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Placer Sentinel

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POPPOFF!

with Mary Jane Popp



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Honesty Still the Best "Stay Employed" Policy



An employee's inability to perform the work is a new issue as noted by 10 percent while another 2 percent answered that repeated failure to show up as scheduled would also provoke immediate action.

SACRAMENTO REGION, CA (MPG) - Special report: you're fired! Dishonest, unreliable jerks need not apply. When Sacramento's top regional employers were asked, "What one thing will get you fired?" companies responded with a wide range of issues that will result in an employee's immediate termination. As discovered by Pacific Staffing in a previous Employment Trends Survey in 1997, honesty remains the number one reason for letting a worker go.

However, the 2016 workplace has introduced more changes and challenges for human resource managers to consider as "just cause" for firing. While 52 percent cited honesty as paramount previously, in this survey conducted between Nov. 18th through Dec. 18th, 2015, half as many—or 27 percent—noted it as a primary concern. Individual conduct, interpersonal relations, gender roles, safety, and criminal issues like drug abuse and violence now require more workplace

attention. In 2016, issues of individual on-the-job behavior and sexual harassment were noted by 18 percent in this latest poll, with stealing/theft next as noted by 14 percent as a reason for instantly firing a worker. An employee's inability to perform the work is a new issue as noted by 10 percent while another 2 percent answered that repeated failure to show up as scheduled would also provoke immediate action. Other Sacramento regional employers

also say an individual's failure to follow safety rules on the job, bullying, drug abuse, or violence are also immediate causes for potentially getting fired from the job! Hiring in January, February, and March among Sacramento companies has slowed as 58 percent of regional employers polled say they will hire in the first Quarter, down from 76 percent reported last quarter. Motivation for seeking workers is almost even in Q1 as 37

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Placer County Archives and Research Center Hours Expanded

AUBURN, CA (MPG) - A visit to the Placer County Archives and Research Center is an opportunity to uncover the colorful history of Placer County and the people who have lived here. From activities of the most prominent citizens to those who left behind nothing more than a signature, the archives helps researchers unlock mysteries of their family history, properties, and official dealings of the county dating back to 1848.

Previously open only Mondays and Tuesdays, the Archives and Research Center is now open to the public on Mondays, Tuesdays, and Fridays from 9 a.m. to noon and 12:30 p.m. to 3 p.m. The center is also open on Wednesdays and Thursdays by appointment only. It's best to call ahead and schedule an appointment so staff can prepare for visitors.

Through records like oral histories, diaries, photographs, maps, newspapers (as early as 1852), deed books, homestead books, assessment rolls, military discharge papers, court case files, and affidavits of birth, death, and marriage, among others, researchers can truly see and hear history as it unfolded.

The archives feature materials spanning from the Gold Rush era to contemporary times and welcomes donations by individuals, which will help to document and preserve the history of Placer County for generations to come.

Learn more about the Archives and Research Center or helping preserve Placer County history on Placer County's website at <http://www.placer.ca.gov/>.

Source: Placer County ★

Support Soroptimist of Loomis at Purse Fundraiser

LOOMIS, CA (MPG) - Soroptimist International of Loomis Basin is hosting the third annual "It's in the Bag: the Ultimate Girl's Night Out" on Thursday, January 28th. The designer purse fundraiser will be held from 6 to 8:30 p.m. at the Blue Goose Event Center, located at 3550 Taylor Road in Loomis. Tickets are \$30 and available by calling Hebard Insurance & Tax at (916) 652-0404 or dropping by the office at 3837 Taylor Rd, Loomis.

Tickets include dinner, water, table games, and door prizes. Alcohol and purse raffle tickets will be sold separately. Donated designer purses will be on display and attendees can deposit tickets next to the purses that they'd most like a chance to win.

The event sold out last year, according to Chris Hebard-Summers, co-chair of the event. "The lighthearted fun is something everyone enjoyed," said Hebard-Summers. "There are chances to win table games as well as purses. Best of all, it is for a good cause."

Sponsorship opportunities are available to support Soroptimist education projects. The platinum sponsor contribution of \$1,500 enables companies to be recognized on all event materials as well as enjoy a table for eight with two bottles of wine and table service at the event. Gold-level sponsors receive logo recognition on event materials

for \$1,000. Table sponsors benefit from a reserved table with two bottles of wine for \$500. Swag Bag sponsors may provide 250 items by January 15th for inclusion in the attendees' gift bags.

Soroptimist International of Loomis Basin supports education projects that benefit women and girls. The club provides grants to teachers, a high school scholarship, and the Live Your Dream Award to help women going back to school to support their families.

In addition, the Loomis club has identified an unmet need and will be coordinating a new program with Koinonia Foster Homes/Group Home for girls in 2016. The Dream It Be It project targets girls in secondary school who face obstacles to their future success. The new project will provide professional role models, career education, and the resources to the girls to help them live their dreams.

To learn more about the club, join Soroptimist International Loomis Basin for weekly club meetings at the Train Depot at Taylor Road and Horseshoe Bar Road in Loomis. First and third Wednesday meetings are held at 5:30 p.m., and second and fourth Wednesday meetings are held at 8 a.m. Learn more at www.soroptimistloomis.com and find Soroptimist Loomis Basin on Facebook.

Source: Karen Fraser-Middleton ★



Soroptimist International of Loomis Basin supports education projects that benefit women and girls. The club provides grants to teachers, a high school scholarship, and the Live Your Dream Award to help women going back to school to support their families. Photo courtesy of Karen Fraser-Middleton



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D'Amico Appointed to California Naturopathic Medicine Committee

AUBURN, CA (MPG) - Greta Hauck D'Amico, 49, of Auburn, has been appointed to the California Naturopathic Medicine Committee. D'Amico has been president and a physician at Four Rivers Naturopathic Clinic PC since 2004. She was senior secretary at Ligand Pharmaceuticals Inc. from 1996 to 2000, assistant to the director of systemwide services at Scripps Clinic from 1995 to 1996, and an account

executive at Stratecom in 1995. D'Amico was communications manager at U.S. West Technologies from 1994 to 1995, a sales representative at Cell Tech from 1992 to 1994, and acting director of operations at World Business Academy from 1991 to 1992. D'Amico is a member of the American Association of Naturopathic Physicians, California Naturopathic Doctors Association, and

Philanthropic Educational Organization International. D'Amico earned a Doctor of Naturopathic Medicine degree from the Southwest College of Naturopathic Medicine and Health Sciences. This position does not require Senate confirmation and the compensation is \$100 per diem. D'Amico is registered without party preference.

Source: Governor's Press Office ★

Freedom of Speech and Public Employee Unions: Friedrichs v. California Teachers Association

By John A. Sparks

U.S. labor unions have long been experiencing a decline. In 1954, union membership for both public and private sector employees combined peaked at 28.3 percent. Today, only around 11 percent of all workers belong to unions. The overall rate of union membership would be much lower were it not for the public sector—teachers, police officers, other municipal workers—where the rate of union membership is considerably higher at nearly 36 percent. This higher rate among the public sector is why the outcome of *Friedrichs v. California Teachers Association* is a major concern for labor leaders.

Rebecca Friedrichs is a public school teacher employed by the Savanna School District in Anaheim, California. She was once a member of the teachers union that represents the teachers at Savanna but resigned from the union in 2012. Despite her not being a member, the school district continues to deduct from her pay an amount generally equal to the union dues. This money ends up in the coffers of the California Teachers Association and the National Education Association and its local affiliates. This is made possible because the school district has agreed to an “agency shop” which essentially requires all teachers, as a condition of continuing employment, to pay either union dues or an equivalent amount called an “agency fee.”

Current law concerning these agency fees is based on a case decided nearly 40 years ago—*Abood v. Detroit Board of Education* (1977). According to *Abood*, Rebecca Friedrichs is required to pay for union expenditures that are used for “collective bargaining, contract

administration, and grievance adjustment” but not that portion of union expenditures that finance political/ideological activities of the union such as the support of political candidates. The Supreme Court in *Abood* went on to say that compelling employees to pay fees to support the union’s political/ideological causes such as lobbying and candidate support, with which they may not agree, is a violation of their First Amendment rights. In order to get back that “ideological/political” portion of the agency fee, Rebecca Friedrichs is required to apply each year for a refund of monies that the union had no right to claim in the first place. If she and the other non-member teachers miss the deadline for filing, they get nothing back.

In the lawsuit, Friedrichs and other teachers object to the cumbersome process by which they must retrieve the portion of the union’s fee devoted to political causes.

Friedrichs and her fellow petitioners raise a second and more fundamental complaint. They argue that even the part of their pay check that is currently claimed by the union for its “collective bargaining services” violates their First Amendment rights. Public employee union leaders fear that if this view is upheld by the Supreme Court, the potential loss of non-member generated fees nationwide will be in the millions of dollars.

Are the First Amendment rights of this handful of California teachers in jeopardy? If so, how? Friedrichs says that non-member teachers are being compelled to financially underwrite negotiating positions taken by the union during contract deliberations that are political and ideological in nature and are contrary to their interests and their political

views. Friedrichs maintains that *Abood* made a false distinction between negotiations with public school districts, on one hand, and other more obvious political lobbying and candidate support on the other. Her brief argues that both activities are designed to influence government decision-making with which non-members may well have disagreement. Both are political and ideological. The First Amendment principle that persons cannot be compelled to support speech by others with which they disagree, says Friedrichs, means that the union is violating the constitutional rights of the non-members when it involuntarily collects agency fees from them that further ideological negotiating positions.

