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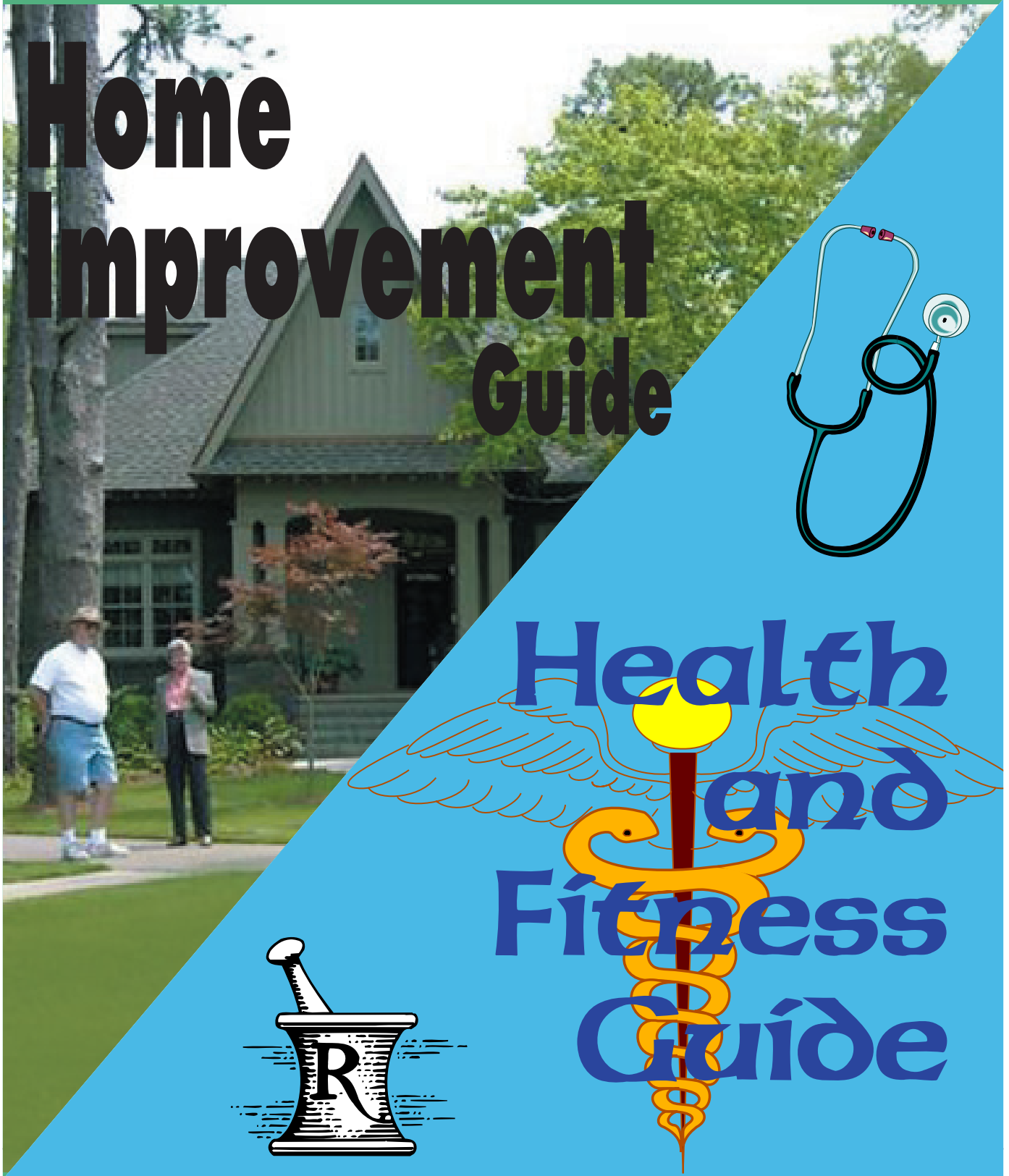
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New Orleans ★ Northshore ★ Baton Rouge

Home Improvement Guide



Health and Fitness Guide



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The Airport Report

by Patricia Malone, Interim Director of Aviation

Louis Armstrong New Orleans International Airport

Privatizing Armstrong International

In early August 2009, the New Orleans Aviation Board submitted a preliminary application to the Federal Aviation Administration (FAA) to privatize Louis Armstrong New Orleans International Airport. Congress established a demonstration airport privatization program to explore a means of generating access to sources of private capital for airport improvement and development. An air carrier airport such as Armstrong International may only be leased to a private operator. As a necessary step in the privatization process, the FAA conducted a 30-day review of the preliminary application, and accepted it on September 8, 2009. Upon FAA approval of a preliminary application, an airport can begin a bidding process to select a private operator to manage the airport. After the private operator is selected, the airport then prepares a final application for privatization for submittal to the FAA. The legislation approved by Congress allows up to five public airport sponsors to participate in this program. One may be a large hub airport and at least one a general aviation airport. Armstrong International is categorized by FAA as a medium hub commercial service airport.

