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I MADE A LIST OF MY RESOLUTION GOALS: MAKE MIKE STOP BLOWING HIS NOSE WHEN I'M ON THE PHONE! CONVINCE MARY AND SUE TO WEAR LESS PERFUME! GET TO THE BREAK ROOM FASTER WHEN I SMELL PIZZA!



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10 Proven Strategies For Strengthening Your Family!

Is the quality of your family life important to you? According to a recent Harris poll, the majority of working men and women place the highest value on a work schedule providing plenty of time for family. We sure don't need to look very far to discover the challenges families are facing today. The good news is there are quick and easy ways to strengthen your family and promote each other's personal growth.

Here are 10 positive key strategies that you can use today to improve and strengthen your family now...and for years to come.

- 1. Make Family Your First Priority.** Strong families spend lots of quality time together. We've all heard the well-known quote, "How do kids spell love?" T-I-M-E! Strong families spend lots of positive time working on family projects and playing together. And they enjoy being together too.
- 2. Appreciate One Other.** Strong families appreciate each other's unique qualities and contributions and express their feelings openly. Make a commitment to compliment each other at least once each day.
- 3. Foster Communication.** Strong families listen to each other, respect each other's opinions, and avoid interrupting. One of the most valuable ways to foster communication is by having at least one meal together each day. During the meal, make it a point to engage everyone on their daily experiences, discoveries, challenges and goals.
- 4. Strengthen Commitment.** Strong families work together to solve their problems. They may not always agree, but they are willing and able to bring things out into the open and to talk about them.
- 5. Create Traditions.** Strong families stay connected – another reason for having at least one meal together each day. Also, give your children the gift of friendship with their cousins, aunts, and uncles by keeping in touch regularly. You'll be giving them happy memories and friendships to last a lifetime.
- 6. Set Rules and Expectations.** Strong families set and put into practice clear guidelines and limitations. Family members take responsibility for their actions.
- 7. Support Each Other.** Strong families support one another during challenging times. When family members feel valued by one another, they know they have someone they can turn to for support.

Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

Faction FAK-shuhn (noun)

Meaning: A usually contentious or self-seeking group within a larger group, party or government.

Sample Sentence: The dissenters of the bill formed an aggressive faction to continue fighting for their political position.

First Grade Proverbs...

A first grade teacher likes to collect well-known proverbs. One day she gave the first half of a proverb to the children in her class...and here is what they came up with:

- Strike while the bug is close.
- If you lie down with dogs, you'll stink in the morning.
- Don't bite the hand that looks dirty.
- An idle mind is – the best way to relax.
- A miss is as good as a – Mr.
- Better to be safe than – punch a fifth grader.
- You can lead a horse to water but – how?
- When the blind leadeth the blind – get out of the way.
- Better late than – pregnant.

Helpful Household Tips:

- ✓ To eliminate odors from coolers and refrigerators, use a few charcoal briquettes. Just place a few inside and leave overnight. (Be sure **you don't** use the ones that are presoaked with charcoal fuel.)
- ✓ Enhance your light colored flowers by adding a dash of food color to warm water in a vase and placing freshly cut stem in it. Within minutes, the flowers will take on the new hue.
- ✓ If you nick yourself while shaving, wet a tea bag with cold water and press it on the cut.

8. Identify Your Family's Strengths. Have each family member write down something he/she likes about each family member (animals included!). Put them up on a bulletin board or refrigerator magnets for everyone to see.

9. Set Achievable Family Goals. Setting and achieving family goals, even if they are small, cultivates success and creates unity. Set goals together whether it's saving for a family trip, a car, or a new home. The ideas are endless.

10. Strong Families Love Unconditionally. Strong families love with unconditional acceptance that builds strong heart and faith connections

100 Ways To Live Forever – Part I

We all want to feel better, look better, and live as if we are a finely tuned instrument, or well-maintained vehicle. Here are the first 10 of 100 tips I'll share over the coming months to get you started on the road to feeling, looking, and living better and increasing your chances for enjoying life.

