



M Citrus Heights Messenger

“Written by the people, for the people”

Volume 2 Issue 3

Serving the City of Citrus Heights and Sacramento County

First Edition for February 2012

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Marching Band High-steps into 2012



Photo courtesy of Citrus Heights Marching Band.

Proud and enthusiastic Citrus Heights Marching Band members will participate in main events this year.

CITRUS HEIGHTS – The award-winning Citrus Heights Community Marching Band invites interested musicians to become members of the 2012 band. Practices are on Mondays, from 6:30 to 8 p.m. at the Citrus Heights City Hall, 7115 Greenback Lane.

“We are looking for anyone who currently plays a musical instrument as well as those who were in a school band in their youth and would like to find a place for music in their life as an adult,” said Kody Tickner, director of the

band. “We have complimentary loaners for those who don’t have their own instruments.”

Last year’s 54-member band ranged in age from 10 to 77 years. The band performed at 20 events, including the prestigious 9/11 Memorial Ceremony at the State Capitol. The band participated in the Citrus Heights Red, White, and Blue and the Rancho Cordova 4th of July Parades and at two high school football games.

The group won several awards in 2011, including 1st place awards at the Orangevale Pow Wow and

Roseville Holiday Parades and 2nd place at the North Highlands Memorial Parade. Because of the band’s supporting sponsors, there are no membership fees for band members or charges for uniforms. “Our only requirements are that you be able to play an instrument, read music, and be able to march,” said Tickner.

Now in its seventh year, the band was organized to perform for the Citrus Heights Red, White, and Blue Parade. “Since then, the band has grown each year and we hope to have 80 members in

this year’s band,” commented Tickner.

For more information about the band, contact Kathy Cook, the band co-founder and program director, at (916) 725-0198 or at abusyccook@aol.com. In addition to the musicians, the band offers opportunities for majorettes and the color guard team who march with the band. Majorettes will begin practice on Tuesday, February 28th, from 5 to 7 p.m. at the Citrus Heights City Hall.

There are both beginning and advanced classes. Fees are \$48 for an 8-week session. For more information, contact Cook at (916) 725-0198 or at abusyccook@aol.com. The color guard team performs “exciting” flag routines that accentuate the band’s music. Practices will start Monday, January 29th at 6:30 p.m. in the Citrus Heights City Hall.

“No experience is needed and there is no charge,” said Tickner. For information about the color guard, contact Tickner at (916) 467-6783 or at chcmb@hotmail.com. Band Members are hosting their 3rd annual Spaghetti Feed Fundraiser on Saturday, March 24th, at the Citrus Heights Community Center, 6300 Fountain Square Drive. Entertainment will include the Golden State Accordion Club marching band, and the concert choir. Tickets are \$10 for adults and \$7 for youth. “This is always a sell-out,” said Cook. For tickets, contact Cook at abusyccook@aol.com.

Source: CHMB PR

Tracey Ann Jacobson to be the Ambassador to Kosovo



Tracey Ann Jacobson

Tracey Ann (Thomas) Jacobson was chosen to be the new Ambassador to Kosovo by U. S. President Obama. Tracey is originally from the Sacramento area and a graduate of San Juan High School in Citrus Heights. Tracey is a former Ambassador for Tajikistan (2006-2009) and Turkmenistan (2003-2006).

She is a career member of the Foreign Service and was currently the deputy director of the Foreign Services Institute, which is the U.S. Government’s primary Training center for foreign affairs specialists. If confirmed by the Senate, she will replace Washington’s current U.S. Envoy to Pristina, Christopher Dell.

Cameron Ranch Fourth Graders Paying it Forward



By CindySue Jones

CITRUS HEIGHTS – Reaching out, paying it forward or just being kind is what this teacher is teaching his fourth grade students at Cameron Ranch Elementary School. Some of you may have already read about him in a few

papers lately. A teacher of 37 years, who has taught every grade including adult education classes, and continues to be devoted from the day he started teaching. Thomas Carroll was recently chosen as a teacher advisor for Teaching Tolerance magazine, a branch of the Southern Poverty Law Center. The SPLC and magazine aim at teaching respect, inclusion, and acceptance. They work against hatred, bigotry, and discrimination. His work with his kids and the residents is a natural extension of his commitment to help change the country and the world for the better. But another thing that he has been doing is giving back to the community and teaching the kids how to give back to a community down the street from them.

When Carroll mother-in-law and sister-in-law became residents

at the American River Care Center in Carmichael, he wanted to give back to the residents that also lived there. Here at the home for seniors and handicapped individuals, it came to him, why not have his class visit. They have been visiting the center for two years now. There are no grades that get handed out for this; they do it because they enjoy doing it. They plan arts and crafts activities to do with their friends at the care center. Some months they do art projects to take along to decorate the dining room at the care center. Sometimes they work with the residents to create artwork or decorations. Last holiday season, they decorated cookies together, and then ate them! They always have a good discussion when they come back; talking about how happy their friends are when they visit.

For Valentine Day, the students are making special “mail bags” for all of the Valentine cards they plan to receive from their classmates. They are going to create valentine cards for all of their friends at the center. Then, when they go, they will help the residents decorate their own “mail bags”. Each resident will then receive a card from EVERY student in the class. That’s 32 valentines EACH!! Very often at holidays, the residents at the center are forgotten or overlooked. That won’t happen as long as Carroll class is there!

Carroll believes our children need to actually see and know seniors and handicapped adults! He spoke of how often, Americans “hide” the elderly and ill, so our children don’t know how to have empathy or understanding about them. Cameron

Ranch School is inclusive, meaning students who are physically or mentally handicapped are in all of the classrooms. Since their students are expected to tolerate and appreciate the differences among themselves, it seemed like a logical step to go beyond the classroom door and meet people in the “real” world! His students have come to love visiting the center. They all have their favorites, but enjoy working with all of their friends. They anticipate having a good time, and always do!

The greatest reward for Carroll has been watching the faces of the students and the residents. They just sparkle when we are together. He visits the center often alone, to see his in-laws. Whenever any of our residents see him, they immediately ask about his students and want to know when they are coming back!

Sacramento-Based App Lets Customers Provide Private Feedback to Local Businesses

SACRAMENTO – Sacramento residents weary of writing public online reviews can provide private, anonymous and immediate feedback to local businesses through the new free Sacramento-based iSuggest app. iSuggest is a Sacramento mobile technology startup company that gives customers a voice while providing tools for businesses to improve customer satisfaction.

“Often people want to provide suggestions to local businesses without risking the company’s reputation by writing a public review,” said Matt Brickley, iSuggest marketing director.

“iSuggest gives them the chance to communicate directly with the manager or business owner right away without tracking someone down in person or searching for an online contact form.”

Customers visit iSuggest.com or download iSuggest for free from their app market. When the app is launched, customers see all nearby businesses or can search for businesses in other locations. After a suggestion is written, it is delivered instantly and privately to the manager or owner. Businesses can then respond to customers and offer rewards for helpful feedback.

The basic iSuggest service is free for all businesses, but a Pro Plan upgrade will soon be available to businesses looking for additional tools such as customer rewards and analytics.

“This is a win-win,” Brickley said. “Customers have the chance to share their brilliant ideas, and businesses can correct errors or implement new ideas before negative public reviews hit the web. The result benefits the entire community.”

iSuggest can provide feedback to any business, but many local businesses have signed up to promote their desire to receive

feedback, including De Vere’s Irish Pub, Hot Italian, Sterling Hotel, Sacramento Comedy Spot and Mike’s Bikes of Sacramento. Businesses receive iSuggest’s green “We Heart Feedback” stickers, bill inserts, table tents and more, and can manage their online suggestions and provide incentives through a control panel. To sign up as an iSuggest partner, visit www.isuggest.com or call (888) 907-2054.

iSuggest was created by Sacramento entrepreneurs Cory Robertson, Mike Machado and Matt Brickley when they noticed

dwindling while at the same time, online review sites were lacking privacy, timeliness and direct communication. iSuggest provides a virtual suggestion box that allows customers to provide anonymous, private and immediate feedback through their mobile devices directly to management. iSuggest gives customers and businesses the chance to communicate privately and make changes that benefit the community as a whole. For more information, visit www.isuggest.com.

"Socks from the Heart"

From Luz Johnson

SACRAMENTO REGION – We are gearing up for the 2nd Annual "Socks from the Heart" Drive now through February 10th! Last year the community pulled through and donated about 3,000 pairs of new socks through this project. They were distributed to various non-profit organizations that help the homeless and the needy in the Greater Sacramento area! We're so excited about this new year as

we begin the process again.