Midway Airport in Chicago was the first U.S. major airport to seek privatization. Their \$2.5 billion, first-of-a-kind deal fell through when the private investors could not raise the money. The timing of a deal finalization and the global credit crunch is blamed for nixing the move. Their deal may see new life when the capital markets fully recover. Midway has been very vocal in encouraging other airports to seek privatization despite their challenges. The FAA anticipates Chicago

will submit a revised timetable for the selection of a private operator.

If Armstrong is privatized, the benefit to the City of New Orleans, the airport owner and program sponsor, is that the lease proceedings paid by the approved privatization bidder may be used for non-airport purposes. These funds could help the city with its financial challenges for construction and maintenance of critical infrastructure projects within the city as well as to address other critical city financial obligations and requirements. Privatization would also provide private-sector dollars to invest in the Airport's facilities. In addition, the airport may continue to

receive FAA Airport Improvement Program entitlement and discretionary grants, collect Passenger Facility Charges (PFCs) and charge reasonable fees to airlines. Provision must be made for continuing debt service on airport bonds or their retirement. The New Orleans Aviation Board (NOAB) and the City can be exempted from an obligation to repay federal grants.

Under an agreement with a private operator, the NOAB/City would require the private operator to improve the airport infrastructure including the airfield and terminal areas. The selected private operator would be encouraged to use "best practices" regarding airport operations and management. As they are now, safety and security considerations would be required to be of paramount concern to the private operator. The operator must be certified in accordance with all applicable airport standards and the Transportation Security Administration (TSA) would be required to approve the operator's airport security program. Passenger screening would continue to be handled by TSA personnel with premises security still provided by the Jefferson Parish Sheriff's office and fire protection provided by the New Orleans Fire Department. To improve the competitive position and growth prospects for the airport, the airlines, airline users and residents of the city and the Greater New Orleans Metro area, a key element of the proposed privatization would be an amended use agreement between the private operator and the signatory airlines. It would replace the current agreement in effect. Regarding current airport employees, the airport would ensure fair and equitable treatment of all existing employees with provisions regarding applicable ordinances, approvals, leases or concession agreements facilitating the airport privatization. For more details on the privatization program, visit our website at www.flymsy.com.

Next steps, in addition to a bidding process for private operators, will be continued privatization discussions by the NOAB with the airlines, attempts to seek public input on the matter and the drafting of a private operator concession agreement/lease document. The NOAB, the New Orleans City Council and Mayor must approve the lease agreement. At this writing, it is anticipated that the Request for Qualifications (RFQ) for the operator will be issued late this year with a Request for Bids issued in the spring of 2010. The final application should be presented to the FAA in the fall of 2010, if the NOAB decides to pursue privatization. The NOAB is not obligated to privatize and may withdraw from the process, if deemed necessary or desirable. We look forward to working through this process in the best interest of the entire region.

Pat Malone may be reached at director@flymsy.com. Check your local listings for the air time of the Armstrong International Airport 30 minute television program, "Airport Alive" or view it on the airport website by clicking on the "Airport Alive" link on the homepage.



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Alcoholism

by Howard Wetsman MD

Growing up, I was taught that Jewish people couldn't be alcoholics. That was a bit of wishful thinking. The people who taught me this rationalized it by saying that the Sabbath Kiddush socialized us in such a way as alcohol became something used only in a religious way. This never made sense to me as several Christian religions have sacramental use of wine and they didn't report lower frequencies of alcoholism. So I just passed the whole thing off as a cultural myth and went about my business.

It turns out that Jews do have a lower frequency of alcoholism, but it has nothing to do with the religion or the culture. It's in the genes.

