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Average Student Debt Climbing: \$29,400

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Land Trust Places New Memorial Bench



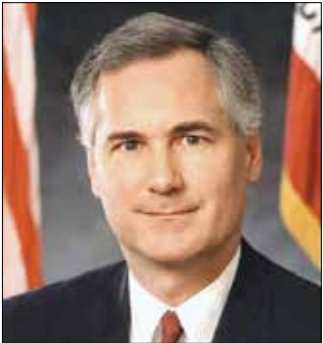
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The New Normal: Surviving Stepfamily Challenges



Christmas can often bring it's own challenges for surviving as a step family.

Although they're often referred to as "blended families," adjusting to life as part of a stepfamily isn't always so harmonious. Whether it's as a parent, stepparent, stepchild, an ex-spouse, or a grandparent, the challenges can be intense. One out of every two people will be in a stepfamily relationship in their lifetime – isn't it time we learn how to navigate the waters? Renowned expert, psychologist, and Harvard Medical School instructor Dr. Patricia Papernow believe so and provides a clear map through the difficult territory of becoming a stepfamily in her new book *Surviving and Thriving in Stepfamily Relationships: What Works and What Doesn't*.

In her accessible and engaging book, Dr. Papernow weaves her decades of clinical expertise and her firm command of the empirical evidence with the stories of stepfamily members. She clearly lays out the five unique challenges created by "stepfamily architecture" and describes tools and principles for meeting each one on three different levels: psycho-education, relationship skills, and, sometimes, deeper individual work. Dr. Papernow's wisdom, compassion, and good humor shine throughout.

Surviving and Thriving in Stepfamily Relationships delineates pathways to success, as well as easy "wrong turns" that all

too often lead stepfamily members, and those who want to help, astray. The book is richly illustrated with moving vignettes of parents, stepparents, stepcouples, children, and ex-spouses stepping up to their challenges.

Dr. Papernow's newest guide is comprehensive, covering stepfamilies of different ethnicities, sexual orientations, ages, and developmental stages. Stepfamily members and therapists, as well as the clergy, school counselors, and legal and medical professionals who are so often pressed for advice about these issues, will appreciate the wealth of concrete, immediately applicable information.

"Though stepfamilies are everywhere, there is very little accurate information out there about what works and what doesn't," Dr. Papernow says. "We now know a lot about how to steer stepfamilies toward success. I want to make that knowledge accessible to the people who need it – those who live in stepfamilies, those who love them, and those who want to help."

Practical and immensely helpful, *Surviving and Thriving in Stepfamily Relationships* addresses:

- The dreams and hopes of beginning a new "blended family" contrasted with the often unexpected challenges along the way
- What works to build thriving stepfamilies, and why this is often not intuitive

- The unique characteristics of "stepfamily architecture" that create five major challenges to intimacy and connection
- A map for meeting the intense, and often confusing, challenges of becoming a stepfamily
- How family members, as well as clergy, guidance counselors, pediatricians, family lawyers, and others can navigate the obstacles and build thriving relationships

Dr. Patricia L. Papernow is a psychologist in private practice, as well as a Clinical Instructor in Psychology in the Department of Psychiatry at Harvard Medical School. Widely known as a foremost expert in the field, Dr. Papernow is entering her fourth decade teaching, writing, consulting, and working with people in stepfamilies. Dr. Papernow became interested in this particular area when she became part of a stepfamily, herself, and has since remained passionate in her drive to grasp the challenges created by what people wishfully refer to as "blended families." She is a graduate of Harvard University and Boston University. Her first book, *Becoming a Stepfamily*, is considered a classic in the field.

Source: Jennifer Tucker, Smith Publicity

Senator Nielsen Issues Statement on Legislative Analyst's Budget Forecast



Senator Jim Nielsen

Senator Jim Nielsen (R-Gerber) issued the following statement today regarding the state's Legislative Analyst's projection that California's budget would end with a \$5.6 billion reserve in 2014-15:

Today's forecast is reassuring that California's finances are improving. The budget surplus could be as much as \$5.6 billion in two years, if the Legislature and Governor continue to restrain themselves.

Although, this is encouraging news, it in no way means that California's budget is fixed. We need a hard spending cap and a reserve specifically for economic uncertainty and natural disasters.

This money must be used to pay down the state's debts and not for new programs.

Having this massive reserve demands that Sacramento politicians and special interest groups halt their efforts to increase taxes and fees, like the newly proposed car tax. ★

Senator Jim Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Del Norte, Glenn, Nevada, Placer, Sacramento, Shasta, Siskiyou, Sutter, Tehama, Trinity and Yuba. To contact Senator Nielsen, please call him at 916-651-4004, or via email at senator.nielsen@senate.ca.gov.

Source: Senator Nielsen's Office



Heating-Related Fires Increase During Cold Temperatures CAL FIRE Asks Homeowners to be Safe with Heating Equipment

SACRAMENTO REGION, CA (MPG) - The recent cold-snap is a clear sign that winter has arrived in California with many areas receiving rain and snow over the weekend. During the cold winter months, CAL FIRE and fire departments across the nation see an increase in home fires due to dangerous heating equipment or unsafe practices. Improper use or poorly maintained heating equipment is one of the leading causes of home fires and home fire deaths across the country.

"Half of all home heating fires are reported during the months of December, January and February," said State Fire

Marshal Tonya Hoover, CAL FIRE – Office of the State Fire Marshal. "Improper use or poorly maintained heating equipment often leads to fires, injuries and deaths that could have been easily prevented. These fires remind us once again how important having working smoke alarms can be."

With a few simple safety tips and precautions, you can prevent most home heating fires from happening.

CAL FIRE offers the following fire safety tips:

- Keep anything that can burn at least 3

feet away from heating equipment such as a furnace, fireplace, wood stove or portable space heater.

- Have a 3-foot "kid-free zone" around open fires and space heaters.
- Always turn portable heaters off when leaving a room or going to bed.
- Make sure the fireplace has a sturdy screen to prevent sparks from escaping.
- Allow fireplace ashes to completely cool before disposing them. Place in a tightly covered metal container at least 10 feet away from your home and any

other nearby buildings. NEVER empty fireplace or wood stove ashes directly into a trash can.

- Never use your oven to heat your home.
- If using fossil fuel heating, install and maintain carbon monoxide (CO) alarms to avoid the risk of CO poisoning. Make sure your home has working smoke alarms as well.

For more information on safe home heating visit the CAL FIRE website at www.fire.ca.gov. ★

Source: Cal Fire Newsroom

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Auburn Ski Club's Ryan Stassel Named to U.S. Snowboarding Slopestyle Pro Team

AUBURN, CA (MPG) - Ryan Stassel, a member of the Auburn Ski Club Training Center snowboard program, has been named to the 5 member men's 2014 National Pro Slopestyle team by the United States Ski and Snowboarding Association.

Slopestyle will make its Olympic debut at the 2014 Sochi Olympics in February. In naming the team, Head U.S. Freeskiing and U.S. Snowboarding Coach Mike Jankowski, said "It's such an exciting time for U.S. Snowboarding right now with next-level halfpipe runs and the slopestyle team getting its first shot at Olympic medals. This group of riders has truly shaped what U.S. Snowboarding is all about and is blazing a path into the future. I have to give all my respect to them for their hard work and true dedication to the sport of snowboarding."

Stassel, 21, who's hometown is Anchorage, AK, has been a member of the ASC Training Center's snowboard program since he was 14. Ryan has risen to the top of the Slopestyle discipline with two successive overall wins in the USSA Revolution Tour Slopestyle Championships and as a member of the FIS Junior Worlds team. At the World Championships in Oslo, Norway, he placed 19th, and at the Stoneham, Canada World Cup his 7th place finish and top 20 overall results earned the United States one of four Slopestyle spots for the Sochi Olympics.

In 2010 the ASC Training Center snowboard program was named the top snowboard



Stassel, 21, who's hometown is Anchorage, AK, has been a member of the ASC Training Center's snowboard program since he was 14.

program in the country by the US Ski and Snowboard Association. That same year ASC's snowboard program director/head coach, Dylan Omlin, was named the top domestic coach in the country by USSA. The ASC Training Center offers opportunities in Alpine, Snowboard, Nordic and Biathlon winter sports aimed at athletic achievement and family participation for all ages. Now in its 85th season, many generations of Northern California skiers and snowboarders have started their

lifetime of winter sports enjoyment with Auburn Ski Club.