Friedrichs and her fellow teachers are correct. Repeatedly, union negotiations with tax-supported public school districts aim at producing public policy outcomes with much the same result as direct political action. For example, when unions bargain for fixed-scale pay steps that increase depending largely on seniority (years of service), they negate a public-pay policy tied to individual teacher merit and effectiveness. When they stake out positions on a host of other topics—classroom size, medical and retirement benefits, transfer, reassignment, termination of teachers—they seek to influence public school districts to adopt those policies.

The Supreme Court should end this compelled support for the public employee union’s policy agendas. If due-paying union members choose to support these political/ideological positions taken by the union across the bargaining table, let them be the ones to pay, not their unwilling non-member colleagues. ★

Western Fun with Riders in the Sky



Western music lovers of all ages will rejoice when two-time Grammy Award winners Riders in the Sky visit Grass Valley for a special concert presented by The Center for the Arts on Jan. 30th. Photo courtesy of the Center for the Arts

PLACER REGION, CA (MPG) - Western music lovers of all ages will rejoice when two-time Grammy Award winners Riders in the Sky visit Grass Valley for a special concert presented by The Center for the Arts on Jan. 30th.

Keepers of the flame for more than thirty years, Riders in the Sky carries the torch of the western music genre tradition left behind by greats such as Sons of the Pioneers, Gene Autry, and Roy Rogers.

While remaining true to the integrity of Western music, they have become modern-day icons by branding the genre with their own legendary wacky humor and way-out western wit, encouraging buckaroos and buckarettas to live life “The Cowboy Way!”

Riders in the Sky is the only exclusively western artist to win a Grammy Award. Pixar Animation’s darling, Riders

performed “Woody’s Round Up” in “Toy Story 2,” with the album of the same name garnering Riders their first Grammy Award in 2001 for “Best Musical Album for Children.” Two years later, Riders roped their second Grammy in the same category, for “Monsters Inc.—Scream Factory Favorites,” the companion CD to Pixar’s award winning movie.

More than 30 years after first performing at a Nashville night-spot, the original members are still together. The classic cowboy quartet is: Ranger Doug on arch-top guitar and baritone vocals; Too Slim on honkhouse bass, face, and tenor vocals; Woody Paul on fiddle, tenor vocals, and rope tricks; and Joey the Cowpolka King on accordion and baritone vocals.

Riders have chalked up over 6,100 concert appearances in all 50 states and 10 countries,

appearing in venues from the Nashville National Guard Armory to Carnegie Hall. Their cowboy charisma and comedic flair made landed them their own weekly TV show on TNN, as well as a Saturday morning series on CBS. They have been guests on countless TV specials, documentaries, and variety shows, appearing with everyone from Barney to Penn & Teller.

In 1982, Riders in the Sky became the first, exclusively western music artist to be inducted into the Grand Ole Opry. In addition, they have been recognized by: Western Music Association’s Hall of Fame, the Country Music Foundation’s Walkway of Stars, and the Walk of Western Stars, The Academy of Western Artists, and the National Cowboy & Western Heritage Museum.

Source: The Center for the Arts ★

Robert Weygant is Placer Board of Sups Chair for 2016

AUBURN, CA (MPG) - District 2 Supervisor Robert Weygant was selected to serve as chairman of the Placer County Board of Supervisors for 2016 by his fellow board members during the board’s first meeting of the year on Jan. 5th. District 5 Supervisor Jennifer Montgomery was named as vice chair for the year.

Weygant, currently serving his sixth term, represents the western portion of the county,

including Lincoln, Sheridan, and parts of Rocklin and Roseville.

“It is a privilege to sit alongside my fellow board members to work on the important issues facing the county,” Weygant said. “I am excited by the prospect of the New Year and hope our county’s residents join us and participate in the local government process.”

The chairman presides over board meetings held in Auburn

and quarterly in Tahoe. The chairman also approves final agendas and represents the county at community events. Each year the board elects a different supervisor to serve as chair.

Weygant has been a member of the Placer County Board of Supervisors since 1995. He lives on the same foothills ranch in rural Lincoln where he grew up.

Source: Placer County ★



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THANK A VETERAN TODAY

The Future of Salmon in California's Central Valley

AUBURN, CA (MPG) - The Rooster Tails Fishing Club is kicking off the 2016 year with a breakfast at the Auburn Elks Lodge on January 15th. This breakfast event is open to club members, spouses, and non-member guests. Doors to the Lodge will open at 7 a.m. to share fresh-brewed coffee. The Rooster Tails Fishing Club of Northern California strives to bring club members and the general fishing community third Friday monthly breakfast meetings with a variety of expert fishing related guest speakers. The January 15th meeting is no exception, with the Rooster Tails hosting special guest speaker Douglas Demko, president of FISHBIO and an internationally recognized expert on fisheries research.



Doug Demko, FISHBIO president.
Photo courtesy of Rooster Tails Fishing Club

FISHBIO (www.fishbio.com) is a company that specializes in research and monitoring fisheries in the U.S. and Southeast Asia. Doug has 25 years of experience, including studying the impacts of hydropower and river flows on salmon behavior and survival, and the impacts of hatchery practices on wild populations. Doug's presentation, "The Future of Salmon in California's Central Valley," will review the extent and causes of salmon decline and explore their future amidst the significant

environmental and social challenges ahead.

It is common knowledge amongst anglers that Chinook salmon populations in California's Central Valley have been declining for over a century. Doug will explain how threats such as habitat degradation, water use practices, predation by non-native species, and over-harvest have combined to degrade salmon migration. Additionally, he will describe how reliance on hatcheries to meet fish production goals in the last few decades have decreased

the diversity of salmon genetics, resulting in fish that are less likely to survive and reproduce and stocks that are poorly suited to adapt to changing climate conditions.

FISHBIO employs a wide spectrum of dedicated research scientists, engineers, and technicians that specialize in counting, tracking, and analyzing trends in fish populations throughout the world. Doug's expert staff's technical capacity and state-of-the-art equipment has made FISHBIO the trailblazer in fisher research.

The 30 year old, 200+ member Rooster Tails Fishing Club of Northern California, Inc. is a nonprofit organization that meets the third Friday of each month to educate, entertain, and enhance a fishing experience. Unlike many bass and fly fishing clubs that concentrate on very specific types of fishing, the Rooster Tails Fishing Club provides a balanced mix of fishing techniques presented by fishing experts targeting a variety of fish species on multiple types of waters. For more information, contact Jim, club chairman, at (530) 887-0479 or visit the club's website at www.roostertailsfishingclub.org.

Source: Rooster Tails Fishing Club ★

Obamacare's Legacy: U.S. Now Leads World in Healthcare Spending



Commentary by Sally C. Pipes

A new report from an international research group has dealt a devastating blow to Obamacare's apologists.

The Organization for Economic Cooperation and Development -- a group of 34 developed countries -- recently ranked member countries by per-capita healthcare spending. The United States took first place by spending \$8,713 per person -- more than double the OECD average of \$3,453.

In other words, six years after President Obama signed the Affordable Care Act, the United States still spends far more than any other country -- and has little that's positive to show for it.

The U.S. healthcare system is failing by any number of standards. The percentage of the Americans classified as "obese" -- 35.5 percent -- is among the world's highest. We're the only country to rank in the top 10 for per-capita medical spending and register an average life expectancy under 80 years.

Obamacare's "solution" to

these problems is to spend more taxpayer money. Chiefly through insurance subsidies and Medicaid expansion, the law will dole out \$1.2 trillion in new federal spending between 2016 and 2025.

On top of that, general healthcare inflation is projected to increase federal healthcare expenditures by 6 percent per year through 2024 -- at which point, one of every five dollars spent in this country will be devoted to health care. A growing body of research indicates that throwing more money into public insurance programs doesn't improve health outcomes. Most prominently, researchers found "no significant improvements" in health outcomes for many patients after Oregon expanded its Medicaid program, the joint federal-state program for low income Americans.

Other studies have reached similar conclusions. A University of Pennsylvania study noted that colon cancer patients covered by Medicaid had a higher mortality rate than those who were uninsured. According to a Columbia-Cornell study, Medicaid patients with clogged blood vessels in their legs or feet had worse health outcomes when compared to the uninsured.

Obamacare also boosts healthcare spending by imposing huge regulatory burdens on health insurers. For instance, before the law passed, insurers were allowed to charge premiums based on patients' health status, pre-existing conditions, and history. Now, through "community rating" regulations, insurers are prohibited from considering

individual patient variations when setting prices -- and must not charge old people more than three times what they charge young ones.

To avoid losing money, insurers are charging younger, healthier customers higher premiums.

Obamacare tries to ameliorate this dynamic -- again, by throwing more money at the problem. The law will funnel \$849 billion into subsidizing insurance costs for young people over the next nine years.

To moderate premiums somewhat insurers are limiting which doctors patients can see. Forty-one percent of all insurance plans now utilize "narrow" physician networks, meaning that they provide access to less than 25 percent of local doctors in a particular specialty. In some of the most populous states, such as California and Florida, narrow plans comprise over 75 percent of the market.