As alcohol is processed in the body it is first turned from ethanol to ethylaldehyde on its way to becoming acetic acid. Ethylaldehyde, like formaldehyde, is not something the body likes, but it isn't there long or in great quantities when the average person takes a drink. However a point mutation in the enzyme that turns ethanol into ethylaldehyde makes the enzyme run very fast and makes more ethylaldehyde than the body can process. It also gets rid of the ethanol more quickly. So someone with that mutation gets less enjoyment from alcohol and more of the aldehyde with its negative effects, it would sort of be like taking antabuse.

This point mutation is very rare in Europeans, occurring in less than 5%. In east Asians it is very common with more than 90% of Japanese and Chinese having at least one copy of the mutated gene. In Jews the prevalence is greater than 20% or more than 4 times higher than a European population. In fact more and more genetic studies are coming out showing Jews of European ancestry to be genetically more like a Middle Eastern population

than a European one. (In fact a professor from Jerusalem is hoping to ignite a grassroots peace process showing that the Palestinian population are actually the Jews left by the Romans to man the farms in the area. It's a fascinating topic with a lot of evidence but too much to get into here.)

So as Europeans go, a greater percentage of Ashkenazi Jews than normal "get no kick from Champagne." This really would lower the prevalence of alcoholism in the Jewish population. However it doesn't say much about Addiction in general.

If you look at Addiction as the addictions, depending on what drug the person uses, all you need to do is avoid the drug and you can't get the addiction. But what if Addiction is one disease with multiple drugs? What if compulsive overeating and heroin addiction have the same common cause in the brain? That would mean that being protected from over drinking doesn't protect someone from the illness called Addiction. In fact recent findings at the National Institute of Drug Abuse show the same PET scan results in obese compulsive overeaters, alcoholics, cocaine addicts and heroin addicts.

There is no evidence that the disease of Addiction, taken together in all it forms, varies from population to population. The drug used does and some of that is genetic, but the genetic causes of Addiction seem to be old enough and strong enough to span across all human populations equally.

One final note about Jews and genetics. I recently had my genetic testing done via 23andme.com. There is a very active Ashkenazi community on the site that is using the service to discover lost relations and genealogic connections. Whether it's health and medicine or genealogy, we'll all be hearing more about genetics in the future. ★

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Hydrotherapy: The Ultimate Tension Reducer

(NAPSI) — Reducing tension in your life can pay enormous dividends. Not only will you feel better both physically and emotionally, but you'll likely enjoy an improved outlook and perhaps even a greater

appreciation of the things you really enjoy.

Anxiety often arises when you perceive a situation as threatening or when you are dealing with an unusually large number of everyday respon-

sibilities. It can be both work- or home-related and is often a combination of the two. Potential causes include:

- Excessive work pressure caused by time constraints and/or complexity;
- Working irregular hours;
- Periods of organizational upheaval, caused by changes in location or job status;
- Separation from a partner or family members;
- Bereavement or family illness; or
- Children's behavior or educational performance.



Hydrotherapy can be a therapeutic and relaxing way to manage stress.

what causes it can help you cope with it better and provide mental and emotional relief.

- Delegate or share your responsibilities at work and at home. Organize

See **HYDROTHERAPY** on Page 5

Managing the stress

The aim of anxiety management is to help you balance the various aspects of your life-work, relationships and leisure.

Here are some suggestions:

- Identify sources of tension. Knowing

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Researching Medicare Drug Plans

(NAPSI) — Q: I currently have high drug costs, due to several pre-existing conditions. Am I still eligible for Medicare's prescription drug plan?

A: Yes. If you are eligible for Medicare, you are eligible for prescription drug coverage regardless of your drug costs. In fact, the Medicare Part D plan is especially important for you because you have high medication costs. Those with the highest drug costs will experience the greatest savings.

Q: I'm happy with the plan I now have. Do I need to renew it?

A: No. If you're happy with the plan you now have, and have no interest in switching to another plan, you need do nothing. Your coverage will continue as before in 2007. Your plan provider will notify you by mail if there will be changes in cost or coverage for 2007.

Q: I've heard about plans that cover the gap. Are these superior plans?

A: Not necessarily. Plans that offer seamless coverage are recommended for those seniors who expect to exceed \$2,400 in prescription drug costs in 2007. Only 8 percent of the seniors enrolled in Medicare are expected to exceed that cost in 2006, according to PricewaterhouseCoopers. If you do not anticipate spending at least \$2,400 for medication in 2007, then regardless of the plan you choose, you will experience no interruption in coverage.

Q: I'm not sure how to calculate my drug costs for the year. Is there assistance available?