It's not too late to enjoy the coming season, enrollment in 2013-14 programs are underway now for all abilities and ages. For more information visit www.auburnskiclub.org, email info@assoc.auburnskiclub.org or call 530-426-3313. The Training Center is located at the west end of the Boreal Mt. Resort parking lot. ★

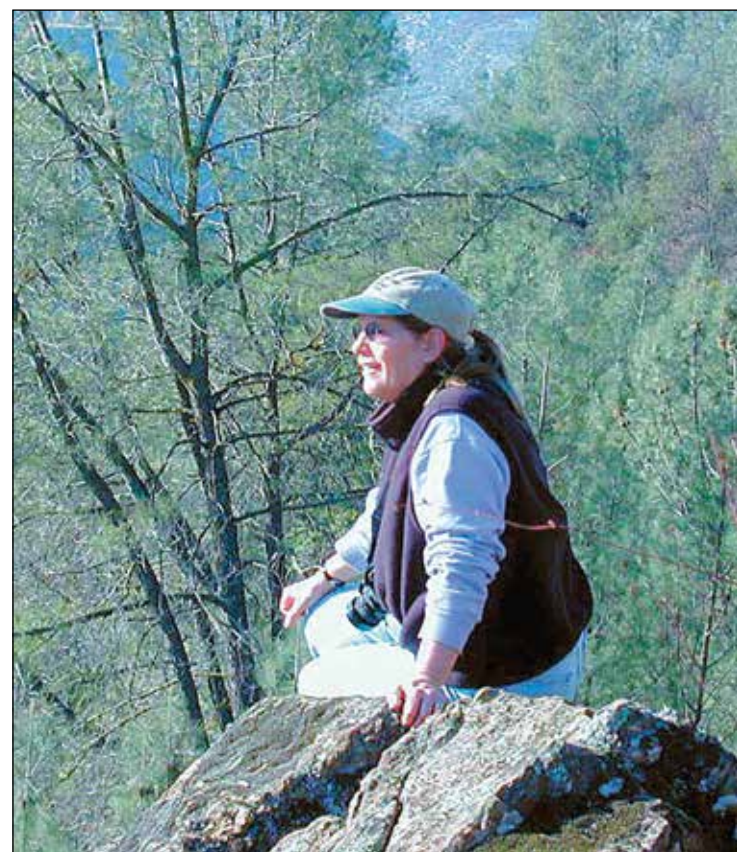
Placer Land Trust Places Memorial Bench for Susan Cooley-Gilliom on Auburn Property

AUBURN, CA (MPG) - Placer Land Trust honored one of its first funders, the late Susan Cooley-Gilliom of Auburn, at a private remembrance ceremony on Thursday.

The Trust gathered with dozens of neighbors, family and friends along Canyon Creek at Auburn's Stagecoach Preserve, where a new public bench has been placed in memory of Cooley-Gilliom, who passed away in 2003.

"In the decade since Susan's passing, a series of neighbors, volunteers, and Placer Land Trust staff have worked hard to restore and maintain the natural beauty of Stagecoach Preserve," said Placer Land Trust Executive Director Jeff Darlington. "Susan was the first to envision this preserve - quite literally. As an artist as well as a forester she gave us restoration plans loaded with technical advice ... but all painted beautifully in her famous pastels."

According to Darlington, Cooley-Gilliom's foundation, the Emigrant Trails Greenway Trust, was also instrumental in providing funding for the protection of this property, as well as several other Placer Land Trust preserves. Thursday's ceremony marked the completion of



a multi-year Canyon Creek restoration project at Stagecoach Preserve. ★

Placer Land Trust is a 501(c)(3) nonprofit public benefit organization incorporated in 1991 that works with willing landowners and conservation partners

to permanently protect natural and agricultural lands in Placer County for future generations. To date the Trust has protected 7,626 acres in 32 locations across the Placer County region. For details, see www.placerland-trust.org or call (530) 887-9222.

Governor Brown Announces Dolim Appointment

SACRAMENTO, CA (MPG) - Governor Edmund G. Brown Jr. recently announced the following appointment:

Steve Dolim, 58, of Granite Bay, has been appointed to the California Commission on Disability Access. Dolim has been president of Stephen J. Dolim, Architect Inc. since 2005. He was vice president of shopping center management at Cordano Company Inc. from

2005 to 2008 and from 1991 to 1997 and was vice president and director of development at Catlin Properties Inc. from 1997 to 2008. Dolim was director of development at Roebelen Land Company from 1988 to 1991, senior site development administrator for Mervyn's Stores from 1982 to 1988 and project architect at Panko Sinclair Architects from 1978 to 1981. He is a member of the American Institute

of Architects and treasurer of the Certified Access Specialist Institute. Dolim earned a Master of Business Administration degree from the University of California, Berkeley School of Business. This position requires Senate confirmation and the compensation is \$100 per diem. Dolim is a Republican. ★

Source: Office of Gov. Brown

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MPG

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Publisher's Statement:
It is the intent of the Placer Sentinel to strive for an objective point of view in the reporting of news and events. We consider our Editorial and Opinion pages to be a public forum for our readers. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

Publisher Paul V. Scholl

Alpine Leads PCWA Board

AUBURN, CA (MPG) - District 5 Director Joshua Alpine, of Colfax, was elected Monday (Dec. 9) by his fellow directors to serve as 2014 chairman of the Placer County Water Agency Board of Directors.

Alpine, a former mayor and longtime city councilman in Colfax, was elected by voters to the PCWA board a year ago. He served as vice chairman in 2013.

District 2 Director Primo Santini, of Lincoln, was elected as 2014 vice chairman. He is a former Mayor and councilman with the City of Lincoln and was appointed to the agency board this past June upon the retirement of Alex Ferreira.

Also serving on the five-member governing board are Division 1 Director and outgoing board chairman Gray Allen of Roseville, District 3 Director Mike Lee of Loomis, and District 4 Director Robert Dugan of Roseville.

PCWA is the primary water resource agency for Placer County, with a broad range of responsibilities including water resource planning and management, retail and wholesale supply of drinking water and irrigation water, and production of hydro-electric energy.

In other business, the PCWA board:

- heard a staff update on the 2014 increase in the Water Connection Charge (WCC),



Incoming 2014 PCWA Board Chairman Joshua Alpine, left, recognizes the service of outgoing 2013 Chairman Gray Allen at the Dec. 9 board meeting.

which is linked to the Engineering News Record construction cost index and adjusted each year. Director of Technical Services Brent Smith said the Jan. 1 increase of 5.25 percent is the largest since 2008. The charge for a typical residential water connection will increase from \$16,444 to \$17,307.

- heard annual reports on the Customer Services and Technical Services departments. Near the end of each year, PCWA staff reports on accomplishments of the past year and opportunities seen in the year ahead.

- congratulated civil engineer Tony Firenzi on his Dec. 2

promotion to Deputy Director of Technical Services. Firenzi, promoted from a senior engineer position, has been with the water agency for 11 years.

The next regular meeting of the PCWA Board of Directors will be held at 2 p.m. on Thursday, Dec. 19, at the PCWA Business Center, 144 Ferguson Road, in Auburn. PCWA board meetings are open to the public. ★

Information on PCWA board meetings may be obtained through the Clerk to the Board at (530) 823-4850 or (800) 464-0030. PCWA information is also posted at www.pcwa.net.

Auburn 49er Lions Raise Funds for the Fair

By Paula Mosqueda

AUBURN, CA (MPG) -As we all know, the national economy has been suffering for some years.

Local economies have followed suit. The Auburn Gold Country Fair has not been exempt from the challenges of the current financial climate. In fact, the Gold Country Fair has lost 100% of its state funding and non-state funding has been greatly reduced. That amount is over \$185,000 per year. Needless to say, keeping the fair open has become an on-going concern.

Considering the many activities that have found a home at the fairgrounds, including Lions' events, the Auburn 49er Lions Club held a "Funds for the Fairgrounds" fundraiser. In early November, the 49er Lions sponsored a Spaghetti Dinner to benefit the Fair.

The Auburn community quickly embraced the idea. Numerous friends of the fairgrounds contributed funds to help defray food expenses, so that all proceeds from ticket sales could go directly into the Fair coffers. An assortment of Raffle prizes were donated. Ticket sales were brisk.

On the evening of the event, everyone was pleased with the



In early November, the 49er Lions sponsored a Spaghetti Dinner to benefit the Fair.

number of guests who all but filled the hall. Sixty pounds of spaghetti noodles, 60 pounds of ground beef, and 20 pounds of Italian sausage were consumed in only a few hours. Business at the bar was on-going.

There were many compliments for the entire event. Each and every person was glad to be there. Everyone was in a happy mood, enjoying the live music, the tasty food and good company. Spirits rose higher when the raffle began.

Winners were excited with the various prizes.

Just after Thanksgiving, the Auburn 49er Lions were happy to present the Gold Country Fair with a check in the amount of \$6,500. The Fair staff is delighted and grateful. The people of Auburn, as always, were glad to give support to a local landmark. ★

If you would like to learn more about the activities of the Auburn 49er Lions, call 530-863-7503.

Widowed Persons Association of California to Meet

AUBURN, CA (MPG) - The Widowed Persons Association of California — Auburn Chapter (WPAC) will meet to socialize at a General Members Business luncheon at the Sizzler Restaurant, 13570 Lincoln Way, Auburn at 12:00 p.m. Friday December 20, 2013. We will be installing our 2014 club officers, and planned activities for 2014 will be presented.

All widowed persons are invited to join us. For more information about WPAC please phone Denise at 530-823-5321. To attend the luncheon meeting please phone Jeanette at 530-888-6880.

WPAC also offers grief support at no cost to all widowed persons. All grief support is strictly confidential. For information call

Sandy at 530-885-8298.

The purpose of WPAC is to provide a support group for widowed men and women of all ages and promote a wide range of social activities through which widowed persons have the opportunity to make new friends and find redirection in their lives. ★

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The Bullet Train Is Like the Walking Dead



Commentary by Jon Coupal

Pop quiz. Which of the following statements is true? A. California High speed rail (HSR) will allow riders to travel between Los Angeles and San Francisco in about two and a half hours for \$50. B. The total cost of HSR will be about \$40 billion. C. About half the cost of HSR will be picked up by the private sector and the federal government. D. If you like your plan you can keep it.

If you answered none of the above, you are correct and probably good at spotting misinformation put out by the political class to manipulate public opinion.