So while millions of Americans are technically "insured," they can't actually get the care they need. Their insurance may not cover the doctor they want -- or need -- to see.

The OECD's new report shows that Obamacare has completely failed to rein in America's spiraling healthcare costs. And the problem is only getting worse.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is *The Cure for Obamacare* (Encounter 2013). Her next book, *The Way Out of Obamacare* (Encounter) will be released in January. ★

Gro-Well Settles Consumer Fraud Case with DA's Office

DA's Offices in Placer, Yolo, Riverside, and San Joaquin Counties will Receive \$200,000

SACRAMENTO REGION, CA (MPG) - Placer County District Attorney Scott Owens announced that his office, along with the District Attorney's Offices of Riverside, Yolo, and San Joaquin Counties, reached a settlement in a consumer protection case filed on December 9th, 2015, against Gro-Well Brands, Inc. for alleged product packaging violations in the sales of its two cubic

foot bags of mulch sold under various brand names.

The case focused on bags of mulch that Gro-Well advertised to contain two cubic feet of mulch that when measured, were found to have less than that claimed. Gro-Well promptly took steps to assure that its product came into compliance with state packaging laws. Without admitting wrongdoing,

Gro-Well has agreed, as part of the settlement, to pay \$200,000 in penalties, costs, and restitution. The District Attorney's Offices of each of the involved counties will each receive \$37,500 to cover costs of the investigation and penalties.

Source: Placer County District Attorney's Office ★

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Q&A with Buyers & Sellers

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It's easy, just email your question to us and we share the answer so everyone can learn from it. Email: ellenherrle@hotmail.com or leave a message at 916-761-2108.

Hi Ellen: I have been reading your column now for months and finally decided to send you a question, as I am very frustrated. I think a seller is stalling on getting us an acceptance on our offer. He keeps countering our offer and we immediately counter their counter, but then they take several days to counter us back. It has been an exasperating experience. It is definitely a seller's market and I think they are playing games. Is there a limit on how many counter offers a person can make?

Hi Marcy, I am so sorry that your experience has been so frustrating. Unfortunately, there is no legal limit on the number of counter offers that buyers and sellers can make. It is possible that the seller is stalling in order to get a better or higher offer. Try to see it from the seller's perspective. They are trying to sell their home and want to get top market value for their home. If they listed their home at a price that is supported by comparable homes, then they might hold out for a full price offer. Counter offers are a part of a negotiating process, but if you really want the house, you might want to come up to a price that you feel comfortable with. Make sure that there are comparable sales that will support the price that you are offering. If you are working with a Realtor, they can search the 'comparables' in the area. In a seller's market,

if you keep going back and forth, another offer might come in that is better than yours. I have talked with many buyers who have regrets on not making a better offer on a house that is now sold...to someone else!

My advice is to look for properties that are in the price range you feel comfortable paying. When it is a seller's market, it is hard to get a low offer accepted. Good luck to you. If I can help in any way, please call me at (916) 726-9000.

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A Crisis Worse Than ISIS? Bail-Ins Begin



Commentary by Ellen Brown
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While the mainstream media focus on ISIS extremists, a threat that has gone virtually unreported is that your life savings could be wiped out in a massive derivatives collapse. Bank bail-ins have begun in Europe, and the infrastructure is in place in the US. Poverty also kills.

At the end of November, an Italian pensioner hanged himself after his entire €100,000 savings was confiscated in a bank “rescue” scheme. He left a suicide note blaming the bank, where he had been a customer for 50 years and had invested in bank-issued bonds. But he might better have blamed the EU and the G20’s Financial Stability Board, which have imposed an “Orderly Resolution” regime that keeps insolvent banks afloat by confiscating the savings of investors and depositors. Some 130,000 shareholders and junior bond holders suffered losses in the “rescue.”

The pensioner’s bank was one of four small regional banks that had been put under special administration over the past two years. The €3.6 billion (\$3.83 billion) rescue plan launched by the Italian government uses a newly-formed National Resolution Fund, which is fed by the country’s healthy banks. But before the fund can be tapped, losses must be imposed on investors; and in January, EU rules will require that they also be imposed on depositors. According to a December 10th article on

BBC.com:

“The rescue was a ‘bail-in’—meaning bondholders suffered losses—unlike the hugely unpopular bank bailouts during the 2008 financial crisis, which cost ordinary EU taxpayers tens of billions of euros.

“Correspondents say [Italian Prime Minister] Renzi acted quickly because in January, the EU is tightening the rules on bank rescues—they will force losses on depositors holding more than €100,000, as well as bank shareholders and bondholders.

“...[L]etting the four banks fail under those new EU rules next year would have meant ‘sacrificing the money of one million savers and the jobs of nearly 6,000 people.’”

That is what is predicted for 2016: massive sacrifice of savings and jobs to prop up a “systemically risky” global banking scheme.

Bail-In Under Dodd-Frank

That is all happening in the EU. Is there reason for concern in the US?

According to former hedge fund manager Shah Gilani, writing for Money Morning, there is. In a November 30th article titled “Why I’m Closing My Bank Accounts While I Still Can,” he writes:

“[It is] entirely possible in the next banking crisis that depositors in giant too-big-to-fail failing banks could have their money confiscated and turned into equity shares....

“If your too-big-to-fail (TBTF) bank is failing because they can’t pay off derivative bets they made, and the government refuses to bail them out, under a mandate titled “Adequacy of Loss-Absorbing Capacity of Global Systemically Important Banks in Resolution,” approved on Nov. 16, 2014, by the G20’s Financial Stability Board, they can take your deposited money and turn it into shares of equity capital to try and keep your TBTF bank from failing.”

Once your money is deposited in the bank, it legally becomes the property of the bank. Gilani explains:

“Your deposited cash is an unsecured debt obligation of your bank. It owes you that money back. If you bank with one of the country’s biggest banks, who collectively have trillions of dollars of derivatives they hold “off balance sheet” (meaning those debts aren’t recorded on banks’ GAAP balance sheets), those debt bets have a superior legal standing to your deposits and get paid back before you get any of your cash.

“Big banks got that language inserted into the 2010 Dodd-Frank law meant to rein in dangerous bank behavior.”

The banks inserted the language and the legislators signed it, without necessarily understanding it or even reading it. At over 2,300 pages and still growing, the Dodd Frank Act is currently the longest and most complicated bill ever passed by the US legislature.

Propping Up the Derivatives Scheme

Dodd-Frank states in its preamble that it will “protect the American taxpayer by ending bailouts.” But it does this under Title II by imposing the losses of insolvent financial companies on their common and preferred stockholders, debtholders, and other unsecured creditors. That includes depositors, the largest class of unsecured creditor of any bank.

Title II is aimed at “ensuring that payout to claimants is at least as much as the claimants would have received under bankruptcy liquidation.” But here’s the catch: under both the Dodd Frank Act and the 2005 Bankruptcy Act, derivative claims have super-priority over all other claims, secured and unsecured.

The over-the-counter (OTC) derivative market (the largest market for derivatives) is made up of banks and other highly sophisticated players such as hedge funds. OTC derivatives are the bets of these financial players against each other. Derivative claims are considered “secured” because collateral is posted by the parties.

For some inexplicable reason, the hard-earned money you deposit in the bank is not considered “security” or “collateral.” It is just a loan to the bank, and you must stand in line along with the other creditors in hopes of getting it back. State and local governments must also stand in line, although their deposits are considered “secured,” since they remain junior to the derivative claims with “super-priority.”

Turning Bankruptcy on Its Head

Under the old liquidation rules, an insolvent bank was actually “liquidated”—its assets were sold off to repay depositors and creditors. Under an “orderly resolution,” the accounts of depositors and creditors are emptied to keep the insolvent bank in business. The point of an “orderly resolution” is not to make depositors and creditors whole but to prevent another system-wide “disorderly resolution” of the sort that followed the collapse of Lehman Brothers in 2008. The concern is that pulling a few of the dominoes from the fragile edifice that is our derivatives-laden global banking system will collapse the entire scheme. The sufferings of depositors and investors are just the sacrifices to be borne to maintain this highly lucrative edifice.

In a May 2013 article in Forbes titled “The Cyprus Bank ‘Bail-In’ Is Another Crony Bankster Scam,” Nathan Lewis explained the scheme like this:

“At first glance, the ‘bail-in’ resembles the normal capitalist process of liabilities restructuring that should occur when a bank becomes insolvent....

“The difference with the ‘bail-in’ is that the order of creditor seniority is changed. In the end, it amounts to the cronies (other banks and government) and non-cronies. The cronies get 100% or more; the non-cronies, including non-interest-bearing depositors who should be super-senior, get a kick in the guts instead....

“In principle, depositors are the most senior creditors in a bank. However, that was changed in the 2005 bankruptcy law, which

made derivatives liabilities most senior. Considering the extreme levels of derivatives liabilities that many large banks have, and the opportunity to stuff any bank with derivatives liabilities in the last moment, other creditors could easily find there is nothing left for them at all.”

As of September 2014, US derivatives had a notional value of nearly \$280 trillion. A study involving the cost to taxpayers of the Dodd-Frank rollback slipped by Citibank into the “cromnibus” spending bill last December found that the rule reversal allowed banks to keep \$10 trillion in swaps trades on their books. This is money that taxpayers could be on the hook for in another bailout; and since Dodd-Frank replaces bailouts with bail-ins, it is money that creditors and depositors could now be on the hook for. Citibank is particularly vulnerable to swaps on the price of oil. Brent crude dropped from a high of \$114 per barrel in June 2014 to a low of \$36 in December 2015.