This time we are asking the community to support this again with socks—and now, also undershirts and underwear! As we want to give our best to these organizations, please donate NEW items during this drive. You can also "like" our Facebook page "Socks from the Heart to the homeless" for updates and to see pictures from last year.

This project came from the idea of an 8 year old who wanted to help the homeless,

so we hope that your little ones will get involved too! Tell your friends, neighbors, church, and other organizations what you are doing, and let us know on our FB page too!

We hope that this is just the beginning as we encourage children across the country to become leaders in their communities!

If you have any questions, or would like to donate, please contact Luz Johnson at 916-241-3046 or by email at luz.johnson@lpl.com.



Citrus Heights Regional Chamber Of Commerce

www.chchamber.com

Upcoming Events

February 9, 2012
Time: 8:00 AM - 9:00 AM
Citrus Heights Chamber of Commerce Government Issues Committee

February 14, 2012
Time: 11:30 AM - 1:00 PM
Networking Luncheon
This will be a great opportunity for introduction and conversation in a relaxed atmosphere.

February 16, 2012
Time: 8:00 AM - 9:00 AM
Citrus Heights Chamber of Commerce Education Committee

The Citrus Heights Regional Chamber of Commerce, a unifying force for business, government, education and community involvement, is recognized as a vital resource for businesses in the Greater Sacramento Area, committed to promoting economic prosperity. Visit their website for more information.



Citrus Heights Regional Chamber Of Commerce
7115-A Greenback Lane, Citrus Heights, CA 95621
916-722-4545 Fax: 916-722-4543

Red White & Blue Parade Committee Kick-off Meeting



Would you like to be a part of the planning committee for the 2012 Citrus Heights Red, White & Blue Parade?
It is scheduled for June 23, 2012.
Please contact Michele Saario at (916) 727-5402 or email to msaario@citrusheights.net

Meetings are held at the Citrus Heights Community Center, 6300 Fountain Square Drive. More volunteers are needed to make this a terrific success for Citrus Heights.

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Citrus Heights Messenger

"Written by the people, for the people"

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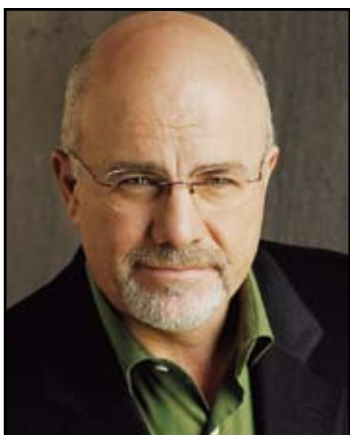
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Dave Says

Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Insurance Necessities?

Dear Dave,
I've got auto insurance, but can you tell me what other kinds of insurance are good to have?
- Chris

Dear Chris,
The purpose of insurance is to transfer risk that you can't afford to take. Most people can't afford to have a heart attack and triple bypass surgery. Having to pay for something like that completely out of pocket would bankrupt just about anyone. That's why health insurance is a vital part of any good financial plan.

It's also important to have auto, which you do, and homeowner's insurance, too. If you don't own a home, make sure you have renter's insurance instead. Don't forget about life insurance, either. If you're married or have kids, you should carry eight to 10 times your yearly income in a good, 15- or 20-year level term life insurance policy. This means if you make \$40,000, you should have about \$400,000 wrapped up in life insurance.

Long-term disability insurance is vital. The cheapest way to get this is in a group. If you buy it yourself, out on the open market, you'll find that the rates are based more on your occupation than your age or health. So, if you fly a desk, it'll be a lot cheaper than if you work with your hands.

And don't forget long-term care insurance. You need "nursing home insurance" the moment you turn 60. It will also take care of you in your own home. The statistical probability of needing it before age 60 is about one percent, so I'd wait until then to buy long-term care insurance.

This kind of insurance can make sure you get the kind of care you want in your declining years. Plus, it can keep your nest egg with you and your family and out of the hands of the nursing home!

- Dave

Land Investment

Dear Dave,
My wife and I make about \$85,000 a year. We're debt-free, and we have no kids. We'd like to start saving money to buy some land in the near future. What percentage of our savings should we put toward this?
- Dennis

Dear Dennis,
I don't know if there's necessarily a specific percentage for this kind of thing. Since you guys are already debt-free you need to make sure that you've got a fully-loaded emergency fund of three to six months of expenses in place, along with retirement funding. In your case, anything else you have sitting around is simply wealth.

If you've got \$50,000 sitting in a savings account in addition to these things, and you'd rather have \$50,000 worth of dirt instead of a bank account, I'm cool with that. It's really more a matter of ratios than percentages

- Dave

*For more financial help, please visit daveramsey.com.

PAL and USTA Team Up for Dance and Tennis Lessons

By Leslie Carrara

CITRUS HEIGHTS – Tennis lessons and a dance workshop featuring hip-hop, jazz and other current styles are available for kids during February and into March. The Citrus Heights Police Activities League and the United States Tennis Assn. are teaming up to provide tennis lessons to PAL kids in preparation for an upcoming tennis league. The first clinic is Sat., Feb. 4th from 10 a.m. to 12 p.m. at the Mesa Verde High School gym, located on Carriage Dr., for ages 10 and under. The second clinic will be held Sat., March 10th, at the same time and location as the

first clinic for ages 12 and under. According to the PAL email, the league begins this spring for anybody wanting to continue their tennis career. While at the lessons, the kids will be taught basic skills and rules to play tennis in a real game situation. They will also learn sportsmanship and healthy lifestyles, also according to the PAL email. School Resource Officer Elena Calderon said that the CHPAL and the USTA have partnered together to bring back the sport of tennis to the youth of Citrus Heights. There is no charge for the lessons. Also on the PAL schedule this month is a dance workshop on

Sat., Feb. 25th from 1:30 p.m. to 3:30 p.m. at KM Dance Studio, 6104 San Juan Ave., Suite 1 in Citrus Heights. There is no cost to PAL kids for the workshop. Boys and girls are invited to attend and the girls need to wear their hair up. Kids need to wear loose fitting pants or shorts. Shorts are not allowed. "Citrus Heights PAL realizes that not all children are interested in sports, so we will try to give them a new experience in the arts," Calderon said. Interested parties can contact Officer Calderon at 727-5887 or email her at ercalderon@citrusheights.net.

Council Reviews Mesa Verde Trail

By Leslie Carrara

CITRUS HEIGHTS – The Citrus Heights City Council voted to put the Mesa Verde Hiking Trail project on temporary hold until environmental, aesthetic and safety measures can be determined. At this point, residents bordering the creek area, located behind Mesa Verde High School on Carriage Dr. in Area 2, are concerned about safety and trespassing. Councilman Mel Turner said, "We're all very sensitive to people's needs, but there are concerns of security and safety. Our job is to find a happy medium." The trail is slated to be across the creek from Mesa Verde High School, and this area borders properties. Turner indicated that they needed to hire a consultant to determine "other options." As of now, discussions of a fence

and three bridges crossing the creek have not been finalized. Additionally, Turner noted that the wildlife in the area needs to be considered as well. The original grant was in the amount of \$443,001 plus a local match of \$50,813, according to Turner. Also on the agenda was discussion about the city beginning animal control services, not fully relying on the county. According to Mayor Jeff Slowey, the county's shelter will still be contracted and the city will also remain under contract with the Federal Wild Life agency for their services, mainly skunks. However, the city will staff two employees to respond to problems and/or complaints (such as barking dogs). Slowey also wrote in an email that that the Animal Control Officers (ACO) will not carry weapons and that they hope to have all in place by April, 2012.

"The ACO's will not carry weapons but they will have the administration authority to issue citations," Slowey wrote. "We are looking at changing our 'barking dog' policy to add a little more 'teeth' to the process to initiate action. Today, this process can be abused via neighbor on neighbor complaints, and under the existing process, once the county sends a letter to the complainant, little else is done." He went on to say that the city is looking to make it both more actionable but fair to all parties involved. The process to bring animal services in house began in April 2010, when the Citrus Heights Animal Care and Regulation Citizens' Advisory Committee was created to review the city's animal services

California Department of Water Resources has Launched a New Website

SACRAMENTO REGION – To help keep you informed of weather conditions, impacts and predictions, the California Department of Water Resources has launched a new website with up to date as well as historical

and background information on rain and snowpack measurements, reservoir levels, runoff projections and a wealth of other information. Visit this site at <http://www.water.ca.gov/waterconditions/>

Check back often. The new Water Conditions web pages will be updated often and the website will be expanded further in the coming days and weeks.