The first 3 statements come from arguments by those who supported Proposition 1A, or, as it was called, the Safe, Reliable High-Speed Passenger Train Bond Act for the 21st Century, which appeared on the ballot in 2008. Using rosy estimates of short travel times at low cost, along with several million dollars provided by labor unions to get the message out, promoters of Proposition 1A convinced voters to approve a \$10 billion bond. It also helped that the glowingly positive ballot title

and summary, which are supposed to be objective and are usually written by the attorney general, were prepared by members of the Legislature who wrote the bond measure.

Five years after the passage of Proposition 1A, estimates of travel times and ticket prices have doubled, the total cost of the project could surpass \$100 billion and there is not one dollar of private sector money committed to the project. The idea of dedicated track for a high speed system has been tossed aside in favor of a "blended system" where high speed trains would compete for track space with commuter and freight lines. Even if the private railroads which own the right of way to the track gave their blessing to the plan (which they have emphatically refused) this would still significantly increase commute time.

Realizing the impossibility of keeping the promises made to voters, in March of this year, the High Speed Rail Authority filed a "validation action," suing everyone in the state. If no one responded, they would have slipped the noose. The authority would have received a court ruling allowing the issuance of almost nine billion dollars in bonds to fund construction of a rail system that no longer resembles what voters approved with the passage of Proposition 1A.

Howard Jarvis Taxpayers Association and others answered the complaint for validation. HJTA requested that the court deny the issuance of the bonds on the grounds that the High Speed Rail Authority's plans had so deviated from the promises made to voters in Proposition 1A, that bonds for the project had not received

voter approval.

Taxpayers received good news last week when Sacramento Superior Court Judge Michael Kenny denied the Rail Authority permission to put taxpayers in debt almost nine billion dollars, to use on a project not even remotely close to what the State pitched to California voters when they approved high speed rail five years ago. Judge Kenny's ruling denied the validation because there was no evidence to support the idea that it was "necessary and desirable" to issue the bonds.

In a separate ruling, the judge found that the State's current funding plan did not conform to the requirements of Proposition 1A and he ordered the State to draft a new plan that does conform. Among the requirements placed in statute by Proposition 1A is the requirement that the system be self-funding, needing no new taxes or government subsidies. As even the High Speed Rail Authority knows, this is now impossible.

However, while the court ruling should give encouragement to taxpayers, readers who passed the exam at the top of the page will be aware that government bureaucrats can be as mindlessly relentless as zombies, and the critically flawed bullet train project is likely to be as hard to kill as the Walking Dead. ★

(Jon Coupal is president of the Howard Jarvis Taxpayers Association — California's largest grass-roots taxpayer organization dedicated to the protection of Proposition 13 and the advancement of taxpayers' rights. Originally published on HJTA.)



Placer County Sheriff Special Report

PCSO Arrests Two Colfax Residents

COLFAX, CA (MPG) - Placer County Sheriff's deputies arrested two Colfax residents Tuesday for crimes they committed on another Colfax resident.

Donald Scott Bell, 46, and Robin R. Brawley, 23, were



Donald Scott Bell

booked at the Placer County Jail on multiple charges, including torture, kidnapping, penetration with a foreign object, false imprisonment, burglary, robbery, criminal threats, assault with a deadly weapon and conspiracy. Bond was set at just over \$1 million for each suspect. Brawley was also wanted on an out-of-state warrant.

The assault occurred Nov. 30 at the victim's Colfax residence, where the suspects forced entry and waited for the victim to arrive. The suspects used a Taser to stun the victim, who was then bound at the arms and ankles. The victim was assaulted for six hours and a knife was held to the victim's throat. Before they left the



Robin R. Brawley

home, the suspects stole property from the victim.

The victim was treated for minor injuries at a local hospital and released.

There is no further information available at this time.

Two Arrested In Suspected Residential Burglaries

GRANITE BAY, CA (MPG) - Detectives with the Placer County Sheriff's Office have located and arrested two men in connection with several



Douglas Wayne Boye

residential burglaries in Granite Bay, Lincoln and possibly other cities in Placer County.

On December 11, at 7:30 am, deputies responded to a residential burglary in Granite Bay. The deputies gathered evidence at the scene that later led detectives to a neighborhood in Sacramento where they arrested Levi Brandon Ochotorena, 33.

Further evidence discovered in Sacramento led detectives to Fair Oaks where they arrested Douglas Wayne Boye, 23. Both men are currently being held at the Placer County jail and face charges of burglary, possession of stolen property and



Levi Brandon Ochotorena

conspiracy.

Both of the arrests took place without incident. Property recovered at the locations of arrest has been released back to the victims.

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LaMalfa Supports Budget Agreement that Reduces Spending and Increases Transparency

WASHINGTON, DC - Rep. Doug LaMalfa (R-CA) today voted in favor of a measure setting federal funding for the coming fiscal year at \$1.012 trillion, a reduction of \$115 billion from the \$1.127 trillion the government was spending when LaMalfa took office. The bill, H.J. Res. 59, was negotiated by the chairmen of the House and Senate budget committees and passed the House on a bipartisan 332-94 vote.

"The measure we passed today represents a true compromise that both sides agree on and still reduces federal spending significantly," said LaMalfa. "While I would support a budget that further reduces funding to sequester levels, such a plan does not have enough votes to pass. This budget recognizes the realities of divided government while staying true to conservative principles. We've protected the military from cuts, passed federal pension reform and included new protections against waste, fraud and abuse."

"This agreement brings transparency to the budget process and returns control of



Representative Doug LaMalfa

the budget plan include the following:

- \$28 billion in targeted deficit reduction cuts that replace the blanket;
- The plan reforms new federal employees' share of pension contributions to save over \$6 billion, without affecting current retirees.
- Medicare payments are streamlined to create \$1.4 billion in savings;
- Over \$240 million is saved by preventing inmates from receiving fraudulent tax returns and unemployment payments;
- Over \$160 million in fraudulent unemployment payments are blocked through state-federal cooperation.

Major components of

spending to Congress by ending the practice of passing Continuing Resolutions, which essentially rubber-stamp the President's spending plans and empower bureaucracies," LaMalfa added. "Passing a budget means that the House will hold open hearings and consider each program on its merits in a true appropriations process, rather than imply giving the President a lump sum to use almost as he sees fit. We're moving away from the status quo and restoring Congress' power to restrain spending through an open appropriations process."

Doug LaMalfa is a lifelong farmer representing California's First Congressional District, including Butte, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou and Tehama Counties.

Equations of Christmas: What Does "X" Really Mean?

Commentary by Dr. Gary Welton

I wish you and your family a Merry Christmas, a White Christmas, Happy Holidays, and Season's Greetings; but most of all, I wish you a Blessed Christmas.

Being at our season of life, in those years between teenage children and endearing excitable grandchildren, my wife and I recall our various memories of Christmas past. We remember our common extended family traditions, which involved cramming scores of beloved aunts, uncles, and cousins into small houses that comfortably held only a handful, in which we enjoyed a fantastic spread of holiday treats (though most of us ate primarily from the food that our own mother had prepared, as familiarity always trumped the risk of change).

Not every memory is positive, however, as there were moments of boredom, serious sledding accidents, cattle breaking through the fence, sibling-like spats between kissing cousins jammed into such close quarters, and the trip to the ER when grandma fell off her chair. Nevertheless, I always smile when I remember the moments we shared and our common Christian tradition. We celebrated our sacred faith in the mystery of Christ's provision of redemption.

Our society, however, is moving away from the shared sacred holiday. As we become a more diverse society, we begin to replace the Christmas carols with the holiday music. We replace the infinite incarnation with the

maudlin focus on white snow and green trees. One particular holiday greeting, however, is more sacred than it first appears.

Some of my Christian friends and mentors have waxed eloquent about their rejection of the "Xmas" greeting. They argue that we have taken Christ out of Christmas and replaced Christ with "X," an algebraic symbol for a variable unknown quantity. The history of the term Xmas, however, is not algebraic, but rather rooted in the Greek language and the letter chi (x).

Early Christians used the fish as a symbol of their faith. The Greek word for fish, *ichthys*, was used as an acrostic reference to the incarnate Jesus Christ, God's Son, Savior. It is said that during the life and death persecution of the early church, a Christian meeting someone new would begin to draw a fish in the sand. If the other person was a Christian, he or she would complete the drawing. If the second person was not a Christian, the ambiguity of the half-symbol would not reveal the first person as a Christian. The letter x quickly became a recognized abbreviation for Christ. Hence, it was natural to shorten the term Christmas to the term chi-mas, or Xmas.

Some in our society will argue that Christmas should become a secular holiday, separated from the Christian tradition, given the early historical celebration of the winter solstice. It is no accident, however, that Christmas is the most significant holiday in America, totally eclipsing any celebration of the summer solstice. Separating Christmas from

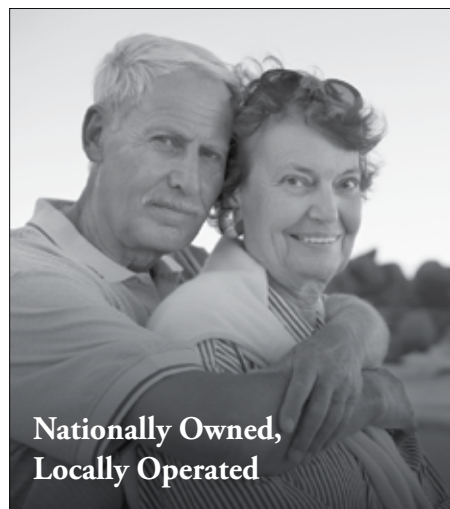
its sacred meanings is simultaneously robbing Christmas of its lasting impact in our society and our individual lives.