What about FDIC insurance? It covers deposits up to \$250,000, but the FDIC fund had only \$67.6 billion in it as of June 30, 2015, insuring about \$6.35 trillion in deposits. The FDIC has a credit line with the Treasury, but even that only goes to \$500 billion; and who would pay that massive loan back? The FDIC fund, too, must stand in line behind the bottomless black hole of derivatives liabilities. As Yves Smith observed in a March 2013 post:

“In the US, depositors have actually been put in a worse position than Cyprus deposit-holders, at least if they are at the big banks that play in the derivatives casino. The regulators have turned a blind eye as banks use their depositors to fund derivatives exposures....The deposits are now subject to being wiped out by a major derivatives loss.”

Even in the worst of the Great Depression bank bankruptcies, noted Nathan Lewis, creditors eventually recovered nearly all of their money. He concluded:

“When super-senior depositors have huge losses of 50% or more,

after a “bail-in” restructuring, you know that a crime was committed.”

Exiting While We Can

How can you avoid this criminal theft and keep your money safe? It may be too late to pull your savings out of the bank and stuff them under a mattress, as Shah Gilani found when he tried to withdraw a few thousand dollars from his bank. Large withdrawals are now criminally suspect.

You can move your money into one of the credit unions with their own deposit insurance protection; but credit unions and their insurance plans are also under attack. So writes Frances Coppola in a December 18th article titled “Co-operative Banking Under Attack in Europe,” discussing an insolvent Spanish credit union that was the subject of a bail-in in July 2015. When the member-investors were subsequently made whole by the credit union’s private insurance group, there were complaints that the rescue “undermined the principle of creditor bail-in”—this although the insurance fund was privately financed. Critics argued that “this still looks like a circuitous way to do what was initially planned, i.e. to avoid placing losses on private creditors.”

In short, the goal of the bail-in scheme is to place losses on private creditors. Alternatives that allow them to escape could soon be blocked.

We need to lean on our legislators to change the rules before it is too late. The Dodd Frank Act and the Bankruptcy Reform Act both need a radical overhaul, and the Glass-Steagall Act (which put a fire wall between risky investments and bank deposits) needs to be reinstated.

Meanwhile, local legislators would do well to set up some publicly-owned banks on the model of the state-owned Bank of North Dakota—banks that do not gamble in derivatives and are safe places to store our public and private funds. ★

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CLUES

- ACROSS**
- Visual representation
 - Part of tennis match
 - Hindu dress
 - Japanese-American
 - Anger management issue
 - Strong and sharp
 - Relating to Eastern Catholic churches
 - Group of whales
 - Innocent
 - *_____ line between atmosphere and outer space
 - *Houston’s infamous
 - “Mele Kalikimaka” wreath
 - *Galilean moons, the _____ largest moons of Jupiter
 - Fertility clinic stock
 - Something inadmissible, to a baby
 - Less taxing
 - Fabled fliers
 - Praise
 - Buddy
 - Angler’s hope
 - Muhammad’s teaching
 - Capital on the Dnieper
 - Hipbone-related
 - Aries or Taurus, e.g.
 - *E.T. “phoned” it
 - One in ten, pl.
 - Iran Nuclear Deal, e.g.
 - Spanish “sea”
 - *Moonlight Sonata,” e.g.
 - Embrace
 - *Matt Damon in 2015 film
 - *Outer space, mostly
 - *_____ Asimov
 - Bird word
 - Flew a kite
 - Île de la Cité river
 - Hole punching tool
 - Fill with optimism
 - What choir did
 - Brian Griffin on “Family Guy,” e.g.
 - User’s treatment
- DOWN**
- African grazer
 - Triple toe loop location
 - “Heat of the Moment” band
 - Black _____ in “Pirates of the Caribbean”
 - Paid killers
 - Sagittarius, e.g.
 - Time period
 - Dancer’s beat
 - Union foe
 - Seed cover
 - Gauche or Droite, in Paris
 - Something previously mentioned
 - Arctic-wear
 - Garlic mayo
 - French street
 - Snafus
 - *Space path
 - Bridal veil fabric
 - _____ a play
 - *_____ space acronym
 - Punjabi believer
 - “Kick the bucket,” e.g.
 - Organ swelling
 - *Mars exploration vehicle
 - *Only one was in John Glenn’s

CROSSWORD											
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TAURUS (April 20 to May 20) You're eager to charge straight ahead into your new responsibilities. But you'll have to paw the ground a little longer, until a surprise complication is worked out.

GEMINI (May 21 to June 20) Rival factions are pressuring you to take a stand favoring one side or the other. But this isn't the time to play judge. Bow out as gracefully as possible, without committing yourself to any position.

CANCER (June 21 to July 22) Reassure a longtime, trusted confidante that you appreciate his or her words of advice. But at this time, you need to act on what you perceive to be your own sense of self-interest.

LEO (July 23 to August 22) You need to let your warm Leonine heart fire up that new relationship if you hope to see it move from the "just friends" level to one that will be as romantic as you could hope for.

VIRGO (August 23 to September 22) There's still time to repair a misunderstanding with an honest explanation and a heartfelt apology. The sooner you do, the sooner you can get on with other matters.

LIBRA (September 23 to October 22) Expect a temporary setback as you progress toward your goal. Use this time to re-examine your plans and see where you might need to make some significant changes.

SCORPIO (October 23 to November 21) Some missteps are revealed as the cause of current problems in a personal or professional partnership. Make the necessary adjustments and then move on.

SAGITTARIUS (November 22 to December 21) Jupiter's influence helps you work through a pesky problem, allowing your naturally jovial attitude to re-emerge stronger than ever. Enjoy your success.

CAPRICORN (December 22 to January 19) Set aside your usual reluctance to change, and consider reassessing your financial situation so that you can build on its strengths and minimize its weaknesses.

AQUARIUS (January 20 to February 18) Some recently acquired information helps open up a dark part of the past. Resolve to put what you've learned to good use. Travel plans continue to be favored.

PISCES (February 19 to March 20) Act on your own keen instincts. Your strong Piscean backbone will support you as someone attempts to pressure you into a decision you're not ready to make.

BORN THIS WEEK: You embody a love for traditional values combined with an appreciation of what's new and challenging.

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► In the 1960s, American spies in the Soviet Union had a novel way to eavesdrop on conversations: They used cats. The CIA agents placed listening devices on the felines in order to hear conversations that might take place on a park bench or near an open window.

► Polar bears and grizzly bears are similar enough genetically to successfully mate. Any offspring produced from such a union is known as a "pizzly."

1. Thunder/lightning
2. The color white
3. Sitting
4. Rabies
5. Needles
6. Medications
7. Crowds
8. Being alone
9. Mirrors
10. Baths

Source: dvm360.com
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If you are looking for a cold remedy, consider **horseradish**. It provides vitamin C, promotes sweating, loosens chest and sinus congestion, stimulates the nerves, and soothes sore throats; it is also a diuretic, and useful for urinary infections: *Combine 1 or 2 tablespoons of fresh grated root with a little lemon juice or cider vinegar.* Horseradish stimulates blood flow, increasing warmth and circulation to cold muscles and joints when used externally as a rub: *Combine 1 or 2 tablespoons of fresh grated root with cider vinegar and honey.*

- Brenda Weaver
Source: www.motherearthnews.com, www.anniesremedy.com



PICKS OF THE WEEK



Mom, Dad give thumbs-up in "Meet the Patels". Four in a Billion Pictures

"Burnt" (R) - Bradley Cooper stars as a hotshot chef who is equal parts charm and self-destruction -- with a seasoning of carefully crafted stubble. Once a sizzling kitchen captain in Paris, American chef Adam Jones (Cooper) made a sputtering grease-fire out of his life with drugs and nastiness. Rehabbed and back on the culinary scene in London, Adam's got to assemble the right crew -- including Sienna Miller as a reluctant romance and Omar Sy as a former rival -- then start cooking his way to redemption.

Cooper supplies his best bad-boy charm, but that smarm loses its flavor after a while, and you're stuck with a bunch of characters who keep forgiving a raging jerk. The ample shots of food will make you want to feast through your eyes, but the story doesn't do much to plate it.

"A Brilliant Young Mind" (PG-13) - Young Nathan has excelled at math since elementary school, but he suffers from a disability that makes it difficult for him to connect with people or even manage the barrage of information from the outside world. As a teen, Nathan (Asa Butterfield) represents the United Kingdom at the International Math Olympics, an undertaking that could open up his world or shut him down. Director Morgan Matthews does a great job of putting

you inside Nathan's mind without resorting to flashy camera moves or special effects. Especially strong is Sally Hawkins' performance as Nathan's mother, who carried so much of the struggle, supporting Nathan along the way while keeping her hopes in check.

"Meet the Patels" (PG) - Nearly 30 and newly single, actor Ravi Patel agrees to try things the way his Indian parents suggest. Ravi and his sister Geeta co-direct this documentary -- partially told in animation -- about Ravi's search for love through somewhat more "traditional" means: His information is spread through a network of relatives and friends, plus there are matchmakers and speed-dating conventions for people who have favorable family lines. It's overwhelming from the start, as Ravi's not the most traditionally inclined guy, and he's even pretty shy for an actor. It's a fun, lighthearted look at love, tradition and change.