Source: DWR Public Affairs Office

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Hometown Heroes

Air Force Airman David Salazar graduated from basic military training at Lackland Air Force Base, San Antonio, Texas. The airman completed an intensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills. Airmen who complete basic training earn four credits toward an associate in applied science degree through the Community College of the Air Force. Salazar is the son of Silvia Salazar and Mario Miranda, both of Zealand Drive, Citrus Heights. He is a 2010 graduate of San Juan High School, Carmichael.

Air Force Airman Andrew F. Werderman graduated from basic military training at Lackland Air Force Base, San Antonio, Texas. The airman completed an intensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills. Airmen who complete basic training earn four credits toward an associate in applied science degree through the Community College of the Air Force. Werderman is the son of Tulay and Gary Werderman of Small Hill Court, Citrus Heights. He is a 2011 graduate of Del Campo High School, Fair Oaks.

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Top 10 Tips for Dealing with Collection Agencies

By Kristy A. Hernandez, Esq.

Many clients struggling with debt do not want to suffer the dramatic hit to a credit score that bankruptcy may cause. However, debts owed to creditors cannot simply be ignored, and collection agencies often use harassment and aggressive tactics that make settling debts difficult for the average person.

The Law Office of Kristy Hernandez offers affordable debt settlement options, but for clients who want to try and settle debt on their own, there are some helpful tips that can make the debt settlement more bearable and may even save you money.

Here are some helpful hints:

1. Realize that Credit collection agents are usually working on commissions. This is a JOB to them and the more they get you to pay, the larger their paycheck. They will be persistent, so be prepared.
2. Don't argue with the agent, because you will lose. This is what they do all day, every day and they have heard every excuse in the book. They are prepared with an answer to everything. State your case but don't argue.
3. It usually doesn't help to ask

to speak to someone's boss. In this case, talking to the supervisor normally won't help (in fact it could be worse). Remember, he ended up with his job because he was good at what he did and was able to squeeze every dime out of past consumers who had disputes.

4. Never give information out over the telephone to a collection agency. This includes your driver's license number, social security number, debit card numbers, check numbers, credit card numbers, or bank account numbers. They should already have this information.

5. Use a money order or certified funds to make all payments. Make a copy of it and staple it to the bill.

6. Keep records of everything (including dates of phone calls and what was said), and make sure that anything sent through the mail has a return receipt.

7. Make sure you get written confirmation of any deals or negotiated payoffs. Make sure you have something that says the collection has been satisfied.

8. Never take their first offer when negotiating a lower payment as they will always call back with a better offer.

9. Use powerful sentences like, "This is all I can afford to pay," rather than "this is all I am going to pay." This is a much better negotiation tactic when you are trying to lower the payoff with the collection agent.

10. When repairing your credit, it is a good rule to keep copies of all your credit reports. That way you can track the process of what has been repaired and make sure that what you negotiated is coming to pass.

While it would be impossible to include everything there is to know about dealing with collection agents, these 10 tips will likely result in more money in your pocket and less in theirs. If you have questions about the debt settlement process, bankruptcy or loan modification, the Law Offices of Kristy Hernandez offers free consultations to all new clients. To speak with one of our attorneys in the Bay Area, please call (510)456-7400. To speak with one of our attorneys in the Sacramento area, please call (916)728-1500. Our website www.khlawoffices.com is also an excellent reference for clients interested in learning about debt reductions options.

Lungren Seeks Public Input on SOPA

SACRAMENTO – Though the debate over the Stop Online Piracy Act (SOPA) has played out on an international Internet stage, one local voice in the conversation seeking more public input has been Congressman Dan Lungren, (R-Gold River). The SOPA Act purports to stop the online piracy of intellectual property such as movies, music and many other modes of artistic expression. But as the bill meandered through the vetting process of Congressional committees with few if any challenges, the man who represents California's Third Congressional District had to, in effect, call a time-out before there was a "rush to judgment."



Congressman Dan Lungren

Lungren, who serves on the House Judiciary Committee and who chairs the House Subcommittee on Cybersecurity, recognized early on that legislative remedy prescribed to thwart the piracy was also potent enough to censor or kill free speech on some Internet sites where piracy allegations were found.

As Internet sites and services as diverse as Google, Wikipedia and Firefox displayed visible signs of protests on their pages Wednesday (Jan. 18), the phones at Congressional offices such as Lungren's were buzzing with questions and commentary. So much so, Lungren issued the following statement to constituents: "If you tried to e-mail me yesterday, you probably encountered difficulties with my Website. It was not that my office

was part of the Internet blackout to protest the Stop Online Piracy Act (SOPA) – but the extra traffic and e-mails from people writing me about SOPA did temporarily bring down our contact form," he said. "Listening to many constituents on SOPA yesterday is exactly what this process has lacked from its beginning: hearing from all sides about the bill and its effect not just on intellectual property rights but on the free dissemination of speech online. "I was disappointed and greatly concerned when SOPA rolled through the Judiciary Committee without expert witness testimony on the DNSSEC (Domain Name System security extensions) provisions. In a rush to move SOPA through Committee so quickly, major cybersecurity concerns were

overlooked, leading me to ask – as Chairman of the House Subcommittee on Cybersecurity – what else was being overlooked in this rush to judgment." He said the theft of intellectual property rights from those who create our music and film entertainment is a serious problem that should be addressed in a thorough and intellectually honest way. Up and coming artists all too often find themselves robbed of the fruits of their labor – but a right desire to protect their work should not lead us to rush a bill through Congress.

"We cannot afford to get this wrong. However, the legislation still raises a serious issue about government censorship of the internet and whether some remedies in the current SOPA legislation are overly broad," he said.

"While I am pleased that our efforts resulted in the removal of the DNS blocking provisions from the bill, the seriousness of this issue warrants further scrutiny. As the DNSSEC issue revealed, the Judiciary Committee lacks sufficient knowledge to continue consideration of SOPA at this time. The process should be opened up and we should hear from a diverse field of witnesses before acting. Those opposed to the remaining provisions of the bill should be heard. Only then will we have a basis for determining whether further action on this legislation is warranted."

PG&E Announces \$1 Million Scholarship Program

SACRAMENTO REGION – As part of its ongoing dedication to strengthening communities throughout California, Pacific Gas and Electric Company (PG&E) announced the launch of its PG&E Bright Minds™ Scholarship program. PG&E will award up to \$1 million in scholarships to enable high school, community college and "non-traditional" students to complete their higher education paths. Bright Minds scholarship winners will receive full-ride scholarships of up to \$30,000 per year; program finalists will receive \$2,500 towards their studies.

"Over the last decade, PG&E has contributed nearly \$40 million towards educational initiatives and, with today's announcement, we are proud to deepen our commitment to education and to the communities we have the privilege of serving," said Chris Johns, president of PG&E. "By supporting deserving students, we can help them realize their full potential."

The PG&E Bright Minds scholarships will be awarded based on a combined demonstration of community leadership, personal triumph, financial need and academic achievement.

Eligible students will be enrolled in a full-time undergraduate program at an accredited two- or four-year college, university or vocational-technical school for the duration of the 2012-2013 academic year.

The deadline for applying for the PG&E Bright Minds Scholarship is February 17, 2012. For more information and to apply, visit www.pge.com/brightminds. Scholarship winners will be announced in the spring.

For more information, visit www.pge.com/community.



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KOVAR'S CORNER on Real Estate Q&A



By Tim Kovar, Realtor/Broker

Business is all about supply and demand, and while a large supply of existing homes at bargain prices exists in the market new home sales will be depressed. Just heard from a Lincoln resident who really wants to keep his home despite a loss of value in the current recession.

Q: My home is worth about 30% less than I owe on it. I love my home and don't want to move, I can make my payments but hate the thought of paying more than its worth – it will take me years to pay the loan down to what the property is worth. Is there anything I can do? *Andre – Lincoln, CA.*

A: It sounds to me like you are looking for a principle reduction and you do have a few options. However, these programs are designed to help people with significant hardships. Without a significant hardship or compelling reason for the lender to reduce the principle or the government agency to give you a grant or some financial assistance you probably won't make it very far.

If you have a verifiable hardship and you are unable to pay your full mortgage I recommend you contact CALHFA at 800-669-1079 and you can contact Making Home Affordable.GOV at 888-995-4673. These two government-sponsored services are free and if your loan fits their rather narrow parameters they can give you some assistance.

If you do not have a hardship and just want your loan amount reduced – don't waste your time or their resources. If you like your home, can afford your home mortgage payment, and you don't need to move then the only real choice you have is to continue making your payments. There are some pundits

that predict that the real estate market will never recover – those I would urge to look at history. Especially, California history. Real estate prices are cyclical going through periods of boom and bust. However, in the long run, prices have always trended up. Just look at the value of property today compared with its value in the early 1990's. Babies are still being born, the population is still increasing and the demand for homes will, once again pick up. So if you can – just wait it out.