A: You can determine which plan best suits you by calculating your personal medication costs for 2007. You can receive assistance from the Medicare Plan Finder, a helpful online tool that includes a monthly calculator. The Plan Finder and monthly calculator can be found at www.Medicare.gov.

Answers are provided by Sandy Markwood, Chief Executive Officer of the National Association of Area Agencies on Aging. ★

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Medicare Paying For Preventive Aneurysm Screening For First Time

(NAPSI) — Hundreds of thousands of Americans who receive Medicare benefits now have access to an important tool for fighting vascular disease: a free abdominal aortic aneurysm (AAA) screening. AAA is a bulge in the wall of the aorta and exists in an estimated 2 million Americans. AAA rupture is one of the leading causes of death in the U.S. and an estimated 15,000 seniors die from AAA rupture each year. In 2007, for the first time, new Medicare beneficiaries at risk for AAA have the opportunity to be screened using painless and noninvasive ultrasound technology.

The Screening Abdominal Aortic Aneurysm Very Efficiently (SAAAVE) Act that was passed by Congress was effective as of January 1, 2007. This free AAA screening is available to men who have smoked at least 100 cigarettes at any time in their lives, and to men and women with a family history of AAA. This screening is part of the Welcome to Medicare physical.

“AAA screening is an important

measure that will save thousands of American lives each year,” said vascular surgeon Robert Zwolak, M.D., a member of the Society of Vascular Surgery (SVS) and a professor at Dartmouth Medical School. “Our SVS members worked diligently on SAAAVE. These vascular surgeons concentrate their practices on the prevention and cure of vascular disease, and they know the effectiveness of screening in saving lives.”

All new Medicare beneficiaries are encouraged to call their doctors and take advantage of this improved access to the free AAA screening. The test is quick and painless, involving a simple ultrasound on the abdomen, similar to a pregnancy ultrasound. AAA often has no warning signs and therefore screening is an effective way to detect the presence of a potentially life-threatening aneurysm.

To learn more about AAA screening and reducing the risk of AAA disease, Medicare recipients should consult their physician or visit www.aneurx.com. ★

HYDROTHERAPY

Continued from Page 4

your time better to get as much done as possible.

- Exercise regularly and eat a healthy, balanced diet rich in fruits and vegetables.
- Find humor or absurdity in stressful situations.
- Listen to music or relaxation tapes.
- Hydrotherapy. In recent years, hydrotherapy—the use of water for therapeutic treatment—has been clinically proven as beneficial to health and general well-being. For example, a study by the Health Psychology Clinic at University of Minnesota Hospital in Minneapolis found that after 10 minutes of bathing in either still or moving warm water, healthy adults experienced increased feelings of well-being and a decreased state of anxiety.

“Bathing actually helps people stay healthy, both mentally and physically,” says Rob Tillman, PT, MOMT, a physical therapy consultant for Jason International, a leading manufacturer of hydrotherapy bath products. “Modern

hydrotherapy systems can help improve circulation, increase tissue flexibility and promote the removal of muscular waste products.”

For additional information on the stress-relieving benefits of hydrotherapy and how to choose the right hydrotherapy bath for your home, call Jason International at (800) 255-5766 or visit www.jasoninternational.com. ★

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How Homeowners Can Take Stimulus Dollars Further

(NAPSI) — Here's hot news: You can reduce greenhouse gas emissions and take advantage of federal tax credits by upgrading to new propane appliances. Energy-efficient propane appliances can qualify homeowners for a combination of federal tax credits, state tax credits and other incentives.

For the millions of homeowners who live beyond the natural gas main, propane can be the key to creating a green home with the comfort and amenities they want. At the same time, homeowners can reduce their homes' energy costs and emissions for years to come.

As part of the American Recovery and Reinvestment Act, (also known as the stimulus package), federal tax credits for qualified high-efficiency furnaces and water heaters are available at 30 percent of the installed cost, up to \$1,500. Additional incentives are available at the state level through a variety of programs, including appliance rebates from state propane associations in some states.

According to the U.S. Department of Energy, home heating and water heating represent two of the biggest draws on home energy use, so improving efficiency in these two areas can mean significant savings.

Environmental Benefits of Propane Appliances

In addition to providing reliability, comfort and versatility, energy-efficient propane offers environmental benefits:

- Natural gas and propane furnaces are

the lowest emitters of greenhouse gases. Electric heat pumps, fuel oil furnaces, electric baseboards and electric furnaces all produce significantly higher greenhouse gas emissions.