"The Assassin" (R) - This stunning martial-arts drama set in ancient China has been cutting a swath through various film festivals for the past year. Nie Ninniang (Qi Shu) was betrayed and exiled years ago, and has since become a graceful and effective assassin under the guidance of a scheming nun. After showing some compassion, the young killer is then tasked with executing her former betrothed. The real thrust of this feature is its astounding visuals, especially long, gorgeous shots that put color and form to work creating a living painting. The political and intimate dramas may not land for everyone, but some of these scenes will leave an impression on any kind of viewer.

TV RELEASES

- "Masterpiece: Downton Abbey Season 6"
- "Doctor Who: Series 9 Part 2"
- "War & Peace: Complete Miniseries"
- "The Facts Of Life: Season 8"
- "Unreal: Season 1"
- "Frontline: Terror in Little Saigon"

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by HEALTHY EXCHANGES

Mexican Bean Soup

Your first spoonful of this, and you'll almost think you're somewhere in Mexico!

- 8 ounces extra-lean ground sirloin beef or turkey breast
- 1 cup finely chopped onion
- 1 cup shredded carrots
- 1 (14-ounce) can Swanson Lower Sodium Fat Free Beef Broth
- 1 (15-ounce) can pinto beans, rinsed and drained
- 2 teaspoons dried parsley flakes
- 1 1/2 teaspoons chili seasoning

1. In a large saucepan, saute meat, onion and carrots for 10 minutes. Stir in beef broth and pinto beans. Add parsley flakes and chili seasoning. Mix well to combine.
2. Bring mixture to a boil. Lower heat and simmer for 10 minutes, stirring occasionally. Makes 4 (1 cup) servings.

* Each serving equals: 172 calories, 4g fat, 16g protein, 18g carb., 408mg sodium, 5g fiber; Diabetic Exchanges: 2 Meat, 1 Starch, 1 Vegetable.

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California Called on to Divest from Companies that Discriminate Against Israel

The California-Israel Commerce Protection Act Will Eliminate Taxpayer Funding Of Companies That Boycott Israel

SACRAMENTO REGION, CA (MPG) - Today, Assemblyman Travis Allen (R-Huntington Beach) introduced AB 1551, The California-Israel Commerce Protection Act, to require the State of California to divest from companies that boycott Israel.

"The United States and Israel have historically stood together as allies due to our unique bond founded on shared values, a bilateral trade relationship, and our unwavering commitment to freedom and democracy," said Assemblyman Travis Allen. "Any company that is intentionally inflicting economic harm upon California's trading partners weakens our ability to conduct business and harms the vital economic interests of our state. Further, boycotts of countries often derive from

ethnic, religious, racial, or nationality discrimination, which directly contradicts the values of California citizens."

In 2014, California exported over \$2.3 billion in goods to Israel, making it the state's 18th largest export destination. Manufactured commodities are the largest export category for California, with over \$1.6 billion, representing nearly 70 percent of all exports to Israel.

AB 1551 will prohibit the State of California from investing in companies that boycott Israel. Specifically, any company "engaging in actions that are politically motivated and are intended to penalize, inflict economic harm on, or otherwise limit commercial relations with the State of Israel or companies based in

the State of Israel or in territories controlled by the State of Israel".

"Israel is recognized around the world as the strongest democratically-elected government in the Middle East, which is one of the many reasons the nation's relationship with the United States is imperative to the security and strength of California," said Assemblyman Travis Allen. "It is unconscionable for our state to do business with companies that play politics and boycott our critical allies. California has developed long-standing social, political, and economic partnerships with the State of Israel that should not be cast aside by politicians."

Source: Office of Assemblyman Travis Allen ★

It's about representation...

Here's lots (6)

Here's not (114)

SoJ51.net

Honesty Still the Best "Stay Employed" Policy

Continued from page 1
percent was attributed to replacements in the existing workforce with hiring for growth noted by 38 percent of company contacts. Six percent of expected hiring in the next three months was attributed to seasonal demand.

Skills Demand?
Route and delivery drivers are less an issue this quarter, but companies are finding some entry level and qualified

applicants difficult to fill in the Sacramento market. Customer service, sales, accounting, engineering, and specialized technical skills are in demand through March. Construction companies also noted severe shortages of building experience, particularly skilled trades in high demand in the upcoming Quarters.

How does this Quarter compare to last Quarter, or last year?

Find out for yourself.

For more information, employment blogs and market surveys go to www.pacificstaffing.com.

Sacramento Regional Top Companies Polled By Industry: 42 percent are Service, 34 percent are Manufacturers, 16 percent are Construction and 8 percent are Retail.

Source: Pacific Staffing ★

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POPPOFF!

with Mary Jane Popp

I can sit on a mushroom and contemplate my navel for any length of time without going beany. There are those who tell me take note of my dreams because they are a release as well as a foretelling of what is yet to be. Now that's even scarier. Some of my dreams are really weird and so jumbled I can't make heads or tails of what they mean. I'm glad I don't remember them too long. Then, here come the suggestions on how I should eat. The one I really remember is don't eat anything white like white flour, white rice, or white sugar. I'm sure there is good reasoning behind these ideas, but here is what gets me frustrated. Remember when it was killer to eat butter and people were told to go for the margarine instead? Now, it has all changed and it's the reverse. Eat butter and not margarine. Or, fat is a killer, but now it's the kind of fat you eat. I mean really, our brain is made up of fat...the good kind of course...but that doesn't mean there are not some fat heads in our life.

Then we have to exercise. I do. I'm really good about it. But that changes, too. Remember

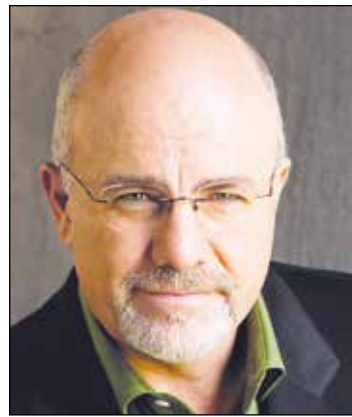
"no pain no gain?" Now there are different theories on how to exercise and not necessarily with pain. I used to jog, and then got the information that it can give you bad ankles and knees and even incontinence as we get older. So walk fast and don't jam those bones. Let's not even go to the experts in business and politics and the crazies in entertainment. I'm so confused!

Now you ask, then why keep going doing talk shows on all these subjects. Because I have an insatiable curiosity. There is a deep-seated desire in me to unlock the truth. If I do not seek out all the possibilities, how can I find the truth...at least the truth for me? Perhaps that is the key. There is no one truth for everyone. You must find the truth that is right for you and live it to the max. So I will continue to interview these wise and dedicated souls on "POPPOFF" for as long as I am able. And I truly hope that you will stay with me on this journey for truth. We can make a difference for the positive; I truly believe that. Happy New Year and trust in that higher power within each of us! ★

Really?

As I look back at 2015, I wonder who I really am. Now, I know that sounds strange, but please bear with me. I talk with experts from around the world concerning all aspects of life from health and alternative health to lifestyle, politics, business, entertainment, and everything in between. They are all well-intentioned, but it can get very confusing. It reminds me of a friend who said what I do with interviews is like a first year medical student. You start having all the symptoms of whatever you are covering any given day. So it is with me. I hear how I should walk, talk, eat, think, and generally live.

For instance, I have gotten advice on how to meditate to understand my true self. But I have to be honest, I don't think



Dave Says

Goals Limiting One Another

Dear Dave,

My husband and I are currently renting an apartment for \$1,200 a month. Together, we bring home about \$7,000 a month, and we'd really like to buy a house soon. Right now we have about \$10,000 in debt on a boat along with ongoing stable bills, food and upkeep for our three horses. What price range of houses should we look at in our situation?

- Michelle

Dear Michelle,

Homeownership is a great goal, but first you two need to clean up your debt and build an emergency fund of three to six months of expenses. After that, I want you to save up enough for a down payment of at least 10 to 20 percent. When buying a home on a mortgage, I always recommend the monthly payments be no more than 25 percent of your monthly take-home pay on a 15-year, fixed-rate loan.

Now, let's get to the other issues. You have some things in your life that are pulling at you financially. At some point, you may have to take a long look at the situation and ask the hard question, "What is more important to me: horses and boats or home ownership?" Getting rid of that boat, or finding new

homes for one, two or all of your horses, would bring in some cash to put toward your debt and cut down on at least some of the animal maintenance.

Anyway, that's how I would look at it. My wife and I both are big fans of boats and horses. But we like boats more. One reason is because they don't eat as much! I can't get mad at you about either one, but right now you've got three things pulling at you as financial priorities — home ownership, a boat and three horses. They're all pulling at you, and they're pulling at each other and limiting each other.

Of course, you can always buy a lot less in house. But what it really comes down to is what's most important to you. That's the big question, and it's one that only you can answer.

—Dave

A Frank Discussion About Credit Cards

Dear Dave,

I don't understand why you don't like it when people properly manage their credit cards and pay them off every month. By doing this, you pay no interest and in my case I even got a free trip to Europe from using my credit card. Please explain.

