

Placer Sentinel

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The Time is Now

Commentary by Paul V. Scholl, Publisher

On November 6th, Election Day, across the United States we will again be deciding upon the direction for our county. Higher taxes are crushing small businesses, costing Americans millions of jobs. Out of control spending by the State means tightening everyone's belt, except theirs. It is not a question of higher taxes and fees. It is a question about whether or not they will tell us what they are doing with all the new legislation "before they pass it."

On a statewide and local level we are voting on many ballot measures and propositions, as well as choosing our leadership on many levels of local and state government. Are you tired of working harder and harder and keeping less and less of your own hard-earned money?

Leading Republicans, Independents and Democrats are hoping voters turn out in huge numbers at polling places to cast their votes on some of the most controversial propositions and candidate races that have been seen in, well, almost two years.

It is time for some leadership and some real answers. Americans have faced another stress-filled two years of a failing economy, lack of leadership on a national and state level, and now more cities are failing as a result of gross mismanagement. The general public is being fed more than we need to



know about areas we care little about, and very little of what we need to know. Guard the borders, keep the country safe, and fix the damn roads!

As legal voting Americans, we go to the voting booths in our

own neighborhoods, vote alongside our neighbors and try to make the best decisions we can that will affect our families for years to come. If it really is about "the children", why doesn't the government act that way?

With what limited truthful information we have available to us, we try to do what is right. It is not only a right of most Americans to vote, it is a civic duty. Whatever your ideology, Get Out and Vote.

Keeping Seniors Independent

PLACER COUNTY - Please join us at The Ridge Golf Course and Event Center on Saturday November 3, 2012 from 5:00 - 9:30 p.m. for the 17th Annual Fall Wine and Brew Fest.

This fundraiser supports vital community based programs and services that help keep Placer County seniors safe, in their homes and independent for as long as possible. These programs include: Senior Nutrition, Transportation, Information & Assistance, Home Safety Repairs and many more vital services.

With 30 local establishments providing micro brews, delicious wines, fine cuisine, specialty chocolates and desserts, this fundraiser is always well attended. Fox Trot Mary will once again provide live music to

keep you entertained and by purchasing raffle tickets and/or silent auction items you help support the Placer County seniors we serve. We would like to thank the many community-spirited businesses and individuals who have donated great gift packages to support our cause.

Be prepared to bid on your new snowboard, jewelry, Kindle E-Reader, golf packages, dining packages, spa packages, gym memberships and much, much more! Make sure you visit the Bubbles and Bling booth. For your \$20.00 donation you will receive a flute of champagne AND are guaranteed to win one of the following: natural gem stone stud earrings donated by Roper's Jewelers, Silpada cubic zirconia earrings donated by

Darlene Greer, a bottle of champagne donated by Classic Wines of California, or champagne bubble bath. Tickets are all inclusive. Some of the local vendors providing samples are: Old Town Pizza, Bonitata Boutique Winery, World Pub and Little Belgium Deli, Bootleggers, Gimmie Cake Too, Lost Coast Brewery, Sierra Nevada, Nor Cal Beverage, Fox Barrel Cider, Lagunitas Brewing, Penguins Catering, and more!

To purchase tickets and obtain event details, please visit www.FallWineandBrewFest.com.

Pre-sale tickets are \$35 (\$40 at the door), non-alcoholic tickets are available for \$25 and there will be plenty non-alcoholic refreshments available as well. Must be 21+ to attend this event. You can also purchase tickets at:

Seniors First, The Ridge Golf Course Pro Shop and Cherry Records in Auburn.

Don't have a designated driver? This year "Drivers Please", a local transportation service would be delighted to provide you one. For just \$27 per hour (3 hour minimum) you can have a personal driver safely deliver you, your friends and your car to the event and home again. Also if at the end of the night if you need a ride home (in the Auburn area only) for \$20 they will utilize a Double Driver system to take you home safely in your own car. To learn more about the programs and services Seniors First provides, please visit www.SeniorsFirst.org

Source: Shea Cullen Marketing & Event Coordinating

Koinonia Receives Grant From Herbalife

LOOMIS - Foster youth at Koinonia Homes for Teens will have an upgraded teaching kitchen, healthier meals and better therapy for eating disorders, thanks to a \$50,000 grant from Herbalife Family Foundation.

"We're working with teens in foster care who are getting ready to move out on their own, so we must make sure they have a basic understanding of nutrition and how to cook," said Bill Ryland, director, Koinonia Homes for Teens. "But many of our teens also deal with eating disorders, so it's important that they receive therapy, too. By cooking, eating healthy and having a healthy mindset about food, these kids will be better prepared to take care of themselves."

Most of the ingredients for meals served to kids in Koinonia's homes are purchased from Costco or donations from local food banks. The group now plans to use the Herbalife grant to purchase fresh vegetables instead of canned vegetables and buy higher quality ingredients. The grant also will help purchase new supplies for the teaching kitchen that Herbalife helped fund in 2011 when it named Koinonia Homes for Teens a Casa Herbalife, one of only seven in the country. The Casa Herbalife program was established in 2005 to provide good nutrition to children in need around the world.

"Becoming a Casa Herbalife has opened the door for ongoing support from the Herbalife Foundation and more than 200 Herbalife independent distributors in the Sacramento area," Ryland said. "With this grant, Herbalife has empowered us to offer services that go far beyond that of traditional foster care and allow us to really address life-long issues."

Koinonia Homes for Teens, a division of Koinonia Family Services, works with teens in several specialized programs. With six homes located in Placer and Sacramento counties, and a Community School and Treatment Center in Loomis, Koinonia is one of the premiere adolescent substance abuse treatment programs in the state. Each home is staffed with caring professionals that bring a home-like atmosphere and quality treatment during this difficult out-of-home placement. For more information, visit www.teens.kfh.org.

For more information, visit www.herbalifefamilyfoundation.org.

Source: Kristin Thèbaud Communications

More Fire Tax Bills Hitting Sacramento Region

PLACER COUNTY - George Runner announced October 11th that more "Fire Prevention Fee" bills are on their way to the Sacramento region. "This week the state is mailing nearly 58,000 fire tax bills to Placer County residents, the largest single county billing to date," said Runner. "I think many people will be shocked to discover they must pay this illegal and unfair tax."

An additional 1,199 Sacramento County property owners will also receive bills, but those bills aren't scheduled to mail until Monday,

October 22. Last month the state mailed 51,897 bills to El Dorado County property owners. Runner noted that according to the latest Board of Equalization statistics, tens of thousands of Californians are already at risk of being subject to both penalties and interest for not paying their bills on time. He reminded Californians that both payments and appeals must be filed within 30 days of the date on the bill.

The following statistics, released by Runner, show the status of fire tax billings as of

Friday, October 5: Bills Mailed

The State of California has mailed 330,785 bills—roughly 40% of those slated to go out by December. Ten thousand bills mailed each weekday.