- 1. Smile.** Researchers at Harvard found that people with positive attitudes are more likely to have fewer heart ailments.
- 2. Take Monday Off.** Researchers in New York found that missing a few days of work lowers your risk for stroke by 30 percent...not to mention most heart attacks occur on Monday morning!
- 3. Eat Oatmeal Cookies.** University of Connecticut researchers found that eating oat-bran cookies daily can lower your LDL cholesterol by 20 percent.
- 4. Go To Bed Early.** People who are fatigued have high levels of fibrinogen, a blood-clotting protein that reduces blood flow to your heart and brain.
- 5. Wash Your Hands.** German scientists found people with high levels of antibodies from fighting infections also had more clogging of their arteries.
- 6. Read A Good Book.** Need I say more?
- 7. Meditate 30 Minutes A Day.** Researchers at Thomas Jefferson University found meditation may reduce depression and anxiety by up to 25 percent.
- 8. Drink Cranberry Juice.** People who drink 8 ounces of cranberry juice a day increase their HDL cholesterol levels by 10 percent...reducing heart risk by 40 percent, according a New Jersey study.
- 9. Bike Your Blues Away.** Biking was found to be as effective at relieving depression as antidepressants reported Duke University researchers.
- 10. Join A Group.** People who have a circle of friends handle stress better and have less heart disease, according to University of Chicago researchers.

Watch Out For These Home Health Hazards...

Are you aware there may be hidden dangers lurking in your home? These little known health hazards could be causing you and your family health problems...and you may not know it. Here are six hazards you can avoid by eliminating them from your home, or being attentive to the potential danger:

1. Do not reuse plastic drinking water bottles. After exposure to air and mouth-borne bacteria, these bottles can contain enough bacteria to be a biohazard.
2. Throw out corroded aluminum cooking pans. Recent research has shown that foods cooked in these pans absorb toxic amounts of aluminum. This can result in kidney failure, affect brain function (possibly associated with Alzheimer's disease), and possibly contribute to abnormal behavior.

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Brain Teaser...

You can draw me, fire me, or
fill me in. What am I?

(See page 7 for the answer)

Do Redheads Need More Painkiller?

In a study at the University of
Louisville, scientists found that natural
redheads need more anesthetic to relieve
pain than women with brown or blond
hair.

The data showed the redheads needed
20 percent more anesthesia than
brunettes to control pain. To learn more,
visit the American Society of
Anesthesiologists web site at
www.asahq.org.

Did You Know...

- A raisin dropped in a glass of fresh
champagne will bounce up and
down continually from the bottom
of the glass to the top.
- Months that begin on Sunday will
always have a "Friday the 13th!"
- By raising your legs slowly and
laying on your back, it is impossible
to sink in quicksand.
- Banging your head against a wall
uses 150 calories per hour (*Ouch! I
feel sorry for the test subject!*).
- If you have three quarters, four
dimes, and four pennies, you have
\$1.19.

How Murphy's Law Affects Computers...

- As soon as you delete a worthless file,
you will suddenly need it.
- Installing a new program will always
mess up at least one old one.
- The likelihood of a hard disk crash is
in direct proportion to the value of the
material you didn't back up.

Quotes to Live By...

"I like a teacher who gives you
something to take home to think about
besides homework."

Lilly Tomlin

"In a moment of decision, the best thing
you can do is the right thing to do. The
worst thing you can do is nothing."

Theodore Roosevelt

3. Be careful using electric blankets, especially anyone with occlusive arterial disease (result of blockage in an artery). An electric blanket's uncontrolled heat can cause gangrene by increasing metabolism, but not circulation.
4. Don't take aspirin and Vitamin C together in heavy doses or long-term. This can lead to ulcers and gastritis.
5. Never burn or over-heat your food in the popular non-stick cookware. This can impart traces of toxic fluorocarbon resins to foods. Throw out pans if the non-stick surface becomes scratched or peels.
6. Use over-the-counter eye drops sparingly. They relieve redness by the action of constricting blood vessels in the eyes so they will look whiter. If drops are used frequently, they can develop permanent (and very red) varicose veins in the eyeball.



THE WAY TO A HAPPY NEW YEAR

To leave the old with a burst of song;
To recall the right and forgive the wrong;
To forget the things that bind you fast
To the vain regrets of the year that's past;
To have the strength to let go your hold
Of the not worthwhile of the days grown old;
To dare go forth with a purpose true,
To the unknown task of the year that's new;
To help your brother along the road,
To do his work and lift his load;
To add your gift to the world's good cheer
Is to have and to give a Happy New Year.