I know investors who think current prices are a bargain and have started purchasing again. I know of some lenders who are lending to people who have a short sale or a foreclosure on their histories. In fact, I have one investor who was short selling his properties last year who is purchasing properties this year.

Arm yourself with real estate knowledge! Real estate, mortgage and other property questions can be emailed to tim.kovar@gmail.com or get immediate assistance by calling 916-549-4340. Kovar Family Real Estate, DRE# 01831154.

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Do You Have the Courage to be You?

From Amber Pryor

SACRAMENTO REGION – *Courage to Be You, Inc.* (C2BU), a locally operated and faith-based non-profit was founded on the principle that each and every life not only has value, but a unique purpose and destiny. C2BU is presenting the message that “you were created on purpose for a purpose™” at a one-of-a-kind Courage Conference, for men, women, and teens, at Adventure Christian Church in Roseville, California. This two-day, one-night conference event will occur on Friday, February 3, 2012 from 7 pm to 9:30 pm, and will continue from 9 am to 3:30 pm on Saturday, February 4, 2012. Adventure Christian Church is located at 6401 Stanford Ranch Road, Roseville, Calif. 95677. For more information and to purchase tickets visit www.C2BU.org.

“It starts like a small flame inside of you and becomes an inferno, an inferno to make a difference to do something before you leave this planet,” said Jenny Williamson, founder and CEO of Courage to Be You, Inc. (C2BU), an international 501c3 non-profit organization that helps people find their purpose and builds homes for children rescued from the modern day form of slavery called sex trafficking. “That is what a Courage Conference is all about, a weekend where you can discover who you are and what you are supposed to be doing. But what I found is you can never discover your destiny until you uncover your identity.”

The Courage Conference encourages and equips individuals for this journey of purpose in a variety of ways, such as inspirational music, thought provoking drama, moving dance performances, and Bible-based inspirational messages from passionate speakers who have been empowered to live their lives with purpose.

Spirit Award for 2011 from the Sacramento County District Attorney’s Office, and she was recognized by Congressman Dan Lungren for her tireless and inspiring efforts to help victims of human trafficking. In addition to these awards, Jenny has been invited to serve on several state and national task force and working groups as an expert on serving victims of sex trafficking. Driven by the desire to see all people equipped, encouraged and empowered to live out the purpose for their lives, Jenny’s contagious passion shows through her speaking and leadership.

“Jenny challenges us to recognize that we are each created for a unique reason and if we don’t do what we were put here to do...then it’s not going to get done,” said Genny Heikka, Volunteer Communications Director at C2BU and Courage Conference attendee. “It is amazing what happens when you start to live your life from that perspective; when you set out on that journey of purpose you realize you are called to be part of something so much bigger than yourself and it changes your life; I know it truly changed mine.”

Local small business owners, Loomis residents, and C2BU volunteers, Mark and Danielle Jones, have also experienced a great deal of change in their lives since attending a Courage Conference. “We had a 70% decline in our business over the last three years and were struggling financially,” said Danielle Jones. “It was after attending a Courage Conference that our prayers to use our business to further God’s Kingdom were answered as we surrendered our lives and business towards this greater good. As a family we are living out our purpose – to be a family to girls’ rescued from sex trafficking and use our business as a platform to be voice for these children. Through

all this, our family and our business had been blessed more than we could have ever imagined.”

This year’s Courage Conference will also feature the following guest speakers:

-Aquanetta Gordon, motivational speaker and mother of Benjamin Underwood, the young man from Elk Grove who inspired the world with his ability to soar above adversity during his short life. Diagnosed with a rare eye cancer resulting in both his eyes being removed to save his life, Ben grew up known all over the globe as the boy who could see with echolocation. Ben’s cancer returned in 2007 and he passed in January 2009. Aquanetta and Ben’s story, while heartbreaking, is full of inspiration and has been featured in local media, as well as on CNN and The Oprah Winfrey Show.

-Clayton Butler, the Director of U.S. Prevention with locally based Agape International Missions (AIM), spent three years working in Cambodia with AIM as Director of Svay Pak Ministries. As an abolitionist and leader in his community, Butler has a passion to see the same transformation he helped to bring about in the darkest corners of Cambodia come to every city, town, and country where slavery and child abuse exists.

-Barbara Wilson is the founder of Freedom Bound Communications, a ministry that brings healing and hope to those with a sexual past; she is the author of several books and the former director of the Sexual Health Education for faith-based Alternatives Pregnancy Center in Sacramento, California. Barbara speaks internationally on radio and television, as well as the annual United Nations Status of Women Conference, with her message of sexual bonding and healing.

The Courage Conference also includes music from local recording artist, The Reel. This Alternative/

Rock/Pop band has gained international recognition, performing their song, “What if You Believe,” at the Country Music Awards. In addition, their new song, “Made For You,” recently won Grand Prize for the West Coast Songwriters International Song Competition.

Additional musical guests include Stephanie Midthun, Creative Director for C2BU, whose song Believe in Me, depicts the life of a young girl sold for sex in the United States and is the title song for the first C2BU album (video can be viewed on the C2BU website). And with a message that touches the heart and a singing voice that inspires, songwriter and singer Chaya reaches all ages with her personal story and music. She is living proof there is hope and triumph in the midst of tremendous heartbreak.

Courage Conferences are also used as a vehicle to bring awareness to the plight of children being sexually exploited around the world and in our area. All profits from Courage Conferences go directly to C2BU overhead and operating expenses for Courage Houses.

Tickets can be purchased at www.C2BU.org and are priced at \$25 for students, \$45 for single tickets, \$75 for couples, and \$100 for couples plus two teens. Each ticket includes all conference materials but does not include lodging or meals. This conference is recommended for individuals thirteen years of age and older.

As Williamson has said, “Men and women of all ages, singles, married couples, and teens...YOU are never too old or too young to begin a journey of purpose. Do you have the courage to be YOU?”

Courage to Be You, Inc. is a 501(c)(3) nonprofit public charity, granted November 17, 2005. C2BU’s federal tax I.D. number is 20-3126288

“It was really cool to attend a Courage Conference with my parents, and I so enjoyed hearing message after message of ordinary people doing extraordinary things,” said Jordyn Jones, a sixteen-year-old resident of Loomis. “I realized I don’t have to wait until I am older to find my purpose. I am now able to live out the dreams in my heart and step out of my comfort zone—so far out of my comfort zone that I am going to Africa this month with my father to serve the girls at Courage House Tanzania.”

Courage Conference Speaker and life-coach, Jenny Williamson, has been awarded the 2010 Director’s Community Leadership Award from the FBI, the Community

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By Ronnie McBrayer

Months ago a friend handed me a little book entitled "Have A Little Faith," written by Mitch Albom. Honestly, it sat on my shelf for a long time gathering dust. It's not that I was uninterested; I was plowing through some dense reading material and figured that Albom's book was a little too light for what I had my teeth sunk in at the time.

I thought I would turn to it when I needed something lighter, like cleansing your palate after a heavy meal. But what a fantastic surprise! This little book has turned out to be proof that big things indeed arrive in small packages. Mitch says more in a few pages than I can say in writing a year's worth of columns.

Further, ten percent of the profits from the book go to refurbish places of worship that aid the homeless. You really should go buy a copy. You can read Mitch's words for yourself, and help your neighbor in the process (No, this is not a paid advertisement).

To whet your appetite, the book tells the story of Rabbi Albert Lewis, who asks Mitch to deliver his eulogy when the time comes. It was a strange request, as Mitch had pretty much abandoned faith. But over the last few years of Albert's life, Albert rekindled Mitch's faith through deep friendship and the telling of story after beautiful story. One of those stories is called "Salesman."

It Must Be Raining

Albert told the story like this: "There's this salesman, see? And he knocks on a door. The man who answers says, 'I don't need anything today.' The next day, the salesman returns. 'Stay away,' he is told. The man gets very angry and yells and threatens the salesman.

"On the third day the salesman returns once again. 'You again!' the man screams. 'I warned you!' He gets so angry, he spits in the salesman's face. The salesman smiles, wipes the spit off with a handkerchief, then looks to the sky and says, 'It must be raining.'"

Albert explained to Mitch – to us all – that love is just like that. If they spit in your face, you say, "It must be raining," and you go back tomorrow. You stay at it. Albert would agree, I think, that such love mimics the endless, relentless love of God. He stays at it.