Revenue Collected
The State has received \$10,831,807 so far in fire tax revenue.

The state budget assumes total program revenue of \$84 million.

Payment Status
Of the 119,426 bills to come due so far (30 days after the billing date):

- 72,288 (61%) were paid in full.
- 1,717 were partially paid.
- 45,421 (38%) were unpaid and overdue.

Returned Mail
3,649 bills were returned because of undeliverable addresses.

The state plans to mail more than 825,000 bills in alphabetical order by county between August and early December. The state has released an expanded partial mailing schedule, as well as a complete county-by-county bill

count. To help inform California taxpayers, Runner has established a website, calfirefee.com, providing information about the new fire tax. Californians can visit this site to find out if they will receive a fire tax bill. They can also learn details regarding the process, timeline and grounds for filing an appeal. 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.

Trolling for Stripers with Mark 'The Striper Guy' Wilson

AUBURN – Mark 'The Striper Guy' Wilson will be the special guest speaker at the Rooster Tails Fishing Club breakfast on Friday, November 16, providing his personal tips for catching trophy striped bass. The breakfast is held at the Auburn Elks Lodge, 195 Pine St., Auburn, CA 95603. The doors at the lodge open at 7:00 AM with a fantastic \$12 buffet breakfast served from 8:00 to 9:00. The presentation begins at 9:00 sharp and the public is cordially invited to attend.



Mark 'The Striper-Guy' Wilson is a legend, spending a lifetime perfecting how to catch striped bass on the California Delta. Because of his reputation for being an expert striper fisherman, Lamiglas Rod Manufacturing teamed-up with him to design the Signature Mark Wilson Striper Trolling Rod. Few anglers have a nationally recognized rod company naming

will benefit by attending this special 'open to the public' seminar. The 30 year old, 155+-member Rooster Tails Fishing Club of Northern California, Inc. is a non-profit 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. Further information can be found at www.roostertailsfishingclub.org. For more information on attending Rooster Tails Fishing Club of Northern California, Inc. meetings, contact Jim, Club Chairman, at (530) 887-0479 or pres@roostertailsfishingclub.org.

Meadow Vista Christmas Basket Program

MEADOW VISTA – It's that time of year again. Your Meadow Vista Friendly Neighbors Club (TMVFNC) will be at work on Saturday, November 10 with a Pancake Breakfast to benefit the Meadow Vista Christmas Basket Program. The Meadow Vista Lions will be doing the cooking of those delicious pancakes, sausage and eggs. All proceeds will be used for the Meadow Vista Christmas Baskets. The surrounding communities of Applegate, Clipper Gap, Christian Valley and Weimar are included with Meadow Vista for this Christmas Basket Program. Donation of cash, canned food or a new toy will be happily accepted at this Pancake Breakfast event. A suggested amount or value of \$5 in exchange for a breakfast plate would be greatly appreciated to support the Meadow Vista Christmas Baskets. Come visit your neighbor plus help those neighbors that need some assistance during the Christmas holiday.

and bulletin boards throughout the communities and various other ways. The completed application is mailed to TMVFNC, P.O. Box 764, Meadow Vista, CA 95722 to begin registration. Another way is families in need, or should you know of a family in need, may call Etta Gross at (530) 637-5359 to register for the Christmas Basket Program. Thanks to the community and Wells Fargo Bank in Meadow Vista, every child signed up will receive a gift to open on Christmas. This happens by residents selecting an ornament from the basket at Wells Fargo. The ornament will have the child's gender and age. Once you have purchased, wrapped your donation with the ornament attached, please return the package to Wells Fargo Bank in Meadow Vista by December 10, 2012.

Along with a present for a child there will be food baskets containing items for Christmas Dinner and other donated canned food. Our goal is to supply enough food to last for two weeks during the Holiday season. This allows the children in the household food during the school Holiday break. Cash donations assist us

in purchasing large quantities of canned foods, fresh vegetables, and other items to complete Christmas Dinner and fill in where the donated canned foods may need some additional support. The assembling of the food baskets will take place at Sierra Hills School auditorium on December 14, 2012 starting at 4:30 p.m. Please note this is a new start time! WE invite you to come see how the community works together on helping their neighbors that are having difficulties during the holiday season. Once you have helped with food box assembling, it really gives you the feeling of what Christmas is ALL about. If you would like to financially support the Meadow Vista Christmas Basket Program, check payable to The Meadow Vista Friendly Neighbors Club (or TMVFNC) should be mailed to P.O. Box 764, Meadow Vista, CA 95722. For more information please contact Etta Gross at (530) 637-5359, or Gerry Hinkle at (530) 878-6117. THANK YOU Community for year after year of making this event so SUCCESSFUL!



Placer County Sheriff Special Report

Colfax Man Shot After Attacking Deputies

A Placer County Sheriff's deputy was forced to shoot a Colfax man Sunday night after the man charged at another deputy with a knife. Deputies were called to the suspect's home for a family domestic violence call at 7:22 p.m. in the 24000 block of Tokayana Way. When deputies arrived, they were met in front of the house by Shaun Rainsbarges, 40, who was holding a knife. He refused deputies' demands to drop the knife and one deputy deployed his Taser. The man was unfazed by the Taser and charged the deputy with the knife. Another deputy

then fired one shot at the man, striking him in the torso. Rainsbarges was airlifted to Sutter Roseville Medical Center and underwent surgery. He is expected to live. Once released from the hospital, he will be charged with assault with a deadly weapon on a peace officer and child abuse. Child abuse charges stem from the initial call to the home. He may face further charges once the investigation is completed. Both deputies are veterans of the Sheriff's Office and were both placed on paid administrative leave per department policy. The Placer County

District Attorney's Office and Sheriff's detectives are continuing their investigation. Date/Time of Release: Monday, September 23, 2012 11:30 a.m. Date/Time of Occurrence: Sunday, September 24, 2012 7:22 p.m. Nature of Event: Colfax man shot after attacking deputies Location of Call: 24000 block of Tokayana Way, Colfax, CA Released by: Dena Erwin, PIO (530) 889-6901

Two Burglars Sought

Placer County Sheriff's detectives are asking the public's help in identifying two thieves who are believed responsible for several recent residential burglaries in the Gold Run area. Photographs of the two white males were taken by surveillance cameras during one of the burglaries. The pair has taken snowboards, generators and clothing. Anyone who may be able to identify either man is urged to contact Detective Matt Harcastle at (530) 889-7873. Anyone who wishes to remain



anonymous and be eligible for a cash reward of up to \$1,000 for information leading to an

arrest or arrests may call Placer County Crime Stoppers at 1-800-923-8191.

Marijuana Garden Raided

A Loomis man called the Placer County Sheriff's Office early this morning after several men wearing masks and carrying a gun raided his outdoor marijuana garden as he slept outside to guard his 100 plants. The men did not take any pot, but fired two shots at the house as they fled.