Although some will use the Xmas greeting in an attempt to separate the secular from the sacred, the historical roots show that the term Xmas is an indirect reference to Christ. The use of Xmas by some might be an attempt to suggest that the speaker is trying to replace Christ with the algebraic symbol for the unknown. Nevertheless we can solve for the value of X in Xmas. The experienced hearer will solve for X and find the value of X is equal to the infinite focus of our Christmas season.

As a growing secular society attempts to remove Jesus Christ from the equations of Christmas, take joy in the fact that despite these efforts the ultimate truth remains: The reason for the season is a gift from God—a baby's birth nearly 2,000 years ago—the world's Savior.

Have yourself a blessed little Christmas this year.

Dr. Gary L. Welton is assistant dean for institutional assessment, professor of psychology at Grove City College, and a contributor to The Center for Vision & Values. He is a recipient of a major research grant from the Templeton Foundation to investigate positive youth development. © 2013 by The Center for Vision & Values at Grove City College. The views & opinions expressed herein may, but do not necessarily, reflect the views of Grove City College. See www.VisionandValues.org.



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Peppermint Popovers
 1 cup butter, 1 cup sugar, 2 eggs, 1/2 cup milk, 1/2 cup flour, 1/2 cup peppermint extract, 1/2 cup crushed peppermint candy, 1/2 cup crushed peppermint candy, 1/2 cup crushed peppermint candy, 1/2 cup crushed peppermint candy.

Preheat oven to 350 degrees. Butter 12 popovers. In a large bowl, combine butter, sugar, eggs, and milk. Stir until smooth. Add flour and peppermint extract. Stir until thick. Spoon into popovers. Bake 10-12 minutes. Sprinkle with crushed peppermint candy.

Cherry Cheesecake Trifles
 1/2 cup cherry pie filling, 1/2 cup whipped cream, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves.

Layer 1/2 cup cherry pie filling, 1/2 cup whipped cream, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves.

Christmas Cakes for Peppermint Cookies
 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract.

Preheat oven to 350 degrees. In a large bowl, combine butter, sugar, eggs, and milk. Stir until smooth. Add flour and peppermint extract. Stir until thick. Spoon into cakes. Bake 10-12 minutes.

Peppermint Cookies
 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract.

Preheat oven to 350 degrees. In a large bowl, combine butter, sugar, eggs, and milk. Stir until smooth. Add flour and peppermint extract. Stir until thick. Spoon into cookies. Bake 10-12 minutes.



Peppermint Popovers, Cherry Cheesecake Trifles, Peppermint Cakes, Peppermint Cookies, Peppermint Cookies, and Christmas Cakes for Peppermint Cookies

HO, HO, HOLIDAY TREATS



Peppermint Cookies



Peppermint Cookies

Make the Season Simple and Sweet

Ingredients: 1/2 cup butter, 1/2 cup sugar, 2 eggs, 1/2 cup milk, 1/2 cup flour, 1/2 cup peppermint extract, 1/2 cup crushed peppermint candy, 1/2 cup crushed peppermint candy, 1/2 cup crushed peppermint candy, 1/2 cup crushed peppermint candy.

Instructions: Preheat oven to 350 degrees. Butter 12 popovers. In a large bowl, combine butter, sugar, eggs, and milk. Stir until smooth. Add flour and peppermint extract. Stir until thick. Spoon into popovers. Bake 10-12 minutes. Sprinkle with crushed peppermint candy.

Peppermint Cookies
 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract.

Cherry Cheesecake Trifles
 1/2 cup cherry pie filling, 1/2 cup whipped cream, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves.

Peppermint Cookies
 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract.

Cherry Cheesecake Trifles
 1/2 cup cherry pie filling, 1/2 cup whipped cream, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves.

Peppermint Cookies
 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract.

Cherry Cheesecake Trifles
 1/2 cup cherry pie filling, 1/2 cup whipped cream, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves.

Peppermint Cookies
 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract, 1/2 cup peppermint extract.

Cherry Cheesecake Trifles
 1/2 cup cherry pie filling, 1/2 cup whipped cream, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves, 1/2 cup cherry preserves.



Peppermint Cookies, Cherry Cheesecake Trifles, and Peppermint Cookies

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Job Openings
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Real Estate
 Buy or sell.

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 Buy or sell.

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Real Estate
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Real Estate
 Buy or sell.

Health & Medical
 Various services.

Home Inspection
 Pre-purchase services.

Home Sales
 Real estate services.

Insurance
 Life and health.

Job Openings
 Various positions.

Legal Services
 Attorney services.

Medical Services
 Physical therapy.

Real Estate
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 Buy or sell.

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Miscellaneous
 Various items.

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 Pre-purchase services.

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 Various positions.

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Editor/Puzzle on page 8

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Crossword Puzzle on Page 8

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All means All (Second Week of Advent)

star "in the East" or "at the rising of the sun," but then proceeded west to Palestine. The star did not reappear until they were already in Bethlehem.

And finally, the Magi, technically, do not belong in the Nativity scene at all. They were latecomers to the Christmas party, maybe as late as Jesus' second birthday. The quaking shepherds, singing angels, and lowing cattle had returned to life as normal long ago. On and on I could go ripping the veracity of this Christmas Carol apart, but that is not my intent.

"We Three Kings" remains one of my favorite Holiday hymns to bellow out this time of year. My critique of it is to simply point out that apart from the accumulations of questionable tradition, we know little about these mysterious men from the East. And these traditions prevent us from embracing what we can learn from them - for the journey of the Magi is a fascinating exercise in unexpected faith.

They came seeking the child who had been born king of the Jews, based almost entirely on the appearance of an enigmatic star. While history is rampant with explanations for this phenomena, one conclusion is certain: The Magi interpreted this unusual sign in the heavens as a clear communication that something extraordinary had taken place in the world. And even more extraordinary, these Persian sages applied their interpretation to the emergence of Jesus, the Jewish Messiah.

Why so astonishing? Not many people would launch out on a

dangerous journey through the Middle East based solely on a spiritual hunch. Not many people would put their life on hold to prove their mystical intuitions to be true. And the most shocking of all, not many Persians (today's Iranians) would worship at the feet (or manger) of a Jew. And not many Jews could abide by such a thing, either!

Yet, in God's way, these all belonged together. Divisions of race, religion, nationality or ethnicity did not factor into the equation. This is a foreshadowing of what the Apostle Paul would say later. "In Christ," he said, "there is no difference between Jew and Greek, slave and free person, male and female. You are all the same in Christ Jesus" (See Galatians 3). And "all" does mean "all." All are welcome into the presence of the One who will "reconcile everything - all things in heaven and on earth to himself."

So here is where the Magi teach us the wisest of their lessons: There are many barriers to overcome and great distances to cover in our journey of faith - "field and fountain, moor and mountain" to quote Reverend Hopkins - but when we get to where we are going, we will be welcomed in with open arms. There we will find the "King forever, ceasing never, over us all to reign." And "all" surely means "all." ★

Ronnie McBrayer is a syndicated columnist, pastor, and author of multiple books. You can read more and receive regular e-columns in your inbox at www.ronniemcbrayer.me.



By Ronnie McBrayer

"We three kings of Orient are." So begins a favorite carol of the Advent season about the "Wise Men" who visit the newborn Jesus. And so begins a tale that takes inaccuracy and historical revisionism to a whole new level. Reverend John Henry Hopkins, Jr., who wrote the carol a century and a half ago, should have known better.

First, we don't know exactly how many kings there were. There could have been as few as two and up to almost any number. Tradition says that there were three (though some traditions mention twelve), and over time they were even given names: Caspar, Melchior, and Balthasar. But these are apocryphal stories.

Second, they were not "kings" from the Orient. They were Wise Men, or put more accurately, Magi. The Magi were astronomers - primitive by today's standards - who were on the cutting edge of scientific and philosophical knowledge in their day. So it may be best to view these Magi as the uncanny combination of scientists, philosophers, and theologians - but not kings. And such men called Persia home (modern day Iran), not the Far East.

Third, these men did not find the Christ child while "following yonder star." They saw the

My Christmas Cheer Drama

Dr. James L. Snyder

I enjoy being cheerful and Christmas time is a special time to be cheerful and I try my best to live up to it. Occasionally, the Gracious Mistress of the Parsonage will suggest I am going a little too far.

During the rest of the year I stay out of shopping malls as much as possible. During the Christmas season, I want to go to the shopping mall and walk around without any purchases to make. I like watching people spend their money on things they do not need and for people they may not like.

I like to give cheer more than anything else. Actually, it is the only thing I can afford. And so I will send my cheerfulness into cheer bankruptcy. Whatever that may be.

The Christmas season has never been a time for me to spend excessive amounts of money. I leave all that to my wife. She knows how to shop and she begins her Christmas shopping right around February. I could never figure that out. When I buy a gift for someone, I want to hand it to them right then. She has the discipline to buy Christmas gifts months ahead of time.

Something happened this past week that brought all of my cheerfulness to an abrupt halt.

I had just come from the mall where I was making fun of people scurrying around trying to find the latest bargain. It is a little strange to me that when people get a gift for somebody they look for a bargain.

When I got home, I sat down in my recliner reminiscing about the day and then I did something I do not normally do. I took out my wallet to clean it. This is something I do at least once a year.

Sometimes I get cards in my wallet that have expired or are no longer valid. No sense in having

things in your wallet that you do not need or cannot use. Several cards had expired and so into the trashcan they went.