- Patrick

Dear Patrick,

I truly doubt that I can explain it to your satisfaction, but here goes. First, the credit card company did not give you a free trip to Europe. They're not going to lose money on transaction after transaction, year after year. The fallacy is that you feel like

you've outsmarted a multi-billion dollar company that studies human behavior at incredible levels. You maybe, possibly came out ahead against them during that particular calendar year, but even that's debatable.

Over the course of your life, you'll spend more when using credit cards as opposed to cash. There's plenty of research proving this to be fact. If you use a credit card repeatedly with the idea that you're getting a free trip to Europe because you're building up your miles, you spend more. An example would be McDonald's. When they started taking credit cards years ago, they found that the people using them spent 47 percent more.

In a good way, you are very unusual. You're not playing over in the stupid zone like most people who use credit cards. But both I and the credit card companies have found that, on average, your behavior would put you in a class of less than one-half of one percent of their customers. Can 0.5 percent of people handling snakes manage not to get bitten? Sure. But that doesn't mean I'm going to start recommending snakes!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship and Smart Money Smart Kids*. The *Dave Ramsey Show* is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com. ★



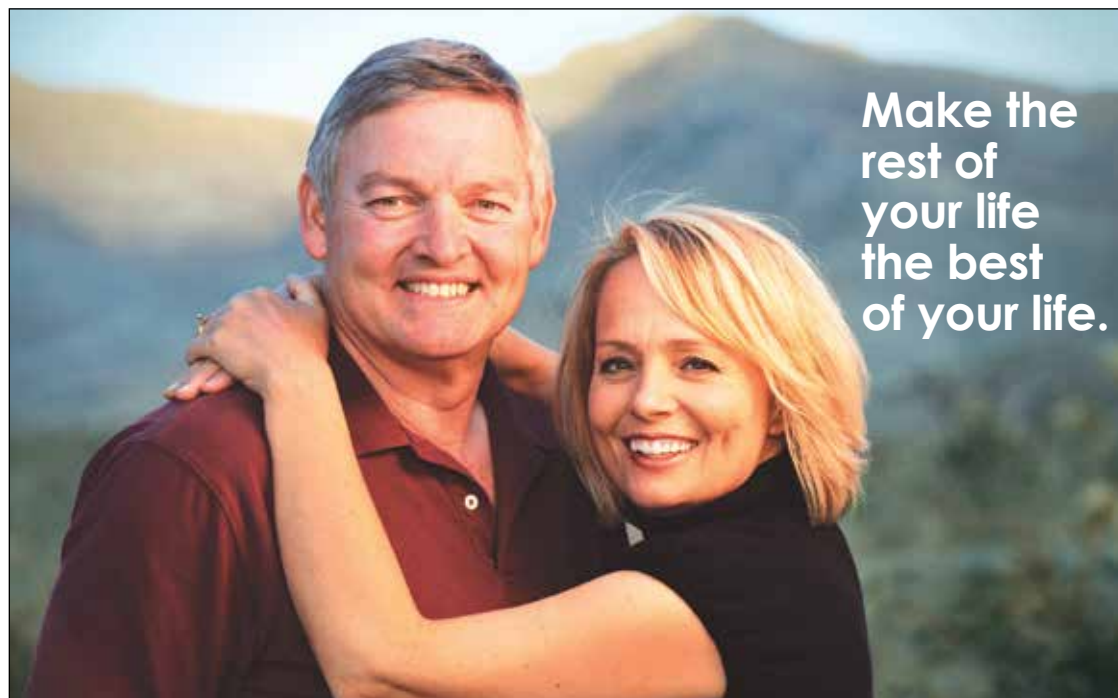
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Weekdays

- 6 - 9am: The KAH! Morning News with Sarah McCormick and the KAH! News Team
- 9am - Noon: The Dave Ramsey Show
- Noon - 1pm: The KAH! Noon News with Mary Jane Popp and the KAH! News Team
- 1 - 4pm: The Savage Nation
- 4 - 6pm: The KAH! Afternoon News with Casey Freelove and the KAH! News Team
- 6 - 7pm: Poppoff with Mary Jane Popp
- 7 - 10pm: Sports Byline USA with Ron Barr
- 10pm - 11pm: The Alex Jones Show

Saturdays

- 6 - 7am: A Time for Seniors
- 7 - 8am: The Swap Shop
- 8 - 9am: The KAH! Corral
- 9 - 10am: The Garden Goddesses
- 10 - 10:30am: The Good Life for Seniors Reverse Mortgage Show
- 10:30 - 11am: The Solar Minute
- 11am-7pm: Sinatra & Friends Music
- 7 - 8pm: A Way With Words
- 8 - 9pm: Rewind with Jimmy Jay

Sundays

- 7:30 - 9am: Cruisin' Garage & Swap Meet
- 9 - 9:30am: The Crossroads Radio Show
- 9:30 - 10am: The Newcastle Show
- 10 - 10:30am: The Green Guys Radio Show
- 11am - 12pm: The Dew Sweepers Golf Show
- 12 - 6pm: Sinatra & Friends Music
- 7 - 8pm: A Way With Words
- 8 - 9pm: Hearts of Space

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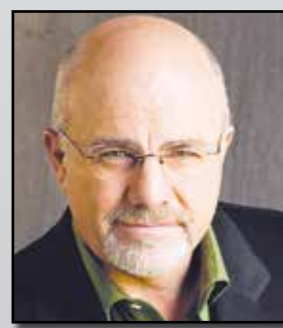
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Michael Savage