At 4:53 this morning, the man told dispatchers that two or three suspects entered his backyard in the 9100 block of King Road. The man ran into his home to tell his roommate what was happening and the would-be thieves ran back to their vehicle. As they headed east on King Road, the men fired two rounds into

the house. No one in the house was injured. While this case is still under investigation, it appears that the marijuana was being grown illegally and all 100 plants, which were 5-6 feet tall, were uprooted and removed from the property. The owner of the plants could face criminal charges.

Auburn Area Republican Women Federated

AUBURN – The Auburn Area Republican Women Federated will host their November luncheon on Friday the 9th from 11:30 a.m. to 1:30 p.m. at the

Sizzler, located at 13570 Lincoln Way in Auburn. Guest speaker will be former California State Senator Doug LaMalfa who is running for

U.S. Representative, 1st District. Lunch is \$15 at the door. The public is invited. Check-in-time is 11:15 a.m. For reservations call Paula at (530) 885-1428

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Placer Sentinel

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Broadband Recent Past and Near Future

AUBURN - The latest quarterly meeting of the Gold Country Broadband Consortium was quite an event. Once again, if you missed it, you missed a lot. Held in the Nevada Union High School multipurpose room, it offered a remarkable opportunity to see first-hand what truly fast Internet access is like. Our host, Curtis Smith, arranged to have nearly two dozen computers connected to the school's 100 mbps Ethernet that's fed by a 1 gbps connection. It was really fun to see and hear the repeated "ooohs" and "aaahs" as the attendees did searches, visited their favorite web sites or checked their online email services. We did a speed check at the recommended FCC site (www.broadband.gov/qualitytest/) just to see what we'd get. Even with all the computers connected, we saw nearly 65 mbps!

The presentations were also informative. One of the highlights was a demonstration arranged by Curtis of the difference speed makes. He showed simulated downloads of a picture at dialup, DSL and fiber optic cable speeds. The audience was so impressed, they requested that he run it again several times! The interaction with the attendees about upcoming infrastructure expansion projects in Nevada County was quite lively and, as

if all of this wasn't enough, five ISPs and a computer sales/repair vendor were on hand to tout their services in a comfortable expo environment.

The three hours we'd allocated seemed to fly by, and the attendees seemed to be pleased with having attended. So, despite a small omission from the local newspaper article (it mentioned the date and place but not the time) and competition from some other big events (the Nevada County Draft Horse event that was going on at the nearby fair grounds is a big draw each year), the "experiment" of holding a Consortium meeting on a Saturday afternoon seemed successful. Kudos are entirely due to Terry Lamphier, Curtis Smith, Rorie Lin Gotham and the many other members of the Nevada County Broadband Advocacy Group for a lot of diligent work in putting together a great event.

Though we just finished a quarterly meeting, it's time to look ahead to the next one. With the holiday season coming up and hoped-for snows to help the ski and lodging industries, we think holding the next meeting after the holidays and down in the "flat lands" is probably a good idea.

So, the next meeting will again be in Auburn at the Placer

County Planning Commission hearing room (where we were in June) on Thursday, January 31, 2013 from 1 to 3 PM. The theme for that meeting will be a question: "Is mobile broadband the solution?" Michael Morris of the CPUC has agreed to give a presentation on the statewide survey of mobile broadband coverage, and we're inviting the five cell phone companies that report serving the Gold Country Consortium area to participate in a panel discussion of the theme question.

All attendees, of course, will have the opportunity to ask questions of the panelists. We're also looking ahead to subsequent quarterly meeting opportunities in Pollock Pines (El Dorado County) in May, Downieville (Sierra County) in July and the Woodfords/Markleeville area of Alpine County next September. We hope that you will join us for each of those meetings.

Source: Brent from SEDCorp
For more broadband information, visit our blog: www.goldcountryconsortium.wordpress.com/ SEDCorp is a non-profit providing expansion of broadband in Placer, Nevada, El Dorado, Sierra and eastern Alpine counties. www.sedcorp.biz.



By Tom Scott, Executive Director, CALA

In 2008, CALA published a report titled, "Citizens in Chains: The High Cost of Prisoner Lawsuits to California." The report discussed the average \$32 million being spent every year on prisoner-initiated litigation and how it could be spent more in line with taxpayers' interests.

I started thinking about it again while attending a Folsom Prison

Prisons and Lawsuits

Citizens Advisory Committee meeting (I am an appointee to the committee) and wondering whether this situation has improved since 2008. Are things better or worse and how much is still being spent on litigation? During the meeting, the warden stated that a lot of his time is spent on litigation and even the chair of the committee (a retired warden of eight years) said she, too, is still dealing with litigation.

An article in the in the San Francisco Chronicle back in 1995 stated that in 1994, 53,312 inmate lawsuits were filed in federal courts and 4,363 prisoner lawsuits were filed in California U.S. District Courts. At the time there were 51 attorneys in the California Attorney General's office who did nothing else but

defend the state against prisoner claims.

Unfortunately, things have not improved. In the 12-month period from 3/31/10 to 3/31/11, there were 53,323 inmate lawsuits filed in the federal court according to the Administrative Office of the US Courts, and each of California's 33 prisons continues to have to employ a litigation coordinator.

Taxpayers are still paying millions to defend the state of California against lawsuits brought by prisoners. These lawsuits are a burden to our prisons and to our courts at a time when funding for our courts has been slashed to the bone. Taxpayers have a right to know how much is being spent on these lawsuits and the impact it has on our state.

Sons In Retirement Announce Dr. Robert Welti to Speak

By Roland Gaubert

AUBURN – Dr. Robert Welti, PhD, will be the guest speaker at the November 1 Sons In Retirement, Branch 37, luncheon meeting. He will discuss communications satellites and how they are controlled. He is the author of a book entitled "Satellite Basics for Everyone", and has many years of experience in the field.

The meeting place is the Auburn Elks Lodge, 195 Pine St. Social hour starts at 11 AM, turkey dinner at noon.

Visitors and/or prospective members are always welcome. The only expense is the cost of the lunch.

No dues, no fees, no rituals, no causes. Join us for good food, good fun, and new friends. Sons In Retirement (SIR) is a Public

Benefit Nonprofit Organization for Retired Men Devoted to Promoting the Independence and Dignity of Retirement. It was incorporated in 1958, and has 18,000 members in 140 branches throughout Northern and Central California.

For more information call (916) 663-4620 or (530) 886-8441.

Seniors First Free Workshops

PLACER COUNTY - Senior's First is sponsoring two workshops on Grief and Loss. These workshops will take place on October 24th and November 28th at the Fifth Street Recreation Center, located at 5984 5th Street, Rocklin, from 5:30-7:30p.m. The October 24th workshop will focus on identifying the stages of grief and loss. We discuss ways to identify these

feelings and how to cope with them. The second workshop will be presented on November 28th from 5:30-7:30p.m.