You can tell a lot about a person by the things in his wallet. My wife, on the other hand, carries a purse. I will not be caught dead looking in that purse. In fact, I would be dead if caught looking. I am not sure what she has in her purse and I do not want to know what she has in there. I love living.

A man's wallet is a little different. He has things in there that are rather practical. There will be a driver's license, a Social Security card, insurance card, not to mention credit cards. Everything he needs to get through a week with plenty of cheerfulness on the side.

Going through my wallet this time I found something that shocked me to the core of my being. There in my wallet, folded up rather neatly and tucked in a corner, was a \$50 bill. I cannot tell you the last time I saw a \$50 bill. How it got there, I will never know.

My father always had a folded \$50 bill in his wallet for emergencies. I am not my father.

Ordinarily, you would think finding \$50 in your wallet would be a moment of rejoicing. Not so here.

It is towards the end of the year, all gifts are purchased for Christmas and all bills are paid. I like to pay ahead of time just to make sure the bills are being paid. And so there was nothing that needed to be paid at that time.

Life has taught me several lessons and one in particular. If you find extra money it means some disaster is about to befall. Usually the catastrophe that happens costs more than the money you find. I found \$50 and so it is reasonable to believe that the catastrophe facing me will cost \$100.

I did not know if I should

mention this to my wife. It is not that we are superstitious, we have just live life long enough to know what comes around goes around and what goes up usually comes down.

What is going to happen now? What is going to go wrong? What in the house is going to fall apart?

Then my dilemma was solved.

My wife came into the room and said, "I was wondering," and she was stammering a little bit as she said it. "I was wondering if perhaps we could take the grandchildren out for Christmas lunch tomorrow. I know it costs a lot, but I think they would enjoy it."

I smiled and she looked at me a little quizzically and asked, "What are you smiling about?"

It was then I pulled out of my wallet the neatly folded \$50 bill and waved it in her direction and said, "I think Christmas lunch with the grandchildren tomorrow would be a fantastic idea."

Some people worry about what they do not have. I worry about what I have to make sure I am using it in the best possible manner.

"It is a good thing to give thanks unto the LORD, and to sing praises unto thy name, O most High" (Psalms 92:1).

I am thankful for what I have but I am also thankful for what I do not have. Nothing takes the place of a contented heart and my contentment rests in the Lord Jesus Christ. I need nothing more. ★

Rev. James L. Snyder is pastor of the Family of God Fellowship, P.O. Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at 866-552-2543 or e-mail jamesnsnyder2@att.net. His website is www.jamesnsnyderministries.com.

STATEPOINT CROSSWORD • 2013 IN REVIEW

CLUES

ACROSS

1. Fancy fit
2. "Xmas" spins more a blue one in event
3. A woman at Harvard after 1837
4. Her when after her
5. Big item
6. Artillery level
7. Miss relative
8. Brit. class
9. ET, e.g.
10. "More praise of knowledge"
11. "Lion's roarer"
12. And out
13. Suspended
14. What leaves do
15. "Sung" it's out
16. "Football" HOFer, _____ James, died
17. Web
18. "Baker's" cut
19. Eye
20. "Truth alternative"
21. One affected by Hansen's disease
22. Some trapper
23. He is honey
24. When to punch, e.g.
25. Elmer's plaything
26. "End of care"
27. With all
28. French "like"
29. Place to cover a heat
30. Musical musician
31. Female pastor
32. Jewish village, biblical
33. Elmer's bagged
34. Argument
35. Four-hopping
36. MPPI
37. Duff's mate
38. Sleep-like
39. Fiberglass stadium
40. "Country and the
41. Dance routine

DOWN

1. "Jennifer Lawrence" run for sizing II
2. Something made
3. Enters
4. "The newspaper that stopped printing"
5. Ridge of _____
6. "We Way We _____"
7. Bomber or Land
8. Soccer
9. "Me Myrtle"
10. American
11. Fly-fly
12. "____" rapper of "Bad Religion" event in L.A.
13. Some chips are blue, some are not
14. Dime on a handle
15. Plus
16. Manufacturer's equipment
17. Jerusalem's sacred land
18. Cold phone bill item
19. It's from
20. Season to be July
21. Babushka
22. Roof contractor
23. Miss's offering
24. "Boy group, retooled"
25. Miss's _____
26. Agrippa's slayer
27. Roman's diet
28. Eloquent
29. One chopper
30. "Name of Christopher's character"
31. Investor style
32. Post anonymous
33. "The new one is from Argentina"
34. "I Strain of Jewish" star
35. Long, long time
36. "Battered"
37. "A Little Red Riding Hood" was to Flava Yaki
38. Country dance formation
39. s.k.a. said
40. Dramatist's nap
41. Long

CROSSWORD

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Sequester: We Hardly Knew Ye

By Congressman Tom McClintock



Congressman Tom McClintock

The great irony of the Republican decision to bust the budget sequester is that barely two months ago, congressional roles were reversed. The Democrats insisted on funding the government according to existing law. The Republicans sought one simple change: that the individual insurance mandate under Obamacare be delayed for one year. They were trying to spare the American people the Obamacare disaster that is now unfolding, but to no avail. The American people sided overwhelmingly with the Democrats on the principle that the government should be funded according to current law without any side issues.

Why wasn't that principle applied just two months later? Republicans were in the ideal position to hold the budget line simply by insisting on enforcing current law. Instead, the House Republican leadership pushed through a two-year budget that will allow the federal government to spend an additional \$63 billion more than current law allows – money that our country does not have.

Some of the discussion has focused on how much of the spending spree will be paid with higher taxes. The answer is, "all of it." Once government spends a dollar, it has already decided to tax that dollar – the only questions that remain are who gets the bill and when.

Sixty-three billion dollars of new spending – and therefore new taxes in some form – is not a small amount of money. It averages about \$570 of added burdens for every family in America.

Not so, say supporters. Over the next ten years, fee increases and spending reforms will pay for all of this, with \$22 billion to spare for debt reduction. The claim is a practical application

parts to compare and which to ignore.

Finally, we are told that there are not enough votes in the House to support current-law spending. There's one way to find out: put a clean measure on the floor and see where the votes are. That's essentially how the impasse was resolved two months ago.

The sequester provided less than a third of the deficit reduction that Standard and Poors warned would have been necessary to maintain our triple-A credit rating, which is why many conservatives opposed it. But it was at least a step in the right direction. It was an agreement that Congress made with itself, and given the political realities of a divided government, it became the only viable instrument to keep spending under some modicum of control. The busting of that limit now calls into question any promises of future fiscal restraint.

Perhaps the most stinging indictment of the budget deal comes from former Reagan budget director David Stockman. Under Stockman's guidance, the Reagan administration reduced both spending and the deficit as a percentage of GDP, produced a period of prolonged economic expansion and won the cold war. His verdict is chilling: "It's a joke and betrayal. It's the final surrender of the House Republican leadership to Beltway politics and kicking the can and ignoring the budget monster that's hurtling down the road."

The new Congressional budget is a mistake at a time when we can't afford many more mistakes. The path of least resistance, even if paved with good intentions, is not a path America can afford to travel any longer.

Congressman McClintock voted NO on the Congressional Budget Resolution, H.J. Res 59, on the House floor on December 12, 2013.

of the economic principles of J. Wellington Wimpy: "I will gladly pay you \$22 billion in deficit reduction ten years from now for \$63 billion in new spending today."

The lie is given to this promise within the measure itself. A major part of the alleged long-term deficit reduction is the assurance that after a two year spending binge, Congress will not only enforce the sequester but will even extend it for an extra two years in 2022 and 2023. Pardon my skepticism. We are required to believe that in the future, Congress will magically summon the fiscal discipline that has eluded it in the present.

A side deal called the "Doc Fix" offers more reason for doubt. The "Doc Fix" has become an annual ritual arising from a previous budget deal that promised long term savings, except that Congress votes every year to ignore it (oops there goes another \$8.7 billion).

True, discretionary spending will be less than the House budgets of 2011 and 2012, but this is a sleight-of-hand. Those budgets were unified packages of reforms that saved most on the mandatory side of the ledger and must be viewed in their totality – not picking and choosing which



POPPOFF!

with Mary Jane Popp

SEEING 2014

She is a professional numerologist whose passion is the world of numbers. Through translating the vibrational behaviors of numbers, Elizabeth Summers finds patterns, cycles, and symbols. Her readings offer psychological as well as spiritual interpretation. So I asked Elizabeth to look at the numbers for 2014 to give me her read on my radio show POPPOFF. She had some interesting predictions.

According to Elizabeth, several prominent themes will move through the filaments of life in 2014. To find the predominant theme for the year, she added 2+0+1+4=7. The Number Seven can be a bit difficult to grapple with, as it is like holding a cloud in one's hand. Certain buzz words need to be kept in mind as we travel through this rather unusual energy of 2014. Choice, discernment, silence, spirituality, and ethics will show themselves as guideposts to be aware of and put into practice. From a human perspective, the Number Seven influence branches out in many directions, ranging from focus on mental health, to the environment and spirituality. This energy ruled by Pices can bring a strong interest in the occult and the metaphysical. However, it can also attract skeptics who doubt all that is not pragmatic and self-evident. Spiritual practices will become more mainstream. People will become more discerning in choosing between preachers and teachers that are not for their highest good and greatest joy. Listening and trusting in one's own hunches will become more imperative in decision making.