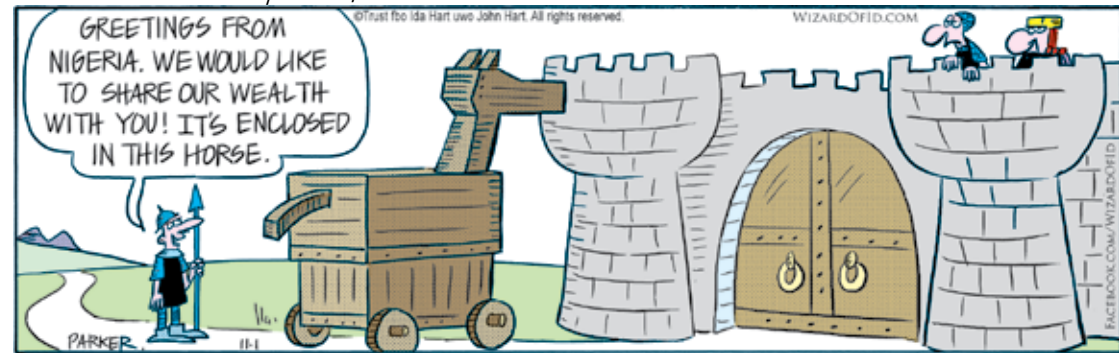


Dave Ramsey



Mary Jane Popp

Wizard of Id by Parker, Mastroianni & Hart



Hole Mole by Rick Hotten



BC by Mastroianni & Hart



Cranky Girl by Crystal Jones



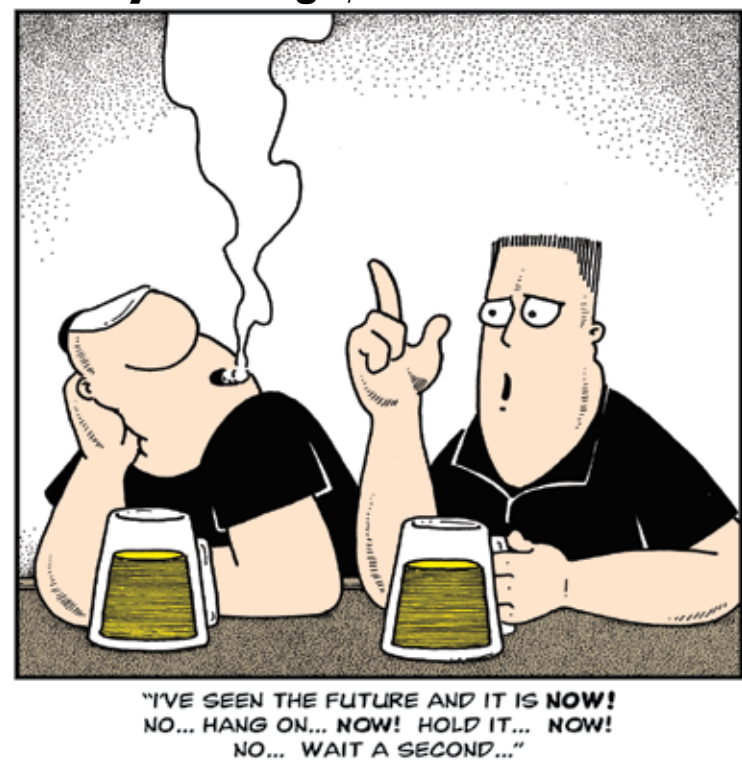
Frank and Steinway by Wil Panganiban



Tundra by Chad Carpenter



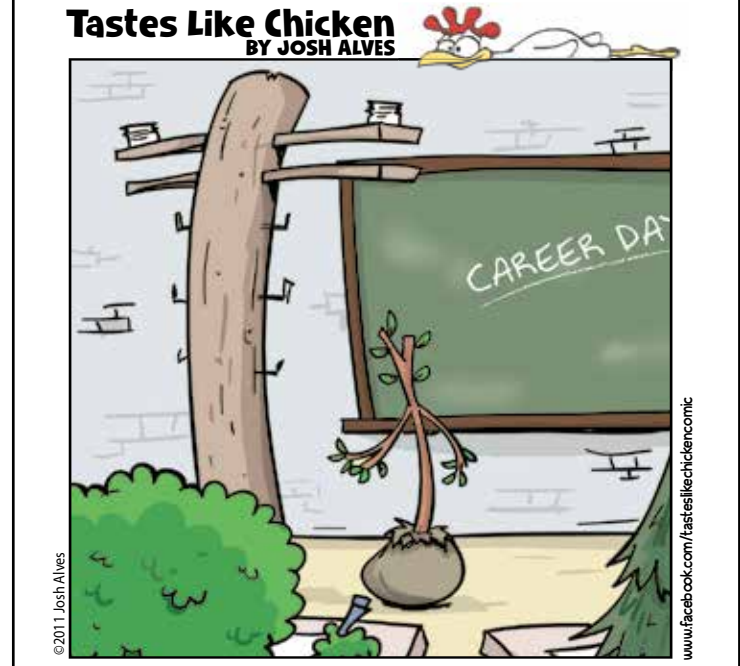
Friday Morning by Brad Diller



Speckticles by Bill Abbott



Tastes Like Chicken by Josh Alves



Snowpack's Water Content Greater than One Year Ago

But It's Still Too Soon to Know Whether Drought Will Be Broken

SACRAMENTO REGION, CA (MPG) - The Department of Water Resources (DWR) conducted the winter's first media-oriented manual snow survey today, and despite the higher-than-average water content for the statewide snowpack, officials said snowfall during the remainder of the winter will largely determine whether California's drought will be entrenched for a fifth year.

DWR Director Mark Cowin said the heavy snowfall so far during Water Year 2016 "has been a reasonable start, but another three or four months of surveys will indicate whether the snowpack's runoff will be sufficient to replenish California's reservoirs by this summer." Each water year begins on Oct. 1st and ends on the following Sept. 30th.

DWR conducts five media-oriented snow surveys in the Sierra Nevada each winter—near the first of January, February, March, April and May—at the Phillips Station plot (elevation 6,800 feet) just off Highway 50 near Sierra-at-Tahoe Road 90 miles east of Sacramento.



In normal years, the snowpack supplies about 30 percent of California's water needs as it melts in the spring and early summer. Photo courtesy California Department of Water Resources

Frank Gehrke, chief of the California Cooperative Snow Surveys Program, said more than four years of drought have left a water deficit around the state that may be difficult to overcome in just one winter season.

"Clearly, this is much better than it was last year at this time, but we haven't had the full effect of the El Niño yet," Gehrke said. "If we believe the forecasts, then El Niño is supposed to kick in as we move through the rest of the winter. That will be critical when it comes to looking at reservoir storage."

The state's largest six reservoirs currently hold between 22 percent (New Melones) and 53 percent (Don Pedro) of their historical averages in late December. Storage in Lake Shasta, California's largest surface reservoir, is 51 percent of its Dec. 30th average.

Today's manual survey found a snow depth of 54.7 inches—16 inches more than the average depth measured there since 1965—and 16.3 inches of water content, 136 percent of the Jan. 1st average for that site.

More telling than a survey at a single location, however, are DWR's

electronic readings today from 99 stations scattered throughout the Sierra Nevada. Measurements indicate the water content of the northern Sierra snowpack is 11 inches, 108 percent of the multi-decade average for the date. The central and southern Sierra readings were 12.1 inches (116 percent of average) and 7 inches (86 percent) respectively. Statewide, the snowpack held 10.2 inches of water equivalent, or 105 percent of the Dec. 30th average.

One year ago, the north, central, south, and statewide readings respectively were 5.8 inches (57 percent of average), 4.7 inches (45 percent), 4.0 inches (48 percent), and 4.8 inches (50 percent).

In normal years, the snowpack supplies about 30 percent of California's water needs as it melts in the spring and early summer. The greater the snowpack water content, the greater the likelihood California's reservoirs will receive ample runoff as the snowpack melts to meet the state's water demand in the

summer and fall.

Despite snowpack readings that are higher than last year, the major water reservoirs are storing far less water this year than their late-December historical averages. Lake Oroville in Butte County, the State Water Project's (SWP) principal reservoir, now holds 1 million acre feet (MAF), 29 percent of its 3.5 million acre-foot capacity and 47 percent of its historical average on Dec. 30th. One year ago today, Oroville's numbers were 1.3 MAF, which was 62 percent of its Dec. 30th average.

Lake Shasta north of Redding and the federal Central Valley Project's (CVP) largest reservoir now holds 1.4 MAF, 31 percent of its 4.55 million acre-foot capacity and 51 percent of its historical average. One year ago today, Shasta held 1.9 MAF, which was 41 percent of its total capacity and 66 percent of the Dec. 30th average.

San Luis Reservoir, a critical south-of-Delta pool for both the SWP and CVP, reflects the same trend of lower



DWR conducts five media-oriented snow surveys in the Sierra Nevada each winter. Photo courtesy California Department of Water Resources

reservoir storage this year. San Luis currently holds 20 percent of its 2 million AF capacity, 30 percent of normal for the date.

Governor Edmund G. Brown Jr. declared a drought State of Emergency on Jan. 17th, 2014 and directed state officials to take all necessary actions to prepare for water shortages. On April 1st, 2015, when the statewide snowpack's water content was historically low at 5 percent of that date's average, Governor Brown mandated a 25-percent reduction in water use across the state. Californians have largely complied with the mandate; from June through October, water consumption was down 27.1 percent statewide compared to the same period in 2013, according to the State Water Resources Control Board.

Conservation—the wise, sparing use of water—remains California's most reliable drought management tool. Each individual act of conservation, such as letting the lawn go brown or replacing a washer in a faucet to stop a leak, makes a difference over time.

Californians can learn easy ways to save water every day by visiting SaveOurWater.com. California's efforts to deal with the effects of the drought can be found at drought.ca.gov.

Source: California Department of Water Resources

GREAT GAME DAY GRUB

FAMILY FEATURES

When game day arrives and friends and family are gathered around the big screen to cheer your team to victory, the only thing missing is some great grub to make the celebration complete.

Putting together an all-star spread is actually easier than you may think. Simple recipes featuring high-quality ingredients make it possible to serve up big flavor without a lot of fuss. Follow these tips to score a game day menu that will let your guests enjoy themselves to the fullest.

Create a DIY pizza station.

Prepare dough ahead of time or purchase individual serving size crusts and invite guests to make their own personal pizzas. Provide an array of fresh veggies, meats and herbs for endless combinations. Don't forget plenty of quality cheese, and for a special twist, add some unexpected flavors, such as Jarlsberg Brand Cheese. Best known as a classic wedge, this nutty, mild cheese is also wonderful shredded for a uniquely delicious pizza flavor. Get guests started with this Sausage, Mushroom and Herb Pizza and then invite them to get creative on their own.

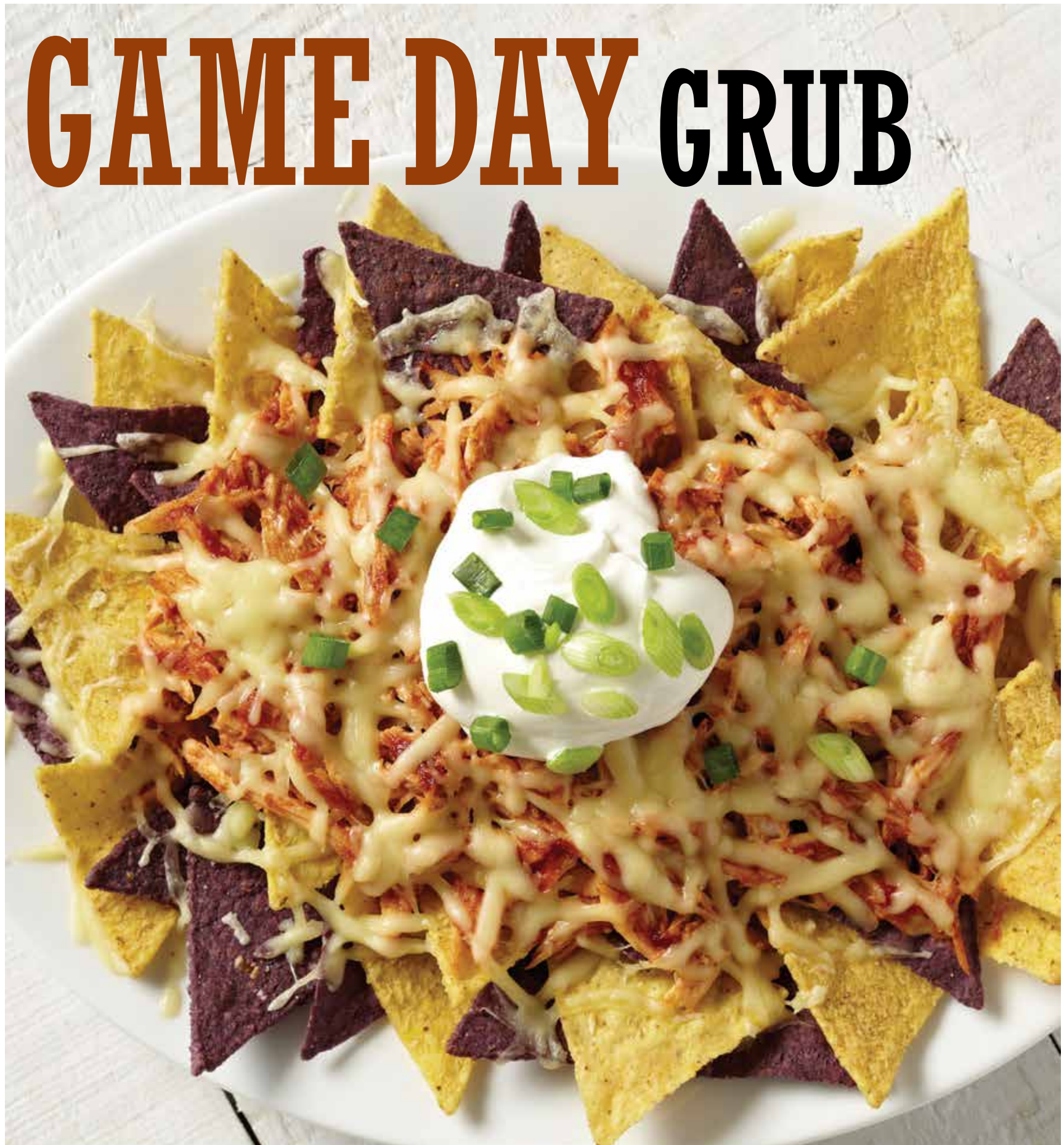
Top it off right.