The focus of this workshop will be "Coping with Grief through the Holidays". The presenter for both workshops is Mary Pat Feeny, R.N., LCSW who has worked as a nurse and social worker in the Hospice

setting. She is currently in private practice in Auburn. These workshops will have an interactive approach and will provide support and community Bereavement Resources.

These workshops are free and open to the public. To R.S.V.P. and for questions please call Kathy at Seniors First 530-889-9500 ext 219.

Placer County Assistance League to Speak

MEADOW VISTA – The Meadow Vista Friendly Neighbors Club next luncheon meeting will be on Wednesday, October 24, 2012 beginning at 11:30am at the Meadow Vista Grange Hall located at 1115 Grange Hall, Meadow Vista. Ms. Vicki Harris of the Placer

County Assistance League will be the guest speaker. Ms. Harris will speak on the various programs that the Assistance League provides Placer County, including the Care Bears provided to children who have undergone trauma.

Complimentary lunch will be

served starting at 12:00 noon. All residents of the Meadow Vista area and their guests are invited to attend.

For further information and to RSVP, please call Joy Hanni at 878-1436 or e-mail at jgiacommazzihanni@foothill.net.

Book Sale Fundraisers for Animals

PENRYN – A used book sale will be held at 2166 Swetzer Rd., Penryn on November 3 & 4. Hours: 8am-noon. The sale will benefit A New Hope Animal Foundation. Prices are 0.25-\$1. The Friends of Placer County

Animal Shelter and Humane Society of the Sierra Foothills book store is open daily, 10am-6pm at 13420 Lincoln Way, Auburn. Directions: I-80 to Foresthill exit (Raley's shopping center). Volunteers needed.

The Sacramento SPCA will hold a book sale Nov.14-18, 10am-7pm thru Saturday and 11am-5pm Sunday at 2310 Watt Ave., (Country Club Plaza).

Call (916) 663-1608 for more information.

Beatlemania! Set to hit Veteran's Auditorium



GRASS VALLEY – Because is ready to hit Grass Valley like the Beatles hit the United States in 1964, according to Jeremy O'Dell who founded the band in 2002 and plays the part of John Lennon. "We have been excited about coming to Grass Valley ever since John Zurflueh told us about the community several months ago" says O'Dell.

Zurflueh's company, Starbright Productions, is producing the show and he has a lot of praise for Because. "I could not be more excited about bringing this great band to my home town. For a young group of guys, they have such a professional stage presence and really bring the talent and energy the original Beatles had. They also have a genuine passion for what they

do and I believe they are really going places professionally. We just finished a Because concert in Paradise in late August and I was amazed at the young people there.

We probably had four generations and the comments after the show were nothing but positive... everyone really loved the music and the way the band performed. There were parents bringing their teenage kids and grandparents bringing their kids and grand kids, so bring your family and friends and come enjoy this extremely talented group. They will begin with songs from the Ed Sullivan Show in 1964, then on to the Sgt Pepper era and throughout their phenomenal run, including period costume changes." Zurflueh's

Starbright Productions brought Mike Amaral and The California Beach Boys here earlier this year and has plans for more concerts.

SPD Markets is a co-sponsor of the event. \$25 advance tickets are available at the Book Seller, both SPD Markets, The Real Graphic Source at Hwy. 49 & Wolf Road in south County and Cherry Records in Auburn or online at www.starbrightshows.com.

For reserved seating for groups of 20 or more, please contact Starbright by email john@jzurf.com or (530) 273-5486. That is Saturday November 10th at the Grass Valley Veterans Hall. Doors & (Bar) by Sierra Nevada Community Health Plan open at 7PM with two hour show beginning at 8PM. Tickets are \$30 at the door.

Youth Basketball Registration Extended

AUBURN-The Auburn Recreation District has extended its registration period through Friday November 2nd for youth basketball. The Auburn Recreation District's Youth Development league (ARD-YDL) is celebrating 12 seasons organizing and directing youth basketball in the foothills area. Participants are welcome from Colfax to Loomis and Auburn to Foresthill and are encouraged to participate.


New for this year, the ARD-YDL will be accepting



application for 2nd grade boys and girls to play basketball. The Auburn Recreation District will also be organizing an inter-league division for 7th & 8th grade boys and girls with the Bear River Recreation District.

For more information contact League Director Coach Jerry Fisher at (530) 863-4612 or by e-mail jfish@auburnrec.com.

Mya Hartman-Cocco and Bianca Cooper from Auburn Elementary School after a game last season.



Donald Kendrick
Music Director

17th Concert Season 2012-2013

Stained Glass Concert I

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Antonio Vivaldi | Gloria

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Daniel Yoder, Baritone

Ryan Enright, Organ
Ruth Stuart, Oboe
Michael Meeks, Trumpet

Sunday, October 28 at 3:00 pm

Cathedral of the Blessed Sacrament
1017 11th Street, Sacramento

Reserved Seating: \$35 | General Seating: \$25 | Students \$12.50

Tickets: 916 536-9065 | SacramentoChoral.com

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Around Town with Loyce Smallwood

Value Center where FF founder Shirley Hartford gives a shout out for volunteers to work in the thrift shop and the colorful cat adoption center.

quilts and can be found offering quilt making instruction at Howell's Sew & Vac.

Congrats also to Auburn Yoga owner Gwenn Jones for her ongoing yoga instruction program on ACTV and for her contributions towards the ACTV website. Check www.actv20.org for times and program video viewing.

Writer David Kindopp will be guesting on CONNECTIONS in November along with noted wetlands photographer Maria Winkler.

At our fav OT Gallery, felt crafter Ellen Hulls is excited to have her daughter Olivia Hulls displaying colorful ceramics including an oversize turtle. Love the vast selection of arts/crafts inclu skillfully carved/painted art gourds by Jodi Reid. More opps to give back in Auburn by volunteering a few hours weekly at St. Luke's Thrift Attic DT; the Unity Church Thrift on High Street; and Friends of Placer County book store in the Raley's Center.

Carpe Diem. Comments to loycer@suddenlink.net

Foodies and clothes horses should be delighted with all the tasty and colorful choices being served up both in DT and OT Auburn. Trez Pazzi, an Italian restaurant, around the corner from the DT Central Square garners Sentinel Gold Stars for its tasty vegetarian pizza and richly flavored pasta in spicy tomato sauce. Dine outside and watch the street action or choose the colorful interior.

For the light lunch enjoy a tasty yogurt at Tango's where—again—you can choose inside or outside on Central Square. Continue down Lincoln Way and stop by Hilda's Bakery for a coffee and bakery treat and a quick chat with the enterprising entrepreneur Eric Norby and cross the street for a look-see at the stylish vintage fashions of Get Dressed owner Maria Francis who recently donated to the Friends Forever thrift shop/adoption center on Nevada Street in the True

Travel down Nevada Street and, stop by the Creekside Café behind the Auburn railroad station and treat yourself to some chocolate chip cookies and some savory Pine Mt Coffee.