No, this isn't warm and fuzzy talk. This isn't the power of positive thinking. This is the real love and grace of God poured out on us without condition and without end. God's love for us does not depend upon who we are, the good or bad we have done, or the mistakes we have made. God's love depends upon his own nature and goodness. Even when we spit in his face, he keeps coming back.

That is why the worst of your personal failures, the worst crimes you have committed, your divorce, your drug abuse, your emotional baggage and weakness, your arrest record, your selfishness, your adultery, your addiction, your dishonesty, stupidity, and your bone-headed decisions – fill in the blank – can

never separate you from God's love.

Yes, we have all been guilty of having the "uns" at points in our lives. We have all been unworthy, undeserving, unprepared, unemployable, undone, unnoticed, unthankful, unjust, unfair, uninsurable, uneasy, and unaccepted.

We have been unknown, underdogged, unapologetic, unhinged, unraveled, undesirable, unbearable, unclean, unethical, underhanded, uninterested, unkind, and untouchable. We have been unwanted, unlucky, unnerved, unpopular, unpredictable, unqualified, and unstable: But none of us have ever been unloved.

God is not keeping his distance. He arrives at our doorsteps with open hands and an open heart, loving us to the point of infinite sacrifice, doing anything – and has done everything – to make us feel welcome, safe, and able to trust him. So even if we shake our fist at him in rage, spit in his face, and do everything we think possible to spurn his love, God will be back; standing on the porch in the rain of our refusal, eager and ready to love us through our rejection.

Ronnie McBrayer is a syndicated columnist, speaker, and author of multiple books. Read more and sign-up to receive regular e-columns in your inbox at www.ronniemcbrayer.net.

Ronnie McBrayer is a syndicated columnist, speaker, and author. His books include "Leaving Religion, Following Jesus" and "The Jesus Tribe." Visit his website at www.ronniemcbrayer.net.

Giving Credit Where Credit is Due

By Rev. James L. Snyder

I am rather old-fashioned in some areas of my life, which I do not intend to upgrade to current standards. I do not believe in changing something unless it really needs to be changed. A crazy phobia is going around these days suggesting that if something is old, it must not be any good and if it is new, it must be good.

I think old Solomon was right when he said, "there is no new thing under the sun" (Ecclesiastes 1:9 KJV). So, I am never intimidated by some new gizmo or gadget that comes down the line. One of the things I have no intention of upgrading is in the area of giving credit. I believe in giving credit where credit is due. After all, I need all the credit I can get these days.

If somebody does something that blesses me, I am beholden to give them their due credit. I am under the opinion that if I give enough people enough credit that one day I just may be able to cash in.

This all came to me this past week when I had my visit to the dentist. I make it a rule that once a decade to visit my dentist whether I need to or not. The thing that spurred my visit to the dentist this time was one of my fillings had fallen out. Actually, I am assuming it fell out because where it used to be was a hole in my tooth. Upon pondering the situation to its logical conclusion, I must have eaten my filling.

This dental hygienic situation brought me to my latest visit with my dental hygienist. While I was there, I thought I would save time, if not money, and have my teeth cleaned. Every decade I like to have my teeth cleaned. According to my dentist's records, the last time I had my teeth cleaned was 13 years ago. So, it is time.

Because it was so long since

my last visit with the dentist, he insisted on taking pictures of all my teeth. I hope to get copies so I can post it on my Facebook. After all, what would my Facebook be without pictures of teeth?

I had forgotten the whole procedure of dental photography. It took an entire hour to photograph all my teeth one at a time. During the sixty minutes of my photography shoot, I had to keep my mouth open. I have never had my mouth open for so long in all my life.

After this, I have a new appreciation for women. How they keep their mouth open for so long is one of those mysteries husbands will never be able to unravel.

The upshot of my visit with the dentist was I had a clean bill of health regarding my teeth and gums. I must have been doing something right to have such healthy teeth and gums for a person my age.

When the dentist said "a person my age," I was not sure if he was insulting me or congratulating me for good health. Being the gentleman that I am, I took the latter.

"I don't know what you're doing," the dentist said cheerfully as I left his office, "just keep it up." With that, I left the dentist office.

I thought a lot about what he said and I have come to a major conclusion. I like giving credit where credit is due, so I had to think long and hard about whom to credit for my good dental health.

Certainly, I could congratulate the Gracious Mistress of the Parsonage on her superb dietary work in the kitchen. Without doubt, it pays to eat the right food if you are going to have good health. But I think it goes much further than this.

What am I doing to credit such a good dental health report?

Then it came to me.

Have you ever given serious thought about something for so long, you seem to be getting nowhere, and then all of a sudden, it hits you?

I know what I can credit my excellent dental health. Apple Fritters. That is right. The reason I have good teeth and good gums is because of a consistent diet of Apple Fritters. After all, everybody knows the main ingredient of an Apple Fritter is an Apple. There is nothing better for a person than an Apple.

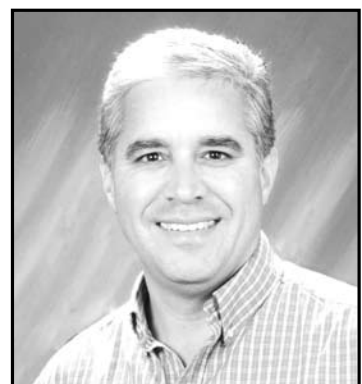
Where the Fritter comes in is very simple. The Fritter part of an Apple Fritter is the means by which my body can assimilate the nutritional aspects of the Apple. The Fritter facilitates the good parts of the Apple to every part of my body.

Therefore, with a deep sense of humility and gratefulness, I credit my dental health to the regular consumption of Apple Fritters. A friend of mine recently suggested that I might be addicted to Apple Fritters, but I kindly remonstrated him by explaining I am addicted to good dental health.

My spiritual health is a different matter.

"Now unto him that is able to keep you from falling, and to present you faultless before the presence of his glory with exceeding joy, to the only wise God our Saviour, be glory and majesty, dominion and power, both now and for ever. Amen" (Jude 1:24-25 KJV). God gets all the credit in my life for my spiritual health now and forever.

The Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at (352) 687-4240 or e-mail jamesnyder2@aol.com. The church web site is www.whatafellowship.com.



By Pastor Ray Dare

One of the universal questions of life is, "How can I be happy?" In fact, this is the basis behind all of the advertising you see. "Buy our product and you'll be happy." Today there are twice many products available as there were ten years ago and they all say "Satisfaction guaranteed." Are people twice as happy? No. You cannot buy happiness.

Satisfaction and happiness in life do not come through having the right things, they come through having the right attitudes. Happiness is not external. Happiness is internal. Happiness is a choice. You choose the right attitude. Where do I find the right attitudes? Jesus gives us eight steps towards happiness in the Bible, in Matthew

Secrets to Happiness

chapter 5. I encourage you to read them this week. Jesus said real happiness comes through developing the proper attitudes. These attitudes do not come to us naturally, because they are spiritual, Christ-like attitudes that must be cultivated and practiced.

We call these Christ-like attitudes, the Beatitudes. Jesus says, "Happy are you if you're poor in spirit... Happy are those who mourn... Happy are the meek... Happy are those who hunger and thirst for righteousness... Happy are the merciful... Happy are the pure in heart... Happy are the peacemakers... Happy are those who are persecuted..." When you read these statements, they almost sound like contradictions. Happy are those who mourn? Happy are you when you're persecuted? That doesn't sound like happiness to me! What's Jesus saying? Jesus is saying you can learn to be happy in spite of your circumstances. Jesus is saying happiness doesn't come by what's happening around you, it comes by what's happening IN you.

What is it that you've been waiting on before you start enjoying life? Maybe you're waiting until you make more money. Until you get everything you've always wanted in life and then you'll be happy. No, you won't. Maybe you're waiting for that right person to come along to fulfill all your needs; no person can. Maybe you're waiting for that job or position you've always wanted. Question-Why wait?

Start enjoying life now. Enjoy the moment. You can learn a happiness that is independent of your circumstances. Independent of what's happening around you. You choose the right attitude.

God doesn't want you to go through life unfulfilled. If you believe He does, you have a warped view of God. Jesus said in John, "I came so that everyone would have life, and have it in its fullest." John 10:10b (CEV) God's desire is for you to live life to it's fullest and that comes through developing Christ-like attitudes.

Pastor Ray



By Marlys Norris, Christian Author

Most people who fall in love realize that love language is not all about me, but about the other person who is loved by them. There is a deep devotion that develops for the other person with expressions and acts of that devotion that follow. Everyone needs to be loved by this kind of person and God sent His Son into this world as His messenger of

Passion for God

His love to perform the greatest act of love to reconcile mankind back to Himself.