The Number Seven is an inner vibration prompting one to silence, philosophical contemplation, and analytical thinking, all in a space of reflection, rest, and solitude. The pressures of everyday life will bring forth a desire to get away from it all, and the best place for that is nature. National parks will become even

more popular as Mother Earth's energy becomes a healing balm in people's lives. The environmental protection of trees and water will become a more popular issue as people become reacquainted with the calming aspects of nature. This will lead to an increase in businesses like camping gear, mobile homes, nature tours, and river rafting that bring us back to a simpler lifestyle within a natural habitat. This contemplative and private vibration will cause many to withdraw and spend time in solitary activities often brought on by electronics, thus causing relationships to suffer. One might notice the divorce rate increasing in a Number Seven year as couples find they do not have much in common and withdraw emotionally and sexually, as a consequence. A desire to be alone, not necessarily lonely, can become intense, thus moving the couple apart.

Writing of all kinds will increase, including personal journaling. Because people will not be verbalizing many of their thoughts, journaling will become a more popular form of self-expression. Expect further development in the understanding of mental issues. Depression caused by economic fears may become more of a focus to be dealt with. Movement away from chemicals to more holistic approaches for medical treatments may become more popular and written about. More emphasis will be given to organic foods, as the Number Seven has a strong instinct for purity of health through foods. This enthusiasm is similar to a Virgo health fetish.

The Number Seven is a code for the intellect, inventiveness, and research. Expect advances in technology to surge in 2014 as science, technology, and research will become optimum. New appliance, medicines, gadgets, and widgets will come to the fore, boggling the mind for sure. A need to uncover hidden answers will become a joy to many. Cold case answers will be discovered by detectives, fossil forms with hidden treasures will be unearthed by archeologists and anthropologists. Secrets in relationships that have never before been

revealed may become unmasked. A sense of the past becomes a curiosity. People will want to enjoy "the good 'ole days" when there was not as much fear and all were "happy days." Businesses that focus on nostalgia-antiques, recipes from our childhood and retro fashion may show themselves yet again.

Discernment will be the key word in 2014, physically, financially, and governmentally. More will be revealed as to the ethics (or lack thereof) of our elected officials, and a "push" to remove them will resound in the ethers. There will be a sense of retreat and re-evaluation in people's lives. It will become blatantly obvious that the truth has not been provided to them by those they have trusted, and the populace will begin to understand that they should no longer give their power away to others. 2014 is about "personal regrouping." It is about finding one's own truth, not "the other guys," in order to be happy, content, and in one's own power in life.

To move forward in your personal life, you must come from your heart, not your head and ego. Number Seven is about trust and acceptance. Stay with the heart based approaches. Trust that the heart-based choices will guide you where you are to go and do, doing what you need to do in any moment. Know that your soul will take as long as it needs in order to move you forward in blessings and that when you surrender (which is different than giving up) what comes into your life next will be better and for your highest good and your greatest joy. When we choose fear. Whether in our career, relationships, or finances, physical ailments may arise. When we choose faith and trust in a Universe that can keep the stars in the sky, surrender to the Divine and let go of control. All will be well, slowly, but surely.

If you want more information about Elizabeth Summers, check out her website at www.elizabethsummers.com. I may not be a numerologist, but I wish you a Happy New Year filled with love and laughter and fulfillment of your fondest dreams!

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1 - 4pm:	The Savage Nation
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7 - 10pm:	Sports Byline USA with Ron Barr
10pm - 12am:	Poppoff with Mary Jane Popp
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6 - 7am:	A Time for Seniors
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8 - 9am:	The KAHI Corral
9 - 10am:	The Garden Goddesses
10am - 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
10 - 11am:	The Dew Sweepers Golf Show
11am - 7pm:	Sinatra & Friends Music
7 - 8pm:	A Way With Words
8 - 9pm:	Hearts of Space

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Commentary by Eric Nelson
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Humphrey Bogart never said, "Play it again, Sam." Darth Vader never said, "Luke, I am your father." And Charles Darwin is not the one who coined the phrase, "Survival of the fittest." What he said is actually a lot more compelling and has a lot more to do with the survival of the human species than mere physical fitness.

"Sympathy will have been increased through natural selection," Darwin wrote in *The Descent of Man and Selection in Relation to Sex*, "for those communities which include the greatest number of the most sympathetic members, would flourish best, and rear the greatest number of offspring."

In other words, when it comes to durability, compassion is king.

For Emma Seppala, compassion is also the focus of her work as the associate director of Stanford University's Center for Compassion and Altruism Research and Education (CCARE), an organization devoted to promoting compassion within individuals and society through research, scientific collaboration and academic conferences.

"Research shows that compassion is very natural for us," said Seppala during a recent interview, "but the topic hasn't received as much attention, because in science, there is more of a focus on healing illness and ailments and less of an emphasis on thriving and optimal well-being."

While conventional wisdom and even some scientific studies would suggest that humans generally act out of self-interest, Seppala says,

Compassion, Not Fitness, Is Key to Survival

"We have as many, if not more, impulses to act kindly and with compassion."

These impulses are often described in biological and physiological terms, something rooted in our brain, "a natural and automatic response that has ensured our survival," as Seppala wrote in a recent article. Others see it in more spiritual terms, as an irresistible, even divinely inspired urge to "do the right thing." Most everyone agrees, however, that compassion is innate, even if it takes a little convincing.

"I had one man email me and say, 'I don't think I'm as compassionate as women. I'll never be like that. I don't feel like a compassionate person,' and it just breaks my heart," said Seppala. "I wrote back and said, 'You know, your compassion might just look different. You might want to protect people, rather than cuddle up with them.' It is something so natural."

"So I guess the one message I try to get across to people is that they are already compassionate."

The good news, says Seppala, is that not only is compassion an inherent quality, it also has the effect of improving our health by increasing our connection with others.

"One telling study showed that lack of social connection is a greater detriment to health than obesity, smoking and high blood pressure," wrote Seppala. "On the flip side, strong social connection leads to a 50 percent increased chance of longevity. Social connection strengthens our immune system, helps us recover from disease faster, and may even lengthen our life."

She suggests that one of the best ways to make these kinds of healthy connections is by simply hanging out with compassionate people, a practice she says leads to "a state of elevation" and inspires a "chain reaction" of compassion.

"I actually think that just having people go out and doing service is a great way for them to realize the impact of compassion," she said. "Being around someone who

is incredibly inspiring, that in itself can change your life."

Of course, being compassionate can also change the lives of others. Although there isn't as much research available in terms of the effect of compassion on the receiver as opposed to the giver, anecdotal evidence dating back thousands of years would suggest that everyone benefits.

The Buddha, certainly, was someone who knew first-hand the impact compassion can have on someone in need. And Jesus — the man who insisted on the importance of "loving your neighbor as yourself" — provided plenty of examples of how compassion could improve both the mental and physical well-being of others. "Go, and do thou likewise," he said, referring to his work, implying that it's not just about being nice to people, but cultivating a frame of mind capable of healing the entire array of human ailments.

So what does Seppala see on the horizon in terms of compassion research?

"I think we should be figuring out ways to increase compassion in people that makes this natural, healthy and happy state more accessible to them," she said.

With this kind of commitment, it would appear that the survival of our species is assured.

Emma Seppala — www.emmaseppala.com
CCARE — <http://ccare.stanford.edu>

Seppala article from GGSC web site — http://greatergood.berkeley.edu/article/item/compassionate_mind_healthy_body
"Telling study": www.plosmedicine.org ★

Eric Nelson's columns on the link between consciousness and health appear weekly in a number of local and national online publications. He also serves as the media and legislative spokesperson for Christian Science in Northern California (norcalcs.org). This article originally appeared on *Communities @ WashingtonTimes.com* and is used with permission.

Do We Want More Affordable Health Care?

Then we need to leave health care to the free market.

By Dr. Tracy Miller

The problems with the health-care.gov website offer a glimpse of the way the Affordable Care Act (ACA) is likely to fail at accomplishing its most important goals: providing affordable, high-quality health care to all Americans, without increasing the deficit. The ACA is the latest of a series of attempts by the federal government to use subsidies and regulations to make health care affordable for all Americans regardless of their health status. The ACA, like the regulations and subsidies that came before, only increase the problems resulting from the incentives created by our health care system. If Congress repealed the ACA, along with other regulations and subsidies that distort the market for health care, health care could become more affordable and provide better quality than it ever will be under the rules and subsidies of the ACA.

A major problem with our health care system is that it costs much more to insure people with major health problems than it does to insure the majority who are in reasonably good health. If health insurance premiums were determined by the market, they would be affordable for most who are in good health, but unaffordable for many who have serious health problems. Over the years, governments have used a variety of regulations and subsidies to make it easier for sicker members of the population to afford health insurance.

One way that the cost of health insurance is kept down for sicker people is through employer-sponsored health insurance plans. Although these plans arose in response to wage controls during World War II, they have grown in importance because of tax deductions and a variety of regulations. If the tax deduction was not limited to group health insurance plans offered by employers, many of the healthiest workers would buy their own low-cost health insurance in exchange for a higher wage from their employers, who would save

the cost of premiums on those workers.

Employer-sponsored insurance (ESI) works well for those working for large corporations. One drawback is that it discourages workers from changing jobs, particularly if they develop a health condition that will increase the likelihood that they will incur major health care expenses. To keep premiums from rising for ESI plans, health insurers may choose not to cover pre-existing conditions of newly hired workers. To protect those who change jobs from not being covered, several state governments require ESI plans to cover pre-existing conditions, sometimes allowing a short waiting period following the hiring of a worker.