As of this reading, friendly Creekside owner Jeanie Bardakjian will have experienced her ACTV CONNECTIONS debut along with veteran OT Brookside Grille co-owner Mike Havis who returns to share his Fall menu inclu those savory soups. Congrats to recent ACTV guest quilter Jane Haworth who has been racking up awards and magazine mention for her art



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Around Town with Jane Haworth, Bill Mael, Victoria Beninga

THE FUTURE OF MONEY

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By PAT BOONE

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Proctor's Auto Body & Paint Jim Proctor – Owner 18 Years Same Location

Better bodies begin at PROCTOR'S AUTO BODY & PAINT. This is one body and paint shop that has built a reputation of quality work simply by doing the finest body work in the area. From a simple dent-pulling session to a major rebuild, you can trust your car to the specialists at this shop with complete confidence. They figure they're one of the best and they'll go out of their way to prove it to you! Located at 10243 Ophir Rd. in New Castle, phone 530-889-2277, this is one body shop that is almost universally accepted by leading insurance adjusters because of the high standard of work they maintain. No wonder so many fleet operators, business owners, and other people who depend on quality automotive services have made PROCTOR'S AUTO BODY & PAINT their personal body shop. The quality of their work always comes through and the prices are more than competitive. Trust your body work to one of the best, PROCTOR'S AUTO BODY & PAINT.

Kat Tails Pet Grooming Kathleen McCall – Owner

To ensure that your loved pet receives the absolute finest in care and grooming, you have to see KAT TAILS PET GROOMING located at 455 #3 Main St. in Newcastlle, phone 916-652-5084 or visit www.kattails.net. This well known salon of styling for dogs and cats of all breeds features expert service tailored to the individual animal. There's no substitute for the kind of professional grooming that's available at this fine salon. KAT TAILS PET GROOMING gives care and precision cuts on every animal that comes into the shop. Their grooming has resulted in many satisfied "customers." Stop by today and get your dog or cat started on a careful grooming program. Your pet will look better and feel healthier when it's groomed professionally by this outstanding parlor! We, the writers of this 2012 Look At Business, suggest that you make a regular habit of stopping at KAT TAILS PET GROOMING for all your dog and cat grooming needs! Kathleen would like to thank all their valued clients and she looks forward to seeing you soon!

Tri-City Self Storage "Drive A Little, Save A Lot"

Do you face piles of household goods and seasonal toys and sports equipment that you must store? Do you spend all winter fighting to keep the plastic over your boat because there is no room in the garage for it? Is your garage so full of boxes that the poor car is left out in the cold? Is every corner of your business or office stacked with boxes of important papers that must be kept? But where do you put it all? There is no reason for anyone to face such problems when the handy services of TRI-CITY SELF STORAGE at 3414 Swetzer Rd. in Loomis, phone 916-652-4642 are available. This storage facility offers rental units of various sizes for whatever you need to store. You rent it, you lock it, and all in complete security. Contact TRI-CITY SELF STORAGE soon to make arrangements for storage of anything from business records and extra business supplies to cars, boats and RVs. The costs are minimal and think of all the extra room you will have in your home, apartment or business. Call 916-652-4642 soon; you'll be glad you did.

Runs With Scissors Quilt Shop Marie Duncan – Owner Fabrics □ Notions □ Classes

Quilting is a great, practical hobby that's as much fun as it is creative. It's a good way to keep busy as well as providing a great source of gifts and beautiful, decorative quilts that become heirlooms and increase the value to owners. RUNS WITH SCISSORS QUILT SHOP is located at 7130 Auburn Blvd. in Citrus Heights, phone 916-722-2500. They are one of the region's leading suppliers of materials, bright contemporary fabrics, equipment and supplies. They also have quilts and strip quilts so you may learn the various skills involved in the making of your own beautiful quilts and quilted pillows. There are "how-to" books and patterns to learn at home, or make arrangements for lessons. They are open Mon. - Fri., 10am – 6pm; Sat., 9am - 4pm; closed Sun. It's not too early in the season to get started making your quilts and Christmas gifts. The writers of this 2012 Look At Business are pleased to suggest RUNS WITH SCISSORS QUILT SHOP to all of our readers.

Auburn Nutrition Center Health Foods Since 1963

For everything you need for healthy eating, it's AUBURN NUTRITION CENTER where good health is their only business. Located at 13112 Lincoln Way in Auburn, phone 530-885-5095, this well known health food center features everything you can think of for a better, more balanced diet. There are all types of vitamins including a complete line of organic vitamin and mineral capsules. Specialty vitamins are also carried, and there is an exact combination that's just right for you. Herbs, homeopathic medicine, aromatherapy, natural skin care products, cosmetics, books, dairy and wheat free items, high protein foods, and many other healthful and nutritious items can be found on their well stocked shelves. Make shopping at AUBURN NUTRITION CENTER a regular habit. You'll feel and look better if you do! The writers of this 2012 Look At Business would like to make special mention of this fine health food store and invite all of our readers to give them a try.



Independent and Assisted Living, Dementia Care
11550 Education Street, Auburn (530) 888-8847
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Denise Marman – Community Relations Director

Often, family and friends become concerned when it becomes apparent that their senior loved ones can no longer function safely living alone. Or, they themselves can no longer successfully provide the care needed for a parent. Emeritus at Emeralds Hills can help. We provide a safe and caring environment for independent seniors or for those who need a little extra assistance. For those with dementia, Emeritus offers a special program called *Join the Journey*. Meals, housekeeping and laundry, as well as daily activities and transportation for outings is always provided. To ensure all needs are met, our state-of-the-art *We Care Resident Evaluation Program* is used to evaluate and monitor assisted living services which includes, medication management, bathing, grooming, and escorting. All residents wear a pendant, which is part of our emergency response system. If a resident needs immediate assistance, all they have to do is push the button on their pendant and a Resident Assistant will come to help! Try us out for a short-stay. You'll experience how warm and caring we really are!

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Earle Eisley – Owner 80 Years At The Same Location

For the hardiest, most beautiful nurserst stock anywhere, it's EISLEY NURSERY INC. located at 380 Nevada St. in Auburn, phone 530-885-5163. Here you'll find a dazzling array of potted plants, camellias, azaleas, bedding plants and shrubs that are just right for any landscaping project that you may have in mind. Trees for shade, beauty or fruit? Your friendly nursery has these, too...in all varieties and sizes. Start something growing today...it's the natural way to make everything beautiful. EISLEY NURSERY INC. has a lot more than just the plants and trees to make your home or business bloom with beauty. They specialize in landscape design and can offer many helpful suggestions for the enhancement of your grounds. The writers of this 2012 Look At Business urge you to see the professionals of the nursery business today and do something "naturally beautiful" for your home or business.