Robert Brewster Beattie

Real Estate Corner...

This is a Great Time to Buy a Retirement Home

Here's one facet of the real estate market you can be pretty certain of. Ten years from now, prices will be far higher than they are today.

That's particularly true of properties with spectacular views. But whether you are looking for a cottage in the mountains or a house on the beach, the place doesn't have to generate the same rate of return you demand for other investments. You are buying a lifestyle.

That situation has put people in their 40s, 50s and 60s into the market. While sales of primary residences fell last year, vacation home sales rose nearly 5 percent, says the National Association of Realtors. The typical buyer of a vacation or retirement home was 44 years old.

There's no question that second homes come with expenses, so you have to ask yourself if you can afford one. Don't rush into buying. If money is tight, however, you could consider buying now and collecting years of rent to defray your costs. For the first time in years, higher rents mean they will cover, or almost cover, the costs of mortgage, taxes, insurance, and maintenance.

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Anyone who stops learning is old,
whether at 20 or 80. Anyone who keeps
learning stays young.

Henry Ford

Man can live about forty days without
food, about three days without water,
about eight minutes without air ... but
only for one second without hope.

Hal Lindsey

Angels may not dress the part,
With robes and wings that soar.
Often angels come as friends
Knocking at your door.

Author unknown

People who think they know everything
are a great annoyance to those of us
who do.

Isaac Asimov

Anger is a wind which blows out the
lamp of the mind.

Robert Green

Ingersol

Gossip and Socrates, the great philosopher

One day the great philosopher came upon an acquaintance who ran up to him excitedly and said, "Socrates, do you know what I just heard about one of your students?"

"Wait a moment," Socrates replied. "Before you tell me I'd like you to pass a little test. It's called the Test of Three."

"The first test is Truth. Are you sure that what you will say is true?"

"Oh no," the man said, "actually I just heard about it."

"All right," said Socrates. "So you don't really know if it's true. Now let's try the second test, the test of Goodness. Is what you are about to tell me about my student something good?"

"No, on the contrary..."

"So," Socrates interrupted, "you want to tell me something bad about him even though you're not certain it's true?" The man shrugged, a little embarrassed.

Socrates continued. "You may still pass though, because there is a third test, the

The benefits of a vacation/retirement home are many. The transition from work to retirement is eased because over time you have met people and become part of the community.

Buying while you still have children at home is a plus. They look forward to being at the vacation place. As they grow up and change jobs and cities, it will always be a gathering place. It will be a place to come for a vacation and for Christmas or Thanksgiving.

New Home Pricing Increases Affordability

Shopping for a new home invariably brings an upgrade in expectations. That is, you would rather have the home that is somewhat out of your reach than the one you would qualify for today.

Today's new pricing could bring the home you want within your reach. Many sellers are adjusting their asking prices to reflect the changing times. That means you and others who were interested before could be even more interested now.

Check with your real estate agent to determine which homes with new pricing could work for you.

Another factor that could help involves a lender's credit for energy-efficient upgrades. Energy-efficient windows, for example, could save a homeowner \$600 a year.

Recipe of the Month

Cabbage has become a New Year's tradition

Cabbage, the plainest Jane of the New Year foods, actually comes from a very colorful plant family.

Brassica oleracea has been cultivated and selectively changed for thousands of years. Today, the cabbage family includes the green, crinkly leafed kale, white cauliflower, green broccoli, and tiny green brussels sprouts. There are a number of forms of cabbage itself, from the white to light green standard cabbage to the savories which come in white, red, green, and brown.

According to the University of Florida extension service, cabbage is relatively low in calories, but it was popular with early civilizations since it grows quickly (about three months)

and tolerates cool temperatures very well. In cooler climates it can be planted in summer and fall. It is a good source of potassium, and vitamins A and C.



Cabbage is one of many foods popular for cooking on New Years. You'll find it part of the menu in Europe, including Germany, Croatia, Bosnia, and many parts of the United States.

New Year's Day Cabbage Soup

Tear a medium head of cabbage into 2-inch pieces and set aside. Braise a half pound of quarter-inch beef cubes (chuck or shoulder) in a skillet with a

small amount of canola oil.