Small companies that provide ESI have an incentive to hire only healthy workers if regulations do not permit insurance companies to exclude pre-existing conditions from the coverage they offer. A small firm also has an incentive to find an excuse to lay off a worker who develops costly health problems while employed, since insurers are likely to raise premiums for firms whose workers incur higher health costs.

Because all of the existing subsidies and regulations are not enough to keep those with chronic health problems from facing premiums that are much higher than average, the ACA requires insurance companies to provide full coverage for everyone who applies, regardless of health status, and prohibits companies from varying premiums except based on age or whether the insured smokes. It includes an individual mandate so that healthy people will not opt out of buying insurance. The greater the percentage of healthy people paying premiums, the lower the premiums for everyone, including those with chronic illnesses.

No existing government regulation or tax policy has succeeded in preventing many of those with high health risks from being charged more for their health insurance. Even with its mandate,

it is doubtful that the ACA will succeed at providing insurance that enables those with chronic health conditions to pay the same prices as everyone else and still receive high-quality health care. Government may be able to force insurance companies to provide affordable coverage to high-risk people, but without adequate incentives, don't be surprised if the insurance pays for care from a very limited network of health care providers, severely limiting the options of high-risk clients.

Rather than fighting market forces, the best way to promote affordable health care is to allow entrepreneurs competing in the market to devise a solution that would make it profitable for insurance companies to cover those with high health care costs. One solution, proposed by the Heritage Foundation, is health status insurance, whereby people insure against declines in their health status. If early in their lives people could pay extra for insurance against developing a chronic health condition in the future, then insurance companies could afford to cover everyone regardless of what happens to their health over their lives. Premiums for health status insurance would be affordable, even if set high enough to compensate insurance companies for the expected cost of providing high quality care for chronic illnesses, which some fraction of their clients would develop later in their lives.

Affordable health care remains the goal. To get there, let's leave it to the free market. ★

Dr. Tracy C. Miller is an associate professor of economics at Grove City College and fellow for economic theory and policy with The Center for Vision & Values. He holds a Ph.D. from University of Chicago.

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Californians Who Short Sell Won't Face State Tax Penalty

SACRAMENTO REGION, CA (MPG) - Board of Equalization Member George Runner announced that the Franchise Tax Board (FTB) will follow the lead of the Internal Revenue Service and not impose a tax penalty on Californians who have sold their home via a short sale.

In a written response sent to Runner today, FTB Chief Counsel Jozel Brunett states, "Since California conforms to the relevant portions of the federal tax law governing the forgiveness of nonrecourse and recourse indebtedness, California would follow the federal treatment for the CCP section 580e transactions."

"This is welcome news for Californians who have had to short sell their homes this year," said Runner. "We learned last month they wouldn't face a federal tax penalty. We now know they won't face a state tax hit either."

In a September letter to FTB's Chief Counsel, Runner requested a legal opinion as to the potential tax consequences for a California resident who completes a short sale under existing California law.

Initially, FTB staff indicated they would need guidance from the IRS before providing an answer. That guidance arrived last month in an IRS letter to Senator Barbara Boxer regarding the expiration of the Mortgage Forgiveness Debt Relief Act. The IRS opined that debt forgiveness involving non-recourse loans held by California homeowners will not be viewed as taxable income.

"We are pleased with the recent clarifications issued by the IRS and the California Franchise Tax Board, which protect distressed homeowners from debt relief income tax associated with a short sale in California,"

said California Association of Realtors President Kevin Brown. "Distressed California homeowners can now avoid foreclosure or bankruptcy and can opt for a short sale instead, without incurring federal and state tax liability, even after the Mortgage Forgiveness Debt Relief Act of 2007 expires at the end of this year."

A legislative effort to extend tax protection for California short sales derailed this year. However, the FTB's announcement that it will conform with the IRS ensures continued protection for taxpayers without the need for legislation.

Elected in November 2010, George Runner represents more than nine million Californians as a member of the State Board of Equalization. ★

For more information, visit www.boe.ca.gov/Runner.

CDPH Warns Consumers Not to Eat Certain AVO's Bakery Products

SACRAMENTO, CA (MPG) - Dr. Ron Chapman, director of the California Department of Public Health (CDPH) and statehealth officer, today warned consumers with wheat allergies not to eat six varieties of AVO's Bakery, Inc. products. Five products are Gourmet Sesame Plain, Date Mamoul, Gourmet French, Gourmet Anise Plain and Sea Salted Cookies Sticks Gourmet Crumbs product.

AVO's Bakery of Burbank, California, is voluntarily recalling the products, which were sold primarily at local retail markets

in Southern California. The recall was initiated after CDPH identified the labeling omission during a routine inspection at the bakery. No illnesses have been reported at this time.

The products are packaged in clear plastic, clam-shell containers with labels that have the AVO'S Bakery, Inc. logo in red lettering, and have white, yellow, or green background color, with the product name in black lettering. The February 26, 2014 best-by date is printed on a sticker on the label.

AVO's Bakery, Inc. immediately segregated its entire

inventory of recalled products and has notified retailers that received the affected products directly.

People who have an allergy or severe sensitivity to wheat run the risk of a life-threatening allergic reaction, that requires immediate medical attention should they consume these products.

Consumers who have experienced allergic reaction after consuming any of these products should contact their health care provider. Anyone observing the products being offered for sale is encouraged to call CDPH toll free complaint line at (800) 495-3232. ★

SPECIAL ADVERTORIAL

U.S. residents set to get new infrared heaters to save up to 50% on heating bills for only \$159 and free shipping

Compared to the Suggested Retail Price of \$399.95 this is a great opportunity for our residents to own one of the highest quality, energy saving, cool-to-the-touch, portable infrared heaters available today, and stop spending a fortune on heating bills. The first 785 callers who beat the 48-hour deadline are getting these money saving portable infrared heaters.



Simply Plug it In. Saving money on heating bills is very easy with an H-Heater infrared heater. Today's distribution is limited to help those in need of keeping warm this winter without spending too much on heating bills.

If you or a loved one has difficulty paying for heating bills, then this distribution of brand new portable infrared heaters is your chance to make life a little easier. These infrared heaters warm the room evenly and efficiently without drying out the air. They never get hot to the touch, like other heaters, so they are safe for pets and children.

These revolutionary infrared heaters are changing the lives for many that find it difficult to pay for the high cost of heating a home. Infrared heat warms in a way similar to the warmth we feel from the sun. It's been described by many as "beam warming" heat. It is completely safe and does not deplete oxygen from the air, which would make you tired, nor dry out the air, which irritates your skin. The H-Heater brand is said to be the most sought after brand of infrared heaters. H-Heaters have been selling strong for many years, they have in-home customer service located in Indianapolis, Indiana. The H-Heater infrared heating elements are backed by a lifetime warranty and don't burn out, like other low-end brands of infrared heaters that use bulbs.

Similar infrared heaters of this quality are expensive, the suggested retail on this unit is \$399.95, but state residents are being urged to call the Toll Free hotline listed below because the first 785 callers who beat the 48-hour deadline will be able to claim one of these infrared H-Heaters and have it delivered directly to their door for only \$159 and the shipping is free. This is an extraordinary opportunity for those in need of help on winter heating bills. "We're preparing ourselves for all the calls because a program like this, for a new infrared heater of this quality, has never been released before. So if the lines are busy, keep trying. We'll answer every call in the order they are received!" Brinkman said.

Call toll free:

1-800-921-5970



The Toll Free Distribution Hotlines open at 9:00 am this morning for US residents only. You must be one of the first 785 callers who beat the 48-hour deadline to have your infrared heater delivered to your door for only \$159 and free shipping. (retail \$399.95)

Average Student Debt Climbing: \$29,400

New report includes state-by-state and campus-by-campus debt levels



The best national figures for public and nonprofit colleges combined show that 68 percent of their graduating seniors owed an average of \$27,850 in student loans.

SACRAMENTO REGION, CA (MPG) - College graduates who borrowed for bachelor's degrees granted in 2012 had an average student loan debt of \$29,400, according to a new report from the Project on Student Debt at The Institute for College Access & Success (TICAS). Seven in 10 college seniors (71%) who graduated last year had student loan debt. Even though the financial crisis caused a steep decline in private education lending while these borrowers were in school, one-fifth of their debt was in private loans, which are typically more costly and provide fewer consumer protections and repayment options than safer federal loans. From 2008 to 2012, average debt (federal and private loans combined) increased an average of six percent each year.

The report, Student Debt and the Class of 2012, includes lists of high- and low-debt states and colleges around the country and highlights significant differences among colleges and states. For example, new college graduates with loans owed almost twice as much on average in Delaware as in New Mexico, and in five states average debt was more than \$30,000. The odds of having student loans also differed from state to state, with 2012 graduates nearly twice as likely to have debt in South Dakota as in Nevada. At the college level, the share of graduates with loans and their average debt covered an even wider range.

Federal surveys only collect the data needed to calculate national average debt figures for new graduates once every four years (including 2012), and colleges are not required to report their own graduates' debt. To estimate state-by-state averages and identify high- and low-debt schools for this report, TICAS used figures provided voluntarily by more than half of all public and private nonprofit four-year colleges. For-profit colleges, which accounted for seven percent of 2012 bachelor's recipients, are not included in these estimates because virtually none chose to share their data.