Quick Lube Service Center

Complete automobile oil and lubrication service for all makes of domestic and foreign automobiles and trucks is offered by QUICK LUBE SERVICE CENTER located at 875 Marguerite Mine Rd. in Auburn, phone 530-887-8158. Here you'll get guaranteed quality service by trained technicians, and no appointment is necessary! Your vehicle will be lubed, the oil and filter will be changed, the air pressure in your tires will be checked, and the radiator, transmission, rear end, and power steering fluid levels will be checked and filled to the exact requirements. They also offer mechanical service by an ASE Certified Master Technician for brake, suspension, diagnostic, smog inspection and repair, and A/C service. Using only "top quality" oils and lubricants, you'll receive quick, courteous and professional service, so bring your vehicle to this fine lube and oil center and they will have you in and out in a minimum amount of time. The writers of this 2012 Look At Business think you'll appreciate the speed and quality of their service to you! Bring your car or truck to QUICK LUBE SERVICE CENTER. Tim and the crew thank all their valued clients and look forward to seeing you soon.



Letcher's Home Repair Jim & Kevin Letcher – Owners & Contractors CA Lic. #659508

Here in the Foothills area, a leader in home repair is LETCHER'S HOME REPAIR located in Newcastle, phone 916-663-2849 or cell 916-825-5619. If you are planning any home repair, remodeling or an addition to existing buildings, you should call them immediately for a free estimate. No matter whether the job is large or small, your plans will receive the same careful attention. Many factors will be considered, all based on the long experience of LETCHER'S HOME REPAIR in the building field. They will make sure that your plans are in conformity with the local zoning laws. Custom carpentry, plumbing, electrical, dry rot repair, another room added to your home, a recreation room in the basement...whatever your need, large or small, call on LETCHER'S HOME REPAIR, the home of qualified workmen. Their reputation is built, by how they build.

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Do you have trouble finding someone you can trust your European car repairs to? Are you tired of being told, "It will take weeks for parts?" Stop in at THE BLACK FOREST in Auburn, or phone 530-885-7112 or visit www.blk4est.com and talk to the skilled staff that can handle your foreign car repair work. European car repair is their business here, not a sideline, and they know their business. They specialize in BMW, Mercedes, Audi, Volvo, Mini-Cooper, Porsche, and late model Volkswagens. They have on hand or ready access to new replacement parts and equipment and can keep your time in the shop to a minimum. They have a reputation for getting the job done right, the first time and on time. Call THE BLACK FOREST or stop by the shop, located at 140 Elm Ave. for some friendly "European car talk." You can't do much better than to take your import car to this well known firm. They will do the job right for you!

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Todd & Linda Mackey – Owner

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Before you put away your boat for the season have it serviced or repaired by the skilled experts at M & M MARINE SALES & SERVICE at 565 H St. in Lincoln, phone 916-645-9068. This well-known firm specializes in the repair and reconditioning of most makes of boats and motors. They are the recognized experts in their field, servicing Force, Mercury, Mariner, Mercruiser, Johnson, Evinrude, OMC and Volvo. They are your authorized Mercury and Mercruiser dealer. If you've been having any type of problems, stop in and see this qualified firm. They can help! Here's one company that stands behind their work. They want you to be completely satisfied with the service they give, and they'll go out of their way to make sure you are! Whenever you're having trouble with a boat or motor...see M & M MARINE SALES & SERVICE. As the writers of this 2012 Look At Business, we believe you'll like the fine service that this respected firm is capable of. Todd and Linda thank their customers, clients, and friends; they appreciate your business!



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By Patrick & April Kellner
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People in the Foothills area don't have to look far and wide for a firm that is capable of doing the highest quality auto body work and painting. HITECH COLLISION CENTER located at 3245 Swetzer Rd. in Loomis, phone 916-652-9830, can refinish and re-paint any car or truck, foreign or domestic. Automobiles require specialists to repair or replace body panels and refinish them to their original beauty by matching the new paint perfectly with the original paint, and HITECH COLLISION CENTER offers work that is well known as being fast, economical, and beautiful! The personnel fully understand body and fender work as well as auto painting. They have gained a reputation second to none throughout this entire area. Rest assured that the work will be done to your exact specifications. From a small crease or glass replacement to a major collision, you can trust your car to the professionals at HITECH COLLISION CENTER! Remember that insurance companies permit you to choose the body shop you like best. Choose HITECH COLLISION CENTER for your auto body repair and custom painting work.



The Grooming Room "Personalized Styling For Your Pets"



The place to have your pet groomed professionally is THE GROOMING ROOM located at 457 Grass Valley Hwy., Ste. 6 in Auburn, phone 530-823-0163. This well known grooming parlor features bathing, expert cutting and styling for all breeds of cats and dogs, for show and comfort. They also do excellent work on ears, nails and glands, and medicated baths are available as needed. No tranquilizers are used, and your pet will have a good experience in these gentle, caring hands. Your pet doesn't need to have a pedigree to enjoy the services of this fine grooming studio. All breeds need regular grooming, and pets look and feel much better when their coats are trimmed at regular intervals. Whatever breed YOU own, make an appointment soon to have it cared for at THE GROOMING ROOM! You'll find the rates reasonable and the service excellent. The writers of this 2012 Look At Business would like to make special mention of this fine pet grooming parlor.

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By Ronnie McBrayer

For the Long Haul

so absolutely convinced that we are living in the final chapter of human history – on the last page, if not within the last sentence – that we are in danger of giving away the future.

Growing up in a tradition where the impending, imminent return of Christ was a pillar of our faith, the question was always asked, “What if Jesus came back today?” That’s a good question, no doubt. But here is a question that might be better: “What if he doesn’t?”

What if Jesus does not come back today...or tomorrow...or next year...or next decade...or next century? What kind of world do we want to leave for our descendants? What kind of world will we have then? If we aren’t prepared for the long haul, prepared to persevere into a distant future, then have we not given up on actually living the faith we profess?

We who are Christian could take a lesson from the not-for-profit organization, “The Long Now Foundation.” It has been around since 1996, and it hopes to be around much, much longer. The Long Now Foundation has one essential goal: To reverse the trend in our culture of short-term thinking.

The founders believe that our “accelerating technology, the short-horizon perspective of market-driven economics, the next-election perspective of democracies, and the distractions of personal multi-tasking” have given us “a pathologically short attention span.” They want to provide some sort of corrective balance to our short-sightedness,

and encourage “the long view and the taking of long-term responsibility, where ‘long-term’ is measured” in centuries, not months or years.

Illustrating this long-term thinking, Long Now is building a massive clock – a 21st century version of Stonehenge – that will tick for the next 10,000 years. Eventually the clock will be placed in a cave in Nevada’s Great Basin National Park. The point of the clock is not to mark time; it is to rekindle our hope in the future.

The church, allegedly the most hopeful community in the world, could use some of that thinking, because Jesus will probably not return before you finish reading this article. He’ll probably not return today, and likely not return in your lifetime (If he does, I will happily apologize to each and every one of you publicly, along with an exhaustive list of all I have been/am wrong about).