No game day party is complete without chips and dip. Take your nachos to another level with premium toppings such these Barbecue Chicken Nachos. Other upgraded topping options: grilled steak or chicken, grilled corn and onions, a variety of flavorful cheeses, homemade guacamole, diced fresh veggies, seasoned olives and spices, such as Cajun or Caribbean jerk.

Bring the heat.

Spice things up with peppers as an added ingredient to other treats like pizza and nachos, or make the pepper the star, as with these Jalapeno Poppers, which blend the heat of a whole jalapeno balanced by the distinctive flavors of goat, Jarlsberg and Parmesan cheeses.

Find more game day recipes at jarlsberg.com.



Jalapeno Poppers

Makes: 16

- 16 whole jalapeno peppers, rinsed and drained
- 2 logs (4 ounces each) fresh goat cheese
- 1 cup shredded Jarlsberg Cheese
- 1/4 cup grated Parmesan cheese
- 1/4 cup diced green onion (scallions)
- dash of hot sauce
- cilantro leaves
- mini hot red peppers (optional)

Using small sharp knife, cut slit down one side of each pepper. Leave stem intact and remove seeds and veins.

In bowl, mash all cheeses, onion and hot sauce. Divide among peppers, stuffing each generously. Refrigerate. *(Note: Recipe can be made ahead to this point.)*

Arrange peppers in heavy aluminum foil packet. Grill 8-10 minutes, or until cheese begins to melt. Garnish with cilantro and, if desired, hot red peppers.

Cheese and Mushroom Pizza

Makes: 1 pizza

- 1 premade pizza dough (14-16 ounces)
- 5 tablespoons tomato sauce
- 2 diced Roma tomatoes
- 8 ounces shredded Jarlsberg Cheese
- 2 ounces grated Parmesan cheese
- 8-10 sliced mushrooms
- 2 teaspoons oregano arugula (optional)

Heat oven to 425 F.

Follow premade pizza dough instructions on package.

Spread thin layer of tomato sauce and fresh tomatoes on uncooked pizza dough, sprinkle with cheeses, top with mushrooms and finish with oregano.

Bake pizza in oven for 15-20 minutes, or until golden brown. Garnish with arugula, if desired.

Barbecue Chicken Nachos

Makes: 1 large serving

- 1 rotisserie chicken
- 1 cup barbecue sauce
- nacho chips
- 1 cup shredded Jarlsberg Cheese
- 1/4 cup chopped green onion
- sour cream (optional)

Heat oven to 350 F.

Pull white meat off rotisserie chicken and place in mixing bowl. Add barbecue sauce to pulled chicken and gently mix together.

Scatter nacho chips on oven-safe dish and place pulled chicken on top. Shred cheese with grater and coat top of chicken. Place in oven for approximately 10 minutes. Sprinkle green onion on top and serve with sour cream, if desired.



PICK A PARTY BITE



Finger foods make it easy for your fellow fans to quickly grab a snack between plays and save the serious grub for a longer break in the action. Tide them over until halftime with these bite-site appetizers. For a little extra fun, use toothpicks bearing the mascot or signature color of your favorite team.

Jarlsberg Cheese salami green grape toothpick

Cut cheese and salami into bite-size cubes. Thread ingredients on toothpicks, varying the order and mixing and matching ingredients for different flavor combinations.

IRS Reminds Taxpayers to Plan Ahead If You Need a Tax Transcript

SACRAMENTO REGION, CA (MPG) - The IRS reminds taxpayers that the quickest way to get a copy of their tax transcript is to order it online using the Get Transcript application on IRS.gov. By planning ahead, they should receive their transcript in the mail within five to 10 days from the time the IRS receives the request online.

The IRS continues to work to bring the viewable/printable functionality of the application back online in the near future with enhanced identity protection security features. In the meantime, taxpayers can still request a mailed transcript by going online to Get Transcript.

Though taxpayers should always keep a copy of their tax return for their records, some may need the information from filed tax returns for many reasons. This includes college financial aid applicants or taxpayers who have applied for a loan to buy a home or start a business.

If a taxpayer is returning to college this January and applying for financial aid, they should check with their financial aid department at school to see if they will need a copy of their transcript before they start classes. Frequently, students get all the tax return information they need on the FAFSA application via the IRS Data Retrieval Tool.

Similarly, if a taxpayer plans to apply for a loan, they should ask their financial institution if a transcript will be necessary so they can plan ahead and have it at the appropriate time.

The fastest way to get a transcript is through the Get Transcript tool on IRS.gov. Although the IRS temporarily stopped the online viewing and printing of transcripts, Get Transcript still allows taxpayers to order their transcript online and receive it by mail. Taxpayers simply click the "Get a Transcript by Mail" button to order the paper

copy of their transcript and have it sent to their address of record. Among the options available:

- To order a transcript online and have it delivered by mail, go to IRS.gov and use the Get Transcript tool.
- To order by phone, call (800) 908-9946 and follow the prompts.
- To request an individual tax return transcript by mail or fax, complete Form 4506T-EZ, Short Form Request for Individual Tax Return Transcript. Businesses and individuals who need a tax account transcript should use Form 4506-T, Request for Transcript of Tax Return.

Remember, ordering a transcript online is the quickest option. For more information, read the IRS How Do I Get My Transcript? Fact Sheet.

Source: IRS



Just a Pinch



Sharing Hometown Recipes, Cooking Tips and Coupons

By Janet Tharpe

A Sweet Potato Cobbler Recipe to Be Thankful For

"A perfect dessert!"



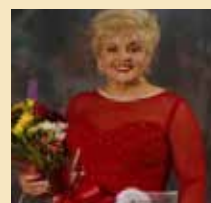
Dessert? Definitely. Side dish? Absolutely! Take your pick... no matter how you serve it, Jewel Hall's Sweet Potato Cobbler is a holiday delight. With hints of nutmeg and cinnamon and topped with a flaky crust, your family will gobble up this dish.

See step-by-step photos of Jewel's recipe plus thousands more from home cooks nationwide at:

www.justapinch.com/sweetpotatocobbler

You'll also find a meal planner, coupons and chances to win! Enjoy and remember, use "just a pinch"...

-Janet



Jewel Hall Cullman, AL (pop. 14,775)

Sweet Potato Cobbler

What You Need

- 2 lb sweet potatoes, peeled and sliced 1/4 inch thick
- 3 1/2 c water
- 1 1/2 c sugar
- 3 tbsp all-purpose flour
- 1/2 tsp ground cinnamon
- 1/4 tsp ground nutmeg
- 1/4 tsp salt
- 3/4 c butter, cubed

FOR PASTRY

- 2 c all-purpose flour
- 1/8 tsp salt
- 2/3 c shortening
- 5-6 tbsp cold water
- 2 tbsp butter, melted
- 4 tsp sugar

Directions

- In a saucepan, cook sweet potatoes in water until tender, about 10 minutes.
- Drain, reserving 1 1/2 cups of cooking liquid.
- Layer potatoes in a greased 9x13 inch baking dish; add reserved liquid.
- Combine sugar, flour, cinnamon, nutmeg and salt; sprinkle over potatoes. Dot with butter.
- For pastry, combine flour and salt.
- Cut in shortening until mixture resembles coarse crumbs.
- Gradually add in water, toss with a fork until a ball forms.
- On a floured surface, roll pastry into a 9x13 inch rectangle.
- Place over sweet potato filling; cut slits in top.
- Brush with butter; sprinkle with sugar.
- Bake at 400 degrees for 30-35 minutes or until top is golden brown.
- Spoon into dishes; serve hot with a scoop of whipped cream on top sprinkled lightly with nutmeg.

Submitted by: Jewel Hall, Cullman, AL (pop. 14,775)

www.justapinch.com/sweetpotatocobbler

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