The findings come as unemployment remains high compared to before the financial crisis. In 2012, 7.7 percent of young college graduates were unemployed, and a broader measure capturing under-employment showed 18.3 percent were either unemployed,

working fewer hours than they wanted, or had given up looking for a job. Still, young adults without college degrees face far worse job prospects: 17.9 percent of young high school graduates with no college were unemployed in 2012.

"Despite discouraging headlines, a college degree remains the best route to finding a job in this tight market. But students and families need to know that debt levels can vary widely from college to college," said TICAS president Lauren Asher. "If you need to borrow to get through school, federal student loans are the safest way to borrow. Whatever you earn, income-driven plans like Pay As You Earn can help keep federal loan payments manageable."

State highs and lows: State averages for borrowers' debt at graduation in 2012 ranged from \$18,000 to \$33,650. High-debt states remain concentrated in the Northeast and Midwest, with Delaware the highest. New Hampshire, Pennsylvania, Minnesota, and Rhode Island also had average debt over \$30,000. Low-debt states were mainly in the West and South, with New Mexico the lowest. Other low-debt states include California, Arizona, Nevada, and Wyoming.

College highs and lows: At the campus level, average debt varied even more widely, ranging from \$4,450 to \$49,450, and the share of students graduating with loans ranged from 6 percent to 100 percent. Colleges with higher tuition tended to have higher average debt, but there are many examples of high-cost colleges with relatively low average debt, and vice versa.

The report notes that colleges that receive scrutiny for their voluntarily reported debt levels may be more likely to stop providing such data. For example, 20 percent of the schools on the list of high-debt public colleges in our 2011 report, and 30 percent of the schools on the list of low-debt colleges, chose not to report data in 2012. In comparison, overall only 10 percent of all the colleges that reported debt data for 2011 didn't report for 2012.

Need for better data: Even for those colleges that do report voluntarily, the college-level debt figures in the report may understate actual borrowing because

they don't include transfer students or any private loans the college is unaware of. The report's state estimates are based on the available college-level data, so actual state averages may be higher as well.

The best national figures for public and nonprofit colleges combined show that 68 percent of their graduating seniors owed an average of \$27,850 in student loans. These are lower than the overall national figures because they do not include for-profit college graduates, who are more likely to borrow and graduate with more debt.

The report contains several policy recommendations to help ease student debt burdens, including collecting better college-level data on debt at graduation and private student loan borrowing, as well as more comprehensive data on graduation rates.

"Right now, some colleges escape accountability by opting not to report their graduates' debt, while those who do report are stuck on an unequal playing field," said Matthew Reed, the report's primary author. "Students, researchers, and policymakers need and deserve better and more complete information."

This issue is especially crucial as President Obama has proposed developing ratings before the 2015 school year aimed at helping consumers compare colleges' value and encouraging institutions to improve. "The success of the President's proposal to rate colleges based on access, affordability, value, and student outcomes will depend on the quality of the data used in the ratings, underscoring the urgency of gathering better information," said TICAS research director Debbie Cochrane. ★

An independent, nonprofit organization, The Institute for College Access & Success (TICAS) works to make higher education more available and affordable for people of all backgrounds. Our Project on Student Debt works to increase public understanding of rising student debt and the implications for our families, economy, and society. For more information see www.ticas.org and www.projectonstudentdebt.org or follow us on Twitter at www.twitter.com/TICAS_org.



OUT OF THE FURNACE
(Rated PG-13)

A Film Review by Tim Riley

In only his second feature film, director and writer Scott Cooper ("Crazy Heart") takes audiences on an intense, brutal journey into the heart of a dying Rust Belt town where dreams are fading fast in "Out of the Furnace."

The hardscrabble hamlet of Braddock, Pennsylvania, home to generations of American steel workers, is a recession-weary place that has taken its toll on the local citizens as jobs disappear.

Russell Baze (Christian Bale) is the stalwart grunt at the local steel mill, working under dangerous conditions at the blast furnace. Russell plies his trade as a matter of duty, honor and respect for family tradition, even while his father is dying of cancer.

Meanwhile, Russell's younger brother Rodney (Casey Affleck), who had escaped the depressing confines of his hometown by enlisting for several tours of duty in the Iraq war, is having trouble finding an emotional or financial footing in the place where he grew up.

Impulsive and often volatile, the unemployed war vet Rodney tries to make ends meet by betting on horses and competing as a bare-knuckle boxer. Getting deep in debt to his bookie John Petty (Willem Dafoe), Rodney is constantly bailed out of trouble by Russell.

Stoic and steadfast, Russell is loyal to his family, which includes beloved Uncle Red (Sam Shepard), a solid

Riley Reviews

INTENSE, BRUTAL, MOVING JOURNEY COMES "OUT OF THE FURNACE"

citizen and good hunting partner. Russell is also devoted to his girlfriend Lena (Zoe Saldana).

A cruel twist of fate lands Russell in a stretch of hard time in prison as the result of a very unfortunate circumstance. Sadly, there's little he can do from the inside to help his family, particularly the trouble-prone Rodney.

With life becoming harder for the Baze family, it's at this point that the film's violent opening scene of senseless violence comes to be understood as a precursor of difficult times that now lie ahead.

Woody Harrelson's Harland DeGroat, a vicious sociopath, is the leader of a ruthless backwoods crime ring that hides out from the law and civilization in the inaccessible Ramapo Mountains of New Jersey.

DeGroat's penchant for casual cruelty is evident from the beginning when he terrorizes his girlfriend at a drive-in movie by viciously shoving a cigar down her throat as the result of some perceived slight.

Coming to her rescue is a bystander, but DeGroat, hopped up on drugs and fueled with rage, administers a ferocious beating that leaves the man prone on the ground like a victim of the infamous Knockout Game.

While Russell is away during his incarceration, Rodney gets deeper into debt and trouble, causing the normally even-tempered John Petty to become more agitated as the result of his own increased indebtedness to the depraved DeGroat.

Once released from prison, Russell comes to understand that the world has changed for the worse for him, and for his

family. For one thing, Lena is living with the local sheriff (Forest Whitaker) and is now pregnant, causing emotional pain to be so evident in the way Russell carries himself.

Even more troubling is that Rodney has gotten completely out-of-control on his gambling debts, to the point that he's unwisely begging his bookie to set up a lucrative bare-knuckle match that is run by DeGroat's criminal enterprise.

Unfortunately, there's nothing that Russell can do or say to dissuade his younger sibling from making an extremely bad decision to throw in with DeGroat's corrupt and violence-fueled world.

Petty and Rodney set off for a big fight in the remote mountains of New Jersey and never return. At this point, it is clear that DeGroat's depravity and Russell's implacable moral code inevitably put them on a collision course that will alter the course of their lives.

After pleading vainly with the authorities for intervention, Russell decides that it is up to him to step in and bring justice for his brother where others are afraid to act.

Calm and collected, the brooding, reflective Russell seems an unlikely vigilante. There's a scene where he could not pull the trigger with an easy shot on a deer. So how is it that he can take up arms to track down the man responsible for his brother's disappearance?

The answer rests with Russell's emotional journey to redeem both himself and his brother. He's not exactly Charles Bronson in "Death Wish." Keeping DeGroat clearly in sight, Russell's moves are calculated to minimize any collateral damage and maintain a sense of balance.

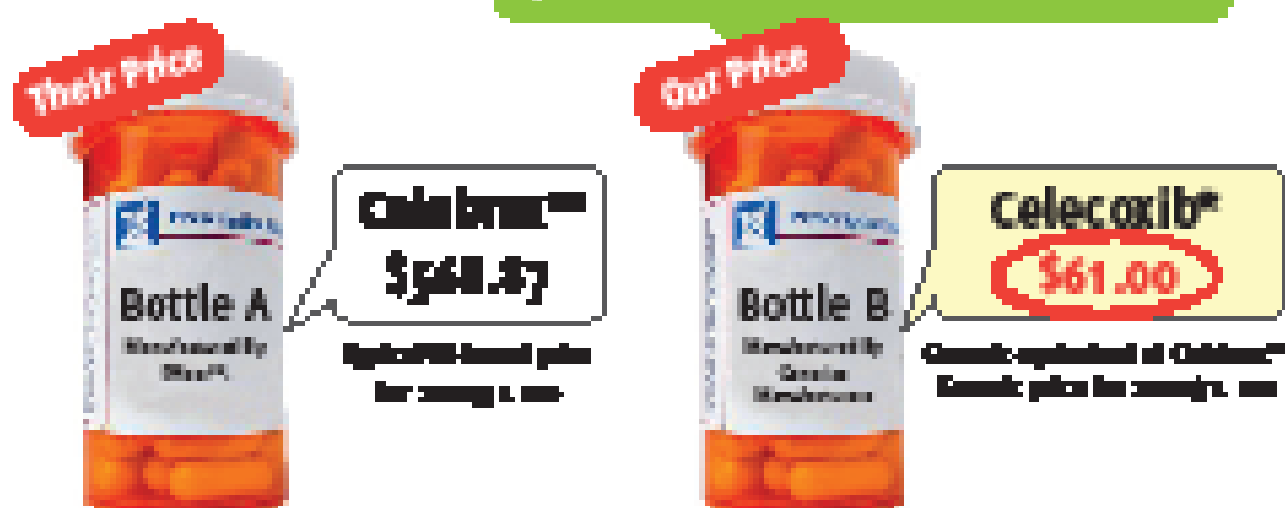
"Out of the Furnace" is not always fluid in its storyline, but it does set up many scenes that are at once electric, powerful and poignant. The superb cast brings great strength and intensity to the performances. ★

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