No, “God is not slow about keeping his promises,” but we must know that God works on a timetable that is all his own. And yes, maybe Jesus will return tomorrow or next year. But it might be next millennium. Regardless, if it’s sooner or later, we have to be more than prepared. We have to be prepared to faithfully persevere no matter how long the wait.

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

Cashing in on a Cashless Society

By Rev. James L. Snyder

I am the kind of person that likes to do business with cash on the barrelhead. I do not like credit because it has a way of biting you in the end. When you have a credit card, there are fees to beat the band. I do have a credit card but I have it hidden so well that I have not been able to find it for seven weeks. I just do not like using it.

The Gracious Mistress of the Parsonage always warns me about the possibility that someone can steal my credit card. Ha ha, I say in defiance to her warning. I am never worried about that. If anybody can get money out of my account with my credit card, I would like to work with them and go 50-50 on it. Every time I need money, my credit card is empty. I think there is a conspiracy in this whole thing.

Nothing is more embarrassing than going to a checkout counter to pay for goods that I intend to purchase and my credit card is denied. The reason I was using the credit card at the time was I did not have any cash in my pocket. Now, I have no cash in my pocket and my credit card is just grinning at me refusing to cough up the money needed for purchasing these goods.

I hate my credit card. And it is reciprocal. My credit card hates me and tries its level best to embarrass me every chance it gets.

When I do business, I want to know that I have done business. Nothing is more satisfying than completing a financial transaction with cash.

I have noticed a dangerous trend in the area of business in our country. There is a tendency away from cash. I do not understand it. I think the simplest thing to do would be to pay cash for something. But no, some people

think that is so old fashion that they have to come up with something new.

Now they have this newfangled thing that you can pay your bills online. What is that all about? I like to see the person I am paying and hear from them their gratuitous “Thank you,” for the transaction. I was just getting used to writing checks and now I do not have to use my checkbook anymore. My creditors want me to pay online.

When will all this craziness stop? If cash was good enough for Benjamin Franklin, it certainly is good enough for me.

Then the inevitable happened. You know how it is. Well, it happened to me.

I went to do a little bit of shopping while I was out of town on a trip recently. I made sure I had cash in my wallet so I stopped at a restaurant in the shopping mall. Normally I do not like shopping malls. I get nervous every time I go into one of these malls wondering if I will ever exit alive. There are just too many people in these malls for my comfort.

But the necessity of my trip brought me to this mall and I decided I would treat myself to lunch. One of the great things about treating myself to lunch when my wife is not with me is I can order what I want for my lunch. After all, it is my lunch.

I had a great time selecting things from the menu that had nothing whatsoever to do with vegetables. Vegetables are all right in their place, but their place is not on my lunch plate, especially when my wife is not present.

I had a scrumptious lunch and then top it off with a nice slice of apple pie à la mode. Life does not get any better than this. I sat back in my chair, rubbed my stomach and felt good about the world around me. I was even

beginning to think that there might not be so much wrong with malls after all.

Finally, it was time to take my ticket up to the cashier and pay for my lunch. I was in for a very rude awakening. I presented my ticket to the cashier and pulled out of my wallet enough cash to cover the ticket.

“I’m sorry, sir,” the woman behind the cashier said. “We don’t accept cash in this restaurant.”

I was in a good mood and laughed as though I was the vice President of the United States. “That’s a good one,” I complimented her.

“Sir, we don’t take cash here,” she insisted. “We are not set up for cash; all we take are credit cards.”

About this time, I realized she was not joking. I found myself in the proverbial pickle with only cash on my person and no credit card.

“But all I have is cash.”

Finally, the manager of the restaurant was called to the front, I was able to settle my ticket with him, giving him cash and he used his credit card to pay the ticket.

What is this world coming to when you cannot use cash anymore?

What is better than cash in my thinking is God’s gift. “For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord” (Romans 6:23 KJV).

Unlike cash, God’s gift to me will never go out of style.

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

For those who grew up in the revivalistic tradition, we heard the same basic sermon every Sunday: “You are sinner. Repent or you’re going to hell. And you better get to it, because Jesus could return at any second and catch you unprepared.”

I can’t tell you how many times I heard a preacher say something like, “The Lord Jesus could return at any moment! He could return before I finish preaching this morning!” And then the speaker would preach for so long, I thought that’s exactly what he was trying to achieve: Preach till Jesus got there.

I didn’t like this sort of exhortation. I was, after all, a teenager being told how big a sinner I was, but didn’t feel like I had gotten to sin very much yet. I hadn’t got to do much of anything! I hadn’t traveled, hadn’t earned my driver’s license, hadn’t had sex, hadn’t turned twenty-one or really even lived. If Jesus was content waiting all these centuries before returning to earth, just to show up at this particular blip in history to interrupt my simple little plans, then I concluded it would be a raw deal.

My feelings about so much of the “Second Coming” preaching I hear still makes me cranky (but for a different reason than when I was a teenager). We are

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“The Real Thing”

Widowed Person's Grief Support

AUBURN - Grief Support for Widowed People will hold a meeting at 1 p.m. on Friday, Sept. 28 in Auburn for anyone interested in helping widowed people work through the grief process and find redirection in their lives.

This organization has trained volunteers who help widowed people work through the trauma of losing a spouse.

It has been in the South Placer area since 1986 and is supported by local community organizations.

Anyone interested in working in this program, or anyone in need of “one to one” grief support may call (530) 885-8298.

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By Karen Anderson

The world is moving at a super nova speed all day long and it seems to never end. How do you keep up with the mad house that is called “your life”? God did not make us to be on constant RUN MODE.

I, personally, am a list maker and it has created major stress, guilt, and shame in my life. You would think this action would give you a sense of relief...hey, you are showing your ability to organize and prioritize your day. When I was thinking that way, I was living in a fantasy world. It doesn’t always work the way you think and when it doesn’t, everything seems to fall apart. Have you ever felt that way?

Can you see God in heaven looking down on your “To Do” lists and just smiling? I can imagine He is thinking, “All you have to do, beloved, is ask.” Sounds simple doesn’t it? One thing I want you to remember

Be Still!

is that through your busy day with lists or whatever you use, God wants you to take care of yourself. He made you to work to the best of your abilities but He also told you to rest. God’s word says, “*God my shepherd! I don’t need a thing. You have bedded me down in lush meadows; you find me quiet pools to drink from. True to your word, you let me catch my breath and send me in the right direction. Even when the way goes through Death Valley, I’m not afraid when you walk at my side. Your trusty shepherd’s crook makes me feel secure. You serve me a six-course dinner right in front of my enemies. You revive my drooping head; my cup brims with blessings. Your beauty and love chase after me every day of my life. I’m back home in the house of God for the rest of my life.*”

It is time to get God involved with your busy day. This is not as hard as it may seem...talk with God throughout your day and ask for His direction. What you will find is that you are doing God’s list instead of yours and you will find the pressure is off...it is an awesome feeling. Guess what, He even includes rest time during the day if you need it. I’ll tell you the biggest relief for me is staying in tune with God. When

days don’t work, it’s because I put myself in charge and once again, I MESS IT UP. The most important key to doing God’s List is to LISTEN FOR HIS VOICE. It will not come as a thunder bolt but as a whisper.