Place 2 10-ounce cans of beef broth in a large crockpot and add 1 can of carrot juice, one half teaspoon of sugar, 1 teaspoon cinnamon, one half teaspoon ground cloves, one half teaspoon ground ginger, 1 cup of sliced carrots, 1 cup of celery, 1 teaspoon celery seed, 1 cup of coarsely-chopped onions, and salt and pepper to taste.

Add the braised meat (in some recipes ham or sausage may be substituted) and cabbage and cook in your crockpot's high setting for 3 hours, stirring occasionally. Reduce temperature and warm.

Accompanied by crackers or your favorite bread, cabbage soup makes for a robust meal on a cold winter's day.

Mortgage Corner . . .

The Birth of Title Insurance

It began in 1868. In Philadelphia, a land sale showed the necessity of having more protection than the examination of public records would provide. Before the sale, a title search disclosed an old judgment against the land. But the buyer's attorney advised that it was not a valid lien, and the sale was completed.

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filter of Usefulness. Is what you want to tell me about my student going to be useful to me?"

"Well it....no, not really..."

"Well," concluded Socrates, "If what you want to tell me is neither True nor Good nor even Useful, why tell it to me at all?"

The man was defeated and ashamed.

This is the reason Socrates was held in such high esteem.

It also explains why he never found out what Plato was up to.

News from Home:

Parents matter more than public, private schools

Whether lower-income city students go to public schools or private schools doesn't matter to their achievement as much as their parents do. In either case, findings by the Center on Education Policy show that the most significant factors in their present and future achievements are having parents who are involved in their lives, earn enough money to give them enriching experiences, and have high aspirations for their children.

Though the SAT scores of private school students were higher, their performance in math, reading, science, and history was no better. They were no more likely to go to college or to be more satisfied with their jobs at age 26.



"If you think it will help, yeah, let's hear your spin."

Shortly afterward, however, the lien was allowed by the court, and the property was sold at a sheriff's sale. As a result of the loss, real estate attorneys decided to do something to protect innocent investors. They created title insurance, and before long it was used all over the U.S.

Calculating Retirement Income From Rental Properties

Whether you have a 401k or other retirement plan, income from a rental property can make your later years more enjoyable.

After finding one in your price range, the next step is calculating its cash flow. That means determining what your annual expenses will be and deducting them from the rent. The balance is your cash flow.

Depreciation sounds like an expense, but it is generally a tax advantage. On a \$125,000 property, for example, the depreciation over 27 and one-half years comes to \$3,636 per year. This is a tax deduction.

In the early years of your mortgage, interest will reduce earnings on the property so you won't have much of a profit. During this time, the depreciation comes in handy to reduce taxable income from other sources. In later years, it will reduce the amount of tax you pay on rental profits.

When you retire, you can use monthly rental income for normal expenses and travel.

Or you can sell the property and have a lump sum to use for something you always dreamed of, like a luxury RV in which to tour the country. In years to come, your property could double in value.

Some things to consider when looking for a rental property:

- * Good location. Today, rents are rising and will continue to rise in stable neighborhoods. The location should be not too distant from where you live now.
- * You can often buy a duplex for not much more than a single family home, and rents will be higher.
- * Find a building that's not too old so it will comply with building, zoning, and fire codes. And it will have lower maintenance costs. Have it inspected.
- * Have your real estate agent tip you off to a building with an out-of-town owner who is eager to sell. Sometimes such owners will take a two- or five-year contract for deed, which means a very small down payment.

Moneywise:

Credit Bureaus to Allow Financial History Freeze

Credit bureaus Experian, Equifax, and TransUnion say they now let people in all 50 states freeze their credit histories. Freezing helps consumers protect themselves from identity theft.

A credit freeze keeps the bureaus from revealing a summary of your loans and payments. Because few lenders will issue credit without seeing a credit score, identity thieves can't use stolen Social Security numbers to open accounts.

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Student-Loan Law Promotes Public Service

The College Cost Reduction and Access Act passed into law last year drew a lot of attention. Because of its \$20 million appropriation to cut interest rates on certain federal student loans and to increase grant aid for low-income students.