Once man makes a decision to accept God's forgiveness and the Son of God as the Savior who paid the price for his soul to be saved, a passion beyond anything he/she ever has experienced before develops within the heart. A passion to hear and to understand what the Bible teaches; a passion to be obedient to what they learn: a passion to be with people who know and walk with God; a passion to pray and talk to God; a passion to love God back worshipping and honoring Him with their lives. Their lives become the letter other people read as they serve in the ministry of the church, drawing others into a brand new spirit life and

wholeness they have found.

The passion for God causes one to submit, surrender and commit all of their natures to God and His plan for their lives. They begin to hear and have impressions called the "Holy Spirit voice of God" and then, respond to those words doing acts of service, caring, giving, and praise, as they encourage and lift-up others in the faith-sharing positive testimonies about God's loving grace and mercy.

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Riley Reviews

SUSPENSE TAKES GIANT LEAP WITH "MAN ON A LEDGE" THRILLER

To explain what is happening, a flashback takes us to Sing Sing prison where Worthington's Nick Cassidy, a disgraced former NYPD cop, faces a 25-year stretch for a crime he disputes having committed.

Nick's former partner Mike Ackerman (Anthony Mackie) appears to believe his colleague's innocence, though his efforts on Nick's behalf also seem rather nuanced.

Even Nick's own family, particularly his younger brother Joey (Jamie Bell), apparently doubt his version of events, evidencing palpable sense of betrayal.

Soon enough, as the scene reverts to the Roosevelt Hotel, one starts to ask the question of why Nick has not jumped already. Well, duh. Then the movie would end too soon.

The larger point, of course, is that Nick is waging a psychological battle, which is why he requests to speak only to controversial NYPD negotiator Lydia Mercer (Elizabeth Banks).

Having failed to save the life of a jumper at the Brooklyn Bridge, Lydia is battling her own inner demons, which is why we first see her being called to action as she recovers from a massive hangover.

As damaged souls, Nick and Lydia have more in common than one would suspect. Their conversations on the ledge create a certain amount of emotional heft.

I am loath to give away much of the surprises in store, so it is a nearly insurmountable challenge to address the unfolding events to any significant degree.

Suspense comes from not whether how long Nick can hold on to his precarious outdoor perch. Bigger things are happening in the vicinity, and none of it is good for the villain of this story.

Ed Harris is appropriately despicable as crooked land

baron David Englander, who figures prominently in Nick's fate.

While Nick remains the man on a ledge, Englander is being targeted in a daring heist of an impregnable safe protected by the high-tech security of his penthouse office.

One thing for certain is that one member of the heist team turns out to be the sexiest accomplice for the job. Genesis Rodriguez proves unforgettable as she strips down to her lingerie in order to wiggle into a tight-fitting latex costume.

"Man on a Ledge" may prove to be ultimately forgettable, but its high-octane energy delivers the goods for the momentary enjoyment of this exciting white-knuckle thriller.

Take pleasure in the suspenseful thrills of this popcorn movie, and then later on you can dissect the evident flaws when it no longer matters.

TELEVISION UPDATE
Few race tracks are more beautiful than California's Santa Anita Park. It's the perfect setting for the new HBO drama series "Luck."

The talent behind this effort is impressive. To get off to a good start, Episode One, written by David Milch ("Deadwood"), is directed by the legendary Michael Mann.

The front-of-the-camera talent is also first-rate. It's not often that a TV series brings together Dustin Hoffman, Nick Nolte and Dennis Farina.

Set in the world of horse racing and gambling's denizens, Hoffman stars as Chester "Ace" Bernstein, recently released from three years in federal prison.

Given his criminal record, "Ace" gets in the racing business by using his driver and bodyguard (Dennis Farina) as the front man for his ownership of the \$2 million Irish race horse, Pint of Plain.

Meanwhile, veteran trainer-turned-owner Walter Smith (Nick Nolte) has his hopes pinned on a promising colt, but there's a dark history and a shadow of scandal behind the horse.

We'll soon see if HBO's "Luck" is aptly named, but with a great cast and beautiful horses, there's hope for a fortunate outcome.

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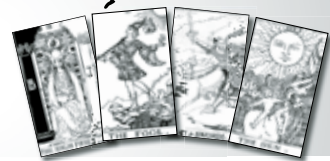
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Whatever 4 Quartet will be delivering Singing Valentines on Tuesday, February 14. Make the day special for your spouse, significant other, child, friend, boss or co-worker! A \$40 package includes one song and a personalized card delivered in person at work, home, school, hospitals, restaurants or care facilities. Add a second song for \$10 more! Or one song delivered over the phone for \$10! Please contact us for an entertaining performance of song and fun. Call Pattie Bauer to reserve your Singing Valentine at 530-887-8534 or 530-392-0922.

We sing music from a wide range of eras specializing in jazz and swing. Selections of songs include I've Got a Crush on You, Let Me Call you Sweetheart, Heart of My Heart, I Don't Want to Walk without You, Satin Doll,

Java Jive, Mr. Sandman, and Keepin' out of Mischief and many more. If you miss the opportunity to book a Singing Valentine, we are available for Mother's Day, Father's Day, Birthdays and any other occasion you might be celebrating. Call Pat Hunter at 707-448-3402 or send an email to barigud@comcast.net to book another event with Whatever 4. Whatever 4 sings four part harmony a cappella style and has entertained audiences in Northern California for many years. We are based in the Sacramento area and are available to entertain any audience. Patty Easley, our melody singer, is bright as a copper penny, cute as a bug, and sings a mean lyric line. Pattie Bauer, our bass singer and youngest quartet member, has a marvelous melodic vocal line and a winning and malleable personality

— as determined by us more "experienced" women! Patti Hunter, our elegant baritone who prefers to be called PAT (separating herself from the other 2 for some reason?), is the true genius of our awesome foursome. She's organized to a fault, and claims to know everything and so far...! Marjie Jenkins, moniker "Barbie Shopper", sings tenor or the highest note in the chord. She's a true blonde (or gray depending on the hairdresser cycle), brilliant and creative, or quirky depending on the moment!

We're associated with Sweet Adelines International, a worldwide organization of women singers committed to advancing the musical art form of barbershop harmony through education, competition, and performance.

Garrison Keillor Plans One More Sacramento Appearance

SACRAMENTO — Fahn & Company proudly presents "An Evening With Garrison Keillor" on Sunday, March 4, 2012 at the Sacramento Community Center Theater.

This beloved author, storyteller and humorist has written for The New Yorker, penned a screenplay, written countless newspaper columns and has more than a dozen books to his credit.

But Keillor may be best known for his enormously popular and award winning radio show, now in its 37th season, "A Prairie Home Companion", heard every week by millions of fans worldwide and locally on Capital Public Radio's KXPR-FM and KXJZ-FM.



Garrison Keillor, beloved author, storyteller and humorist.

As reported by USA Today, ABC News, MSNBC and other major media sources, Mr. Keillor has announced he plans to retire from "A Prairie Home Companion" in the spring of 2013.

This could be his final appearance in Sacramento! Don't miss the chance to see Garrison Keillor at the Sacramento Community Center Theater, Sunday, March 4, 2012 at 7:00 PM. All seats are reserved and are on sale at the Sacramento Convention Center Box Office, 1301 L Street, online at www.tickets.com or charge by phone at (916) 808-5181 or (800) 225-2277.



I DESERVE CHOCOLATE

It's Valentine's Day, and you're looking for that gorgeous red box of chocolates to go with the flowers. After all, it is dark chocolate and healthy for you, right? Well, listen up, because you might want to have second thoughts about yummy stuff at the holidays...don't forget Easter is fast approaching too! Do we become mindless overeaters during these special times? Do we lose weight, and then eventually regain the weight we lost and even more? Pervasive insistent thoughts such as "I deserve this!" or "I'm buying these chips for the kids not for me" keep many of us in the habit of unhealthy eating. That comes from Dr Susan Albers, psychologist at the Cleveland Clinic Family Health Center who specializes in eating disorders, and is author of "But I Deserve This Chocolate!" She tackles the fifty most common self-sabotaging thoughts and habits that put on the pounds. Each of the fifty chapters explains the mentality behind a particular excuse for unhealthy eating and offers mindfulness exercises for rerouting those thoughts into

POPOFF!

with Mary Jane Popp

healthier attitudes.

So, if you want to lose weight or you have to maintain restricted diets due to allergies, diabetes, or other health issues or if you just want eat healthier, then you might just want to tackle some of these issues. Dr Albers shared a few of her tips on my POPPOFF Radio show to get rid of those rogue thoughts.