- Energy Star-qualified propane furnaces are 15 percent more efficient than standard electric models and emit nearly 70 percent less CO₂. A propane furnace can heat air up to 25 degrees warmer than electricity and last 15 to 20 years—five to 10 years longer than the average electric heat pump.
- Each propane tankless water heater that replaces an electric-powered storage water heater eliminates 35,000 pounds of greenhouse gas emissions over 10 years. In addition, according to Energy Star, expected energy savings over the lifetime of a tankless water heater can reach \$1,800.

How to Get the Credit

The tax credits won't be around forever. According to the Propane Education & Research Council, here is how to make sure your efficiency upgrade qualifies:

- The improvement is to your principal residence;
- The appliance is "placed into service" before the end of 2010;
- You claim no more than \$1,500;
- You must have a signed manufacturer certification statement.

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Foreclosure Prevention: GMAC Gives Tips On How To Keep Your Home

(NAPSI) — The foreclosure crisis is receiving national attention, and financial education is one way GMAC Financial Services is addressing the issue. The GMAC SmartEdge program teaches consumers about the basics of financial responsibility: understanding credit and credit scores, budgeting, home financing options and key mortgage concepts. SmartEdge provides outreach to consumers through public seminars, online programs and community forums.

One of the most important points the SmartEdge curriculum emphasizes is to be proactive if you're having difficulty making your mortgage payments. Some additional tips from GMAC:

- Don't wait — ask your mortgage servicer for help. If you have fallen behind on your mortgage payment or are facing a financial challenge, contact your mortgage servicer for help. You can call the number on your most recent mortgage statement or contact HOPE NOW at (888) 995-HOPE. GMAC Mortgage customers can call (800) 627-0128. Recently, the Obama administration launched the "Making Home Affordable" program and options are available to borrowers. For more information, visit www.making-homeaffordable.gov.
- Educate yourself. Review the terms and conditions of your mortgage and learn about the foreclosure process for residents of your state. The U.S. Department of Housing and Urban Development posts links to such information on its Web site: www.hud.gov.
- Get free advice. There are resources available at no charge on a local, state and national level. These resources may help you manage your finances, as well as evaluate your mortgage options.

In 2003, in response to the rising number of homeowners facing payment difficulties, GMAC created its Homeownership Preservation Enterprise (HOPE) team of loan specialists to provide in-depth mortgage assistance and financial counseling to borrowers. This nationwide team offers "homeowners help" workshops and face-to-face meetings with borrowers,

and partners with national and community housing organizations on home preservation initiatives.

The GMAC HOPE specialists see firsthand the many reasons homeowners may face hardship, including financial mismanagement, illiteracy, unemployment or unexpected medical expenses. The following options may help homeowners facing these difficulties avoid foreclosure:

- Repayment (forbearance) plan: If you have fallen behind on your payments, a repayment plan will allow you to make regular full payments plus a portion of the delinquency each month over a period of time. This "catch-up" arrangement works best for homeowners who fell behind but whose financial situation has recently improved.
- Loan modification: This option may be utilized if homeowners have seen a reduction in income or increase in expenses, and making the full monthly mortgage payment is not possible for the foreseeable future. Loans qualifying for a modification typically offer one (or several) of the following options: reduce the interest rate, extend the loan term or defer a portion of the loan amount until financial circumstances improve. Since homeowners facing foreclosure have likely missed several payments, a loan modification may offer to add the delinquency to the balance of the loan and reamortize (recalculate) the loan.
- Short sale: Selling your home is another alternative to foreclosure. In today's market, you may not be able to find a buyer for your house who will pay what you owe on the mortgage loan. In this case, the amount you receive from the sale will be "short" the full amount needed to retire the mortgage debt. However, some mortgage companies may be willing to take less than the amount owed as a better alternative than having to foreclose on the home and put the house on the market.
- Deed in Lieu of Foreclosure (DIL): If all other options have failed and you are unable to sell your house, your mortgage lender may allow you to sign the title of the property over to it. This option may be a less damaging option to your credit

than a foreclosure judgment.

Again, if you have fallen behind on your mortgage payments or if you are facing a financial challenge, contact your mortgage servicer for help. Call the number on your most recent statement or HOPE NOW at (888) 995-HOPE. GMAC Mortgage customers can call (800) 627-0128. To learn more about automotive financing, credit, mortgage, insurance and banking, visit www.SmartEdgebyGMAC.com.

Keeping your home your own may be easier than many families realize. ★



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