The act also created an incentive for students to go into public service, which could be anything from public health to law enforcement, social work, and public-interest law.

If the student spends 10 years in public service and pays the minimum on student loans, the balance of their educational debt will be forgiven. For further information, visit the Web site finaid.org.

MLB's 3,000 club: Who's in; Who's up next ?

In 2007, Craig Biggio became the 27th Major League Baseball player to get more than 3,000 base hits in his career. A Houston Astros player for his entire 20 years in the game, Biggio had 3,060 hits before his retirement. He joins 26 previous qualifiers on the 3,000+ statistics list.

If predictions turn out to be correct, Barry Bonds will hit his 3,000th in 2008. He finished the 2007 season with 2,935 hits. Bonds already owns a few records. He holds the all-time home run record at 762 after surpassing Hank Aaron's career mark. He is also the all-time leader in both walks (2,558) and intentional walks (688).

Bonds, 43, is the godson of Willie Mays, who had 3,283 hits at the end of the 1970 season. Bonds wants to surpass his godfather, but it will take more than one season to do it.

Some experts predict that, after Bonds, the next player to approach 3,000 will be Derek Jeter, who currently has 2,356 hits. He will probably play many seasons in the future. He is just 33 years old.

More than a million stolen Social Security numbers are on computer servers controlled by criminals, says Cyveillance, a security firm that uses the Internet to search for tainted Web sites.

Experian says the service is free to identity theft victims, but all three bureaus say they charge \$10 to freeze or unfreeze a report unless a lower fee is mandated by a state law. A freeze can be requested by a letter. An account can be unfrozen by telephone or email.

Celebrating the Life of



Dr. Martin Luther King, Jr.

Martin Luther King Jr. will be honored beginning January 21 and throughout the month with a host of speeches, parades, and days of service.

Capital University in Columbus, Ohio is hosting its 17th Annual Martin Luther King Jr. Day of Learning on January 14. The theme of the day will be "A Call for Social Justice." Their speaker this year is Professor Harold McDougall. McDougall, a graduate of Harvard College and Yale Law School, worked as a National Legislative Director of the NAACP.

The New Jersey Performing Arts Center in Newark will remember the life of King on January 10 by presenting a performance by the Sounds of Black. This Grammy-winning ensemble performs a wide range of African-American music that celebrates the human spirit.

For the 27th consecutive year, Raleigh, North Carolina will be the site of many family-oriented events. The observance of Martin Luther King Jr. Day will run from Jan. 19-Jan. 21. Among the programs will be a wreath laying ceremony and the 27th Annual Martin Luther King Memorial March on Jan. 21.

One of the reasons cited for urging people to participate in the march is "You should march if you too have a vision and a desire that one day the King Dream will become fulfilled."

How about sending your friends Martin Luther King Jr. ecards? These are free at www.bigdates.com/holidays/martinlutherkingday.asp.

New Year's Tasty Traditions

Everyone would like to have good luck and prosperity in the New Year. People who think nothing of walking under a ladder or having a black cat cross their paths still believe that having a lucky dinner on New Year's Day can predict a prosperous year.

Some people swear by corned beef and cabbage. It doesn't matter whether they cook a whole brisket or have it by the can, but they have to have their corned beef.

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Brain Teaser Answer...

A Blank

The Mood Ring...

My husband, not happy with my mood swings, bought me a mood ring the other day, so he'd be able to monitor my moods...

When I'm in a good mood, it turns green. When I'm in a bad mood, it leaves a *big red mark* on his forehead. Maybe next time he'll buy me a diamond!

'RevolutionCard' Doesn't Show Your Name or Your Card Number

If your purse is snatched or your wallet is lost, at least you won't have to worry about a run-up of charges with a RevolutionCard.

This new credit card doesn't show either your name or account number. All transactions are done using the PIN number you have selected.

The card features a line of credit, the ability to store up to \$15,000 from the account holder's bank account, free online payments to companies or individuals, identity theft protection, and interest rates pegged to the card holder's credit rating.

Steve Case, former chairman of AOL, is the current chairman of Revolution. He says the new card aims to be what a credit card should be in an Internet-driven world.