1) **I'll start after the holidays because dieting during the holidays will ruin my fun.** Unfortunately feeling overstuffed and uncomfortable in your clothes is what really puts a damper on the festivities. So keep track of how much you eat. Research shows that we underestimate how much we eat by 40%. Your best tool is right in your purse. Snap a picture with your phone. This will help you remember exactly how much you're nibbling on. A picture is worth a thousand calories.

2) **I need chocolate.** I'm stressed. Any holiday gives me a headache with the hustle and bustle. Believe it or not. Chocolate and sweets actually increases your stress not decreases it. A recent study shows that chocolate only provides comfort for three minutes and then fades. Chocolate also creates a spike and sudden drop in your blood sugar. When stressed, eat a handful of pistachios. According to the "pistachio effect" you can save 80-100 calories by taking them out of the shell yourself. This snack will regulate your blood sugar which will make you feel less irritable. They also have a crunch to help you work out your frustrations.

3) **Food is so tempting during a holiday.** Don't fall for your impulses. Take along a pocket full of sugar-free peppermint candy. Agree to delay acting on your desire for second helpings until the piece of candy completely dissolves. Waiting five minutes can significantly decrease your desire for more. Peppermint is also known to reduce your appetite.

4) **We celebrate with food.** Don't get rid of your favorites! Just revamp them. Use the principal of "just noticeable difference." Change just enough so that you can't perceive the difference. For example, take out one-third of the brown sugar and butter in a sweet potato casserole. If you skip them, you are sure to notice and miss them. This adjustment is barely noticeable and can help your waistline during any holiday or special occasion.

There are **forty-six** more tips to help you cope with the goodies and your waistline. Dr Albers has written several books on the subject. She also writes for magazines like **Prevention, Family Circle, O, and Vanity Fair.** You can also blog her at the Huffington Post and PsychologyToday.com. Even Dr Oz listened to what the good Doctor had to say. You can also get more info on her book and more at www.eatingmindfully.com. **Happy Valentine's Day** and go easy on the chocolate!!!

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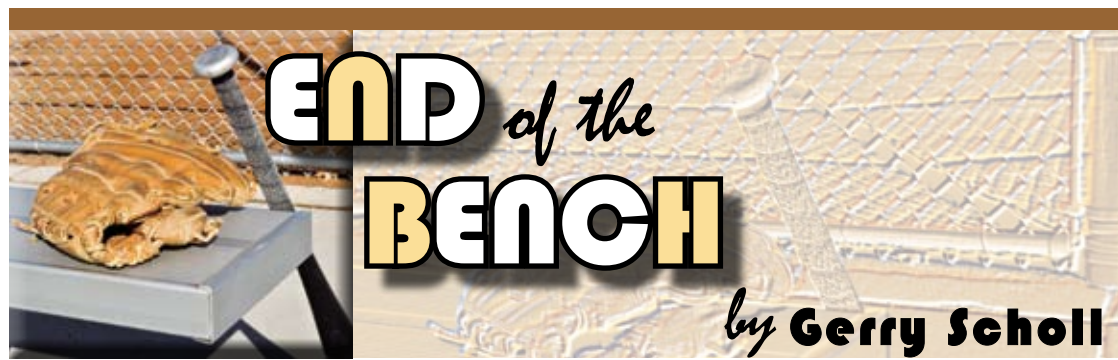
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Aw, Shucks. New York Wins.

Try, try, try as I might, I just couldn't get very worked up about Super Bowl XLVI Sunday.

After joining in the building excitement of the San Francisco Forty Niners' season of renewal over the past few months, I just wasn't into getting fired up to watch two teams from three thousand miles away battling it out for the ultimate prize.

The crescendo had been reached in the Niners' playoff win over New Orleans. But when quarterback Alex Smith couldn't match that performance against the New York Giants in the NFC Championship game and Kyle Williams mishandled two punts to help the Giants advance to the Super Bowl, the bubble burst and the football excitement was deflated.

I could only handle a minimal amount of pre-game hype over the two weeks leading up to the big event and watched zero on game day. I arrived at the annual party just in time for the Anthem and the start of the food line.

The party mood was rather reserved, as well, and not a lot changed through the course of the Giants' 21-17 come-from-behind victory over the New England Patriots.

No one was too intent on the action through the first half, opting for conversation, food and beverage over attentiveness to the big screen. There were a few folks sporting their 49er gear, but it was clear the fanaticism had been defused. Kyle ruined a good party.

Not that it wasn't a good game. It was. But the overriding disappointment of the 49ers' absence

rendered this Super Bowl to not much more than any old football game.

The image of the domed stadium atmosphere in Indianapolis left a lot to be desired. There were no grass divots or mud flying about and no dirty uniforms. The elements should be part of the deal in football.

The sub-par halftime show with a lip-syncing Madonna and an odd collection of performers, along with a lot of less-than-super commercials, did little to rev up the partygoers.

The headliner quarterbacks both played well, for the most part. The "Aw, Shucks" guy, Eli Manning, won out over the GQ personality with the supermodel wife, Tom Brady. Manning, going 30-for-40 and 296 yards passing, won the MVP trophy and a nice new car, just in case he didn't have or couldn't afford one.

True to form this season, Manning had the fourth-quarter killer instinct once again, marching the Giants 88 yards for the winning touchdown with just 57 seconds left in the game. The drive featured the play of the game, a 38-yard strike to Mario Manningham, who deftly touched both feet down in bounds to set the clinching march in motion.

The late-game heroics and the last minute futile efforts by Brady and the Pats finally livened up the living room. The post-game discussions seemed more energized than the in-game viewing. Of course, the debates largely centered on the quarterback comparisons. Manning and Brady are and were both very,

very good, but it was pretty much agreed upon that there were no likenesses to 49ers great Joe Montana on the field this time. Your legend is still safe with us, Joe.

There were several elements subjected to much scrutiny leading up to the game that did hold true. Both QB's are excellent, New England's defense is not that good, Manning can be deadly in the fourth quarter, and the Giants have the Patriots' number, having won two of the last five Super Bowls at the Pats' expense, as well as beating them during the regular season.

It also remains true that the lucky bounce of the ball can decide so much. The Giants were extremely fortunate to recover two of their own fumbles, while a third, recovered by New England, was negated by a crucial Patriots' penalty. Finally, when Brady's last-second "Hail Mary" pass into the end zone was deflected, it bounced away from two Patriots' receivers and the victory was New York's.

All in all it was a good game, but an unsatisfying Super Bowl experience.

I guess the party poopers this time were two guys in 49er jerseys named Kyle and Alex, and they weren't even there.

There's always next year...

Outdoor World

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It is now easier to get into the deep brush where big bucks live and figure out their home area and escape trails. You may spook them but remember you won't be hunting them again for quite awhile.

This is also a good time to pick out areas to put your stand for next season since everything now looks much as it will then. If you hunt private land you could even go ahead and put up stands so they become a part of the landscape rather than warning signs closer to the season.

Jerry Martin is a Co-Host of "Bass Pro Shops' 100% Real Hunting" TV Show on Versus*
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Come back every week for Sudoku! For Solution See Page 7.

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Assault With A Deadly Weapon - Firearm

CITRUS HEIGHTS - On January 28th, 2012, Citrus Heights Police Officers responded to the area of Grady and Terrell Way, regarding possible shots fired. Moments later, CHPD dispatch received a call from an unidentified female who said she was transporting the victim of a gunshot wound to an area hospital. Officers responded to Grady Way and conducted a thorough search for the suspect. The suspect and firearm were not immediately located.

Evidence was collected at the scene and investigators are working on positively identifying the suspect. It's believed the victim

and suspect were involved in a prior dispute earlier in the evening. The victim was released from the hospital a short time later with non-life threatening injuries. The victim was an adult male from West Sacramento. The suspect was described as a black male adult, 5'08", 140lbs, wearing dark clothing.

This incident is currently being investigated by the Investigative Services Division.

Any persons who witnessed or have any information concerning this investigation are urged to call Citrus Heights Police Department at (916) 727-5000.



