero and John Piotrowski.

Massachusetts

assachusetts is a funny place. Not "ha ha" funny, but funny WEIRD — as in nonsensical, unfathomable, nonsensical, even moronic at times.



5 You KE IT

K ASHTON

kowtowing to the madman's machinations in the matter that I'm addressing today. on Every story Kosilek's wishes, "illness," and unfortunate predilection for killing his spouse uses the unfortunate and unquestionably inaccurate descrip-

I'm talking about the sad

tion of him as her. "She ," "her request," "her mental illness" are ed to tell his story. WHY? n if Kosilek wants to think of himself as ale, that does not make him one. He may legally changed his name to Michelle

; Mrs. Obama!), but even in describing y his new moniker, the only reasonable nal pronoun for anyone to use should be or "he" or "his." s still (thus far) carrying around a male's my, so how can any responsible news e use such blatantly inaccurate pronouns

his story? It's immaterial who he thinks or even who he may want to be. The fact t he is a male. A decidedly disturbed, nted and misguided male, but a male nevwhat universe does anyone's personal self-

tion become the guiding rule for public y? (The universe of Massachusetts, apparreality t/Michelle/Mother Teresa Kosilek will s be a male member of the ever-enterg human race. Compounding (in fact, vating) the problem is the medical/penal

system that treats his delusions with such beneficence that when the killer first decided he wanted to be a she, they not only acquiesced but also have worked tirelessly ever since to assist him in his transformation.

When he was first diagnosed with his "disorder" ("My essence is female," he has insisted), instead of trying to counsel, cure or divert his dementia with testosterone, they "helped" him by pumping him full of female hormones which, if you get right down to it, should be considered cruel and unusual punishment, if not medical malpractice.

Now, both they and he want to complete the transformation by cutting off his original equipment and rendering him female in anatomy as well as in mental delusion. Even if they're opting to throw in a "womb transplant" (the likes of which were recorded earlier this week as another medical "breakthrough"), he will still NOT be a woman. He will never be a woman in this world and is very unlikely to receive such gracious acceptance of his "gender reassignment" request upon meeting his maker.

In any case, the lack of male genitalia is not the same thing as "being a woman." If his surgery is granted, no matter who pays for it (though the taxpayer funding of his perversion adds great insult to the injuries), he will nevertheless then be merely a castrated male.

He may be legitimately nuts, but why must those around him also throw logic, reason and common sense out the window? He is now reportedly "living as a woman" in an all-male prison. (Not to engender too many stereotypes, but what does that mean? Does he bake cookies and crochet in his cell while watching Lifetime movies?)

The whole mess calls to mind the old puzzle: "If you call a tail a leg, how many legs does a dog have?" When the typical response comes, "Five!" the questioner correctly offers enlightenment. "Wrong! Calling a tail a leg doesn't make it so!" And calling a demented neutered male a woman doesn't make it so, either.

Because this is Massachusetts, consider this eventual turn of events. Someday the media will most likely report: "Lawyers for Michelle Kosilek today won her release from prison from Judge (fill in the blank) after arguing that since Robert Kosilek, convicted of the cold-blooded murder of his wife in 1990, no longer exists, Michelle Kosilek cannot legally be expected to serve out the remainder of his sentence under section 1, paragraph 3, subsection 2a, line 5 of the Massachusetts Penile (er, Penal) Code.

"Despite the District Attorney's mild protests, the judge ordered Kosilek released on her own recognizance and the remainder of her former entity's sentence vacated. Her lawyers immediately announced their intentions to file a wrongful imprisonment suit against the Commonwealth of Massachusetts for Kosilek's years in prison, lost wages and mistreatment while in the prison system.

"Both the judge and prosecutor apologized to Kosilek and served finger sandwiches at the proceedings. The book/movie rights to her life story have been snatched up by AnythingGoes Productions. If Kosilek's suit is won, taxpayers are expected to have to pay her \$1 million — per year — for the remainder of her life."

Robert Kosilek's "case" is reminiscent of that of the demented teen who slays his parents and then requests mercy from the court because he is an orphan. That ploy, too, might actually work. But only in Massachusetts.

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