The card will have lower fees for both consumers and merchants. It plans to charge merchants just 0.5 percent of the sale price per transaction, much lower than the average transaction price of 1.9 percent that credit card companies impose. Ultimately that 1.9 percent charge is passed on to consumers.

The RevolutionCard will charge interest on unpaid balances each month, but the rate will vary based on the user's current credit rating.

The card is now accepted by about 100,000 merchants and can be used at ATMs. Revolution says it will take a

Others say the cabbage is the most important part of the meal. Its leaves are symbolic of money, so they eat quite a few of them in order to have a prosperous future.

In the southern United States, black-eyed peas are a must. Old timers cooked them with hog jowls, but modern folks are more likely to cook them with ham. The good luck is the same.

In Scandinavia and Germany, many eat herring. To others the shape of a ring is good luck symbolizing "coming full circle." For that reason, they eat donuts.

First Night Festivities Usher in the New Year



As the world turns, customs take new directions as well. Traditions such as the way we celebrate New Year's Eve are no exception. In many cases today, the fancy party with champagne has morphed into a family celebration of the arts: First Night. Some celebrations are huge.

In Escondido near San Diego, musical entertainment and dancing are slated for five stages along with street performers, early fireworks for the children, and a midnight extravaganza of color for the adults. We hope the recent wildfires will not change their plans.

For blazing bonfires and more than 100 performers at 40 downtown locations on New Year's Eve, revelers will enjoy First Night in Spokane, Washington.

Enjoy the largest of the First Night celebrations with the Bostonians where the concept started in 1976. Today they draw more than a million visitors. First Night is a New Year's community celebration with many events that are free to the public and allow families to welcome the New Year in an alcohol-free environment. Many cities start their celebrations in the afternoon and end them with a gigantic fireworks display at midnight.

The name First Night is meant to symbolize moving forward. The concept has grown since that beginning in Boston. Many cities in the U.S. and other countries host the celebration.

“Who Wants To Win a Wine & Cheese Basket from Magical Baskets”

Your chances to win are better than you think!

What Percentage Of Women Manage The Money And Bills In America?

a) 25% b) 75% c) 50% d) 35%

The first 2 people to call me with the correct answer will win! (615) 661-4866

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year to set up a million merchants and three years to reach 7 million, which will put it on a competitive footing with MasterCard and Visa.

The company is growing fast, but it will take time for it to be seen as a general-purpose credit card.

For information, call 1-800-956-9540 or visit revolutionmoney.com



THANK YOU for reading our newsletter. We want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... stop by and say "Hi," We'd love to hear from you...

USA Title & Escrow, Inc.

1802 Williamson Court
Suite 200
Brentwood, TN 37027
Office: (615) 661-4686
Fax: (615) 771-6584
www.usatitleandescrow.com

HAPPY NEW YEAR



CROSSWORD

Red Cross Storage

Across

- 1. English TV station
- 4. ___ Full o' Nuts
- 9. 'Is that ___?'
- 10. Great Lake
- 11. Bronx cheer
- 12. Very fat
- 13. Soak up
- 15. Chemical symbol for balloon gas
- 16. Eventually become
- 18. From
- 20. Legendary
- 23. Implied
- 25. Did lunch
- 26. Accustom
- 27. ___ and outs
- 28. Daughter of Saturn
- 29. N. or S. ___, state

Down

- 1. Ali ___ and the 40 Thieves
- 2. Amorphous mass
- 3. Intimate
- 4. Vertebrates

1	2	3		4	5	6	7	8
9				10				
11				12				
13			14				15	
		16				17		
18	19		20				21	22
23		24				25		
26						27		
28						29		

- 5. Uproar
- 6. Bonanza find
- 7. Bludgeon
- 8. 'Trick' joint
- 14. Hot
- 17. Tartan
- 18. Ear-related
- 19. Temple: Arch.
- 21. 11,000-foot Italian peak
- 22. Secretary, e.g.
- 24. Blackguard

K	V	D		S	E	R	E	C
S	N	I		E	R	U	N	I
E	T	A		T	C	V	T	
D	E	L	B	A	F		O	
		P	U	D	N	E		
E	H		B	R	O	S	B	V
E	S	E	B	O		O	O	B
N	O	R	H		L	L	V	
K	O	C	H	C		B	C	B

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