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CLUES

ACROSS

- Desert survivors
- Orlando Bloom in "Lord of the Rings"
- Type of ski lift
- German destroyer
- "To Kill a Mockingbird" recluse
- Bob and _____
- Civil rights marches started here
- Clingy plant
- Galactic path
- *Grammy Awards venue sponsor
- "Bruno Mars" hit
- Between "ready" and "fire"?
- Marie Antoinette's hairstyle
- "Time," e.g.
- Surrender
- Total bore, Yiddish
- One on a list
- Less than average tide
- "Queen of Mean"
- Head of hair
- Old European coin
- Panache
- Homer's classic
- Causes a pucker
- Pluribus
- Treating place
- Fan reaction
- Indicates maiden name
- Don't do it when someone's down
- *AC/DC won their first Grammy for "_____ Machine"
- *Nominated comedian
- *2012 Grammy Awards host
- Binary digits code
- Ryder Cup team
- Icy hut
- Heard by Horton
- Cow chew
- Dissociative state
- Evil side of Dr. Jekyll
- Author of "The Star-Spangled Banner"
- "The Second Coming" poet

DOWN

- Spew profanities
- Aid and _____
- Jolt, e.g.
- Home to Buccaneers
- Right-leaning characters
- Goes with flows
- ____ Pawls, Grammy-winning soul singer
- Forfeit
- Type of seabird
- Bottle to a baby?
- Like a devoted fan
- Network of nerves
- Full of grief
- Make corrections
- ____-D.M.C.
- NBC's logo
- Will Ferrell as G. W. Bush, e.g.
- ____ costs"
- Mozart and Einstein, e.g.
- ____ ex machina
- Often precedes "necessary"
- Baseball Hall of Famer Ryan
- Foolish
- *Recipient of most 2012 Grammy nominations
- *Taylor Swift's hit
- *MusCares Person of the Year
- Type of fishing net
- Tiny antelope
- Formerly OSS
- Assuage or conciliate
- Hen's call
- Scallywag
- Done in loads
- *Grammy of sports
- Froze, as in kicker
- Basmati, e.g.
- *Stefani Joanne Angelina Germanotta's title
- Soviet gymnast Korbut
- Oaf
- They're average?
- Famous T-Rex

For Solution See Page 7

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by David Dickstein

Family Films

Big Miracle
Opens Feb. 13, rated PG
bigmiracle.com

When three gray whales are found trapped by rapidly forming ice in the northern tip of Alaska, a small-town TV news reporter (John Krasinski) and his Greenpeace volunteer ex-girlfriend (Drew Barrymore) try to cut through red tape so the imperiled mammals can cut through the Arctic Circle. The story is based on actual events in the 1980s to align oil companies, Russian and U.S. military and Inuit natives for a whale of a rescue.



The Secret World of Arrietty
Opens Feb. 17, rated G
disney.com/arrietty

Redubbed in English, the Japanese-made, Disney-distributed fantasy borrows from a children's book series titled, appropriately, "The Borrowers." Mary Norton's original work is set in a world beneath the floorboards where teensy people dwell. Trouble and opportunity knock when their environment is discovered by humans. Fans of "Spirited Away" and "Ponyo" should be delighted to see another touching animated feature from Studio Ghibli come to America.

Star Wars: Episode 1 - The Phantom Menace
Opens Feb. 10, rated PG
starwars.com

Let's hope the reason George Lucas is reissuing Episode 1 in 3-D isn't mainly because the movie is still roughly \$70 million shy of the magical \$1 billion worldwide and half-a-billion

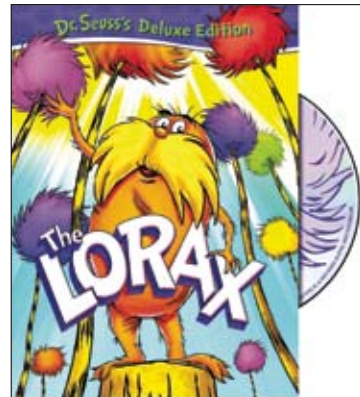
Films and DVDs for the Whole Family

domestic box office milestones. The original 1999 release was key to filling the holes of a saga that began with the fourth, fifth and sixth chapters. This installment is known for a jaw-dropping climactic fight scene and the introductions of Darth Sidious, Darth Maul and, unfortunately, the grating JarJar Binks. If a hit, expect the other chapters to be rereleased in 3-D in consecutive years.

Family DVDs

Dr. Seuss' The Lorax - Deluxe Edition (ages 2-6, released Feb. 14, not rated): The classic 1972 animated TV special looks and sounds better than ever on both the Blu-ray and DVD editions. Positive messages carry the story of a 12-year-old who

The plot is standard stuff for the genre - assassins are determined to eliminate a world leader in order to cause global chaos. Innocent fun, but not as much this go-around. *Grade: C*



Lady and the Tramp (ages 2 and up, available Feb. 7, rated G): Disney adds this cuddly canine classic of 1955 to its Diamond Edition collection. Inspired by "Romeo and Juliet," the love story centers on a pampered pedigreed cocker spaniel who barks up the wrong tree (or the right one?) with an amorous street-wise scamp. Just the romantic scene at Tony's restaurant alone makes this remastered Blu-ray title worth the investment. Lots of bonuses on three discs besides a DVD version and digital copy. *Grade: A+*

Puss in Boots (ages 3-12, available Feb. 24, rated PG). The modest theatrical hit of October is a worthy continuation of the "Shrek" franchise, proving that the courageous kitty can land on his own feet without support from a soft-hearted ogre and talking donkey. Set prior to Puss' Far Far Away days, the 3-D animated prequel is funny, exciting and clever, though it does declaw itself in the final quarter with plot holes and needless clutter. Voice cast is led by Antonio Banderas, Salma Hayek and Zach Galifianakis. *Grade: B*

searches for the one thing that will enable him to win the affection of the girl of his dreams. To find it he must discover the story of the Lorax, the grumpy, yet charming creature who fights to protect his world. *Grade: A*

Johnny English Reborn (ages 8-15, released Feb. 14, rated PG): More misses than hits with Brit comedian Rowan Atkinson returning as a bumbling secret agent in a sequel set 8 years after the hit original.



10 Days of Happiness

Started February 1, Ends with Roseville Celebration

I am Happy Project:
Community and Family Festival

When: 10 a.m. to 4 p.m. Feb. 11
Where: Royer Park, Roseville



Edwin Edebiri

Edwin Edebiri is a big believer in happiness, just take a look at his 10 Days of Happiness campaign, which, as the name suggests is 10 days and ways to become happier - think volunteering with a group or smiling more. Here Edebiri, chief happiness officer of the non-profit I Am Happy Project, shares more about what the campaign, which launched February 1st, is all about.

Q: How did you come to launch this campaign?

A: Our mission is spreading happiness globally one person at a time. After interviewing over a thousand people, I came up with the 10 Ways to Happy and the 10 Days of Happiness is based on

Q: Why start in February?

A: February is when people start wondering if the year is going to be different than the

previous year. The excitement and hope that a new year brings starts to wear off a little, most people have abandoned their New Year's resolution or are struggling with it and old habits are creeping back. This is one way to energize people and extend the hope.

Q: And so what is the goal of the campaign?

A: One of my philosophies is that "Whatever we focus on will grow". So instead of focusing on the negatives, I am encouraging people to focus on happiness.

When you concentrate your effort, just like an athlete going to a boot camp, you accelerate your results. With so many people focusing on one goal, the hope is that more people will be contaminated with happiness and more individuals will sustain their happiness longer. The goal is also to remind people what makes them happy.

Q: What if people are coming into this campaign a few days in-how can they get involved?

A: Jump right in. Every day stands on its own. People can listen to prior days recording available 10 Days of Happiness

Q: Finally, in your mind, why is our happiness so critical?

A: Everything we do in life is connected to our happiness or the happiness of others. Our productivity at work, our participation at play etc. are connected to our level of happiness. It gives the best results in whatever we do, the sick heals quicker if they are happy, a job seeker will have a better chance than an unhappy counterpart and a happy person will bounce back quicker from adversity.

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Fatal Solo Vehicle Collision

CITRUS HEIGHTS - On February 5, 2012, at approximately 6:35 am, Citrus Heights Police Department responded to reports of a solo vehicle collision on Sunrise Boulevard south of Sayonara Drive.

When officers arrived, they located a passenger vehicle, southbound Sunrise Boulevard just south of Sayonara Drive. It appeared the vehicle had collided into a tree which was

located west of the roadway. The 69 year old female driver and 30 year old male passenger of the vehicle were transported to a local hospital with serious injuries. The passenger of the vehicle was pronounced deceased at the local hospital. The driver is currently being treated for serious injuries.

The Citrus Heights Police Department's Traffic Unit is currently investigating the collision.

Anyone with information regarding this collision is encouraged to contact the Citrus Heights Police Department at (916) 727-5500 or the Traffic Tip Line at (916) 727-5525 in event you wish to remain anonymous.

Contact: Public Information Officer, Jon Kempf, 916.727.5500
JKempf@citrusheights.net

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