“... Then a great and powerful wind tore the mountains apart and shattered the rocks before the LORD, but the LORD was not in the wind. After the wind there was an earthquake, but the LORD was not in the earthquake. After the earthquake came a fire, but the LORD was not in the fire. And after the fire came a gentle whisper...”

I know that living moment-by-moment with God is the medicine for a lousy day... doesn’t that sound refreshing? I want God to take control of my day, you should too. When things work out it is not a coincidence...it is a God-incidence, the real deal. Make the commitment today to work God’s List and not yours.

PASSAGE: Psalm 23
(The Message)
1 Kings 19:11-13 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain and has a local TV show, *Move Your Mountains*. Contact Karen at www.doablesteps.com, or 916-961-4765.

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Need High Speed Internet? Have High Speed Internet but pay too much?

Broadband Community Meeting in Applegate

APPLEGATE – If you answered ‘yes’ to either of these questions, you need to join your neighbors at a community meeting at the Applegate Civic Center, 18014 Applegate Road, on Tuesday, October 30, from 6:30 to 7:30 PM to meet directly with a handful of Internet Service Providers (ISPs) who want to compete for your business.

Learn firsthand what each ISP offers, whether they serve your specific home and/or office

location, how fast the service is, how much installation will cost, how long installation will take, what the monthly service charge will be, whether they offer online maintenance, other services and more. Ask them directly any question you might have. Compare for yourself between the offerings. Have all the information you need to make an informed decision.

Sponsored by the Gold Country Broadband Consortium

Facilitated by the Sierra Economic Development Corporation (SEDCorp).

For more broadband information, visit our blog: www.goldcountryconsortium.wordpress.com/

SEDCorp is a non-profit providing expansion of broadband in Placer, Nevada, El Dorado, Sierra and eastern Alpine counties. www.sedcorp.biz

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.
Come back every week for Sudoku! For Solution See Page 7.

Outdoor World

FALLING FOR WALLEYES

Walleyes are often concentrated in specific areas in the fall, like steep-banking drop offs and along the edges of deep underwater bumps and reefs.

They hang along the edges of this type of structure and wait for a potential meal to swim by. When you find walleyes in this situation, it's almost always on top of them.

To use a lead-head jig tipped with a minnow, leech or nightcrawler, or a jigging spoon, and creep the lure to the depth the walleyes are holding. Raise your bait a few feet, and then let it drop. Walleyes often will hit as it is falling.

While bigger lures are more effective in the fall, use the lure-and-dangle technique. Fish the lure you can get away with.

Gary Parsons is a Member of the Bass Pro Shops® Pro Fishing Team

For more tips, log onto basspro.com

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CROSSWORD

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CLUES

ACROSS

- Let's do _____
- Lake in France
- Q-Tip, e.g.
- Verdi's composition, e.g.
- Hockey legend
- Emotion at center of "The Scarlet Letter"
- Dutch genre painter Jan _____
- Prefix for "new"
- Served hot or cold
- Popular hue
- Turning pumpkin into Jack-o'-Lantern
- Sea to a Spaniard
- Common menu item, as on a computer
- Busy _____
- Wife of Hercules, according to Greek mythology
- Don't let it bite you!
- Latticework wood strip
- Talcum powder ingredient
- Zero degrees on compass
- Military leader in Turkey
- He carries the weight of the world
- Organization created in 1949
- Brand of toothpaste
- Make children _____
- All Hallows' _____, pl.
- Australian sheepdog
- Remaining after deductions
- Morsel

DOWN

- Lonely Boys
- Having the requisite qualities
- _____do-well"
- It rises to the top?
- _____Montana
- The _____Ranger
- 100 square meters
- Crocus, pl.
- Prison weapon
- Dry streambed
- So be it
- Most of it is below water
- Viewable area
- She played Ninotchka in 1939
- Priest's vestment
- Dropping trees, e.g.
- Spooky cat quality
- High wave
- Actress and singer _____ Merman
- They like hanging around
- Fully cooked
- Music to ears of performer
- Say something
- "Perforated sheet
- Door fastener
- C in TLC
- Become established
- Walk like ballerina
- Before, archaic
- "The Three Tenors" and "The Three Stooges," e.g.
- Pastoral poem
- Electronic Crimes Special Agent Program
- Antonym of "fire"
- _____wine or cheese
- _____Bator, Mongolia
- Exploding star
- From a second-hand store
- Highest volcano in Europe
- Make a discovery
- _____of the beholder"
- It's often marbled

For Solution See Page 7

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Seniors Need To Know

By Irwin A. Herman, MD

My last article dealt with the (not so) HIDDEN EPIDEMIC. Today I'll discuss some aspects of the SILENT KILLER – high blood pressure known as Hypertension (HT) and its gender significance.

Data excerpted from a 2012 publication "Therapeutic Advances in Chronic Diseases," indicates that in females, the death rate from HT is higher than any other disease including cancer. Of greatest significance in this unexpected finding is the false perception that elevated blood pressure in women is a low risk finding. Because of this perception, studies show that 2/3 of women are under treated, and strikingly bizarre is that most of the inadequate treatment is by male physicians. Those women whose high blood pressure is being managed by a female doctor are in much better control and thus at lower risk for significant HT related complications.

So why do a significant percentage of the older population develop hypertension and what exactly is it. Simply put, the pressure needed to push a fluid through a small diameter tube to produce the same amount of volume is greater than the pressure needed to push it through a larger diameter opening. The entire mechanism is complex and depends on a number of variables that is beyond the scope of this discussion, and in fact some of it is still not well understood. As we age, our vessels become more rigid and perhaps narrowed by calcium deposits so the natural diameter is narrowed and the flexibility is reduced requiring more effort by the heart, the pump. There are other factors such as certain chemicals produced by the kidney and liver as well as the distribution of some of the sympathetic nerve bundles in that area.

While it is true that during the active menstrual life of a female when she is producing estrogen from the development of eggs in the ovary, this hormone does act as a protective agent in preventing HT from developing. As a result, high blood pressure in the female, as a rule, is much less prevalent than in the male at the same age. However, between 10 and 15 years after menopause when the natural production of estrogen is significantly reduced, the incidence of HT is the same in both male and female. Although this is a cause and effect relationship, it has been shown that giving artificial estrogen after the menopause does not re-create the pre-menopausal state and should not be considered therapeutic in the treatment of high blood pressure. There are other factors, not all of which are completely understood, that contribute to the onset of increased blood pressure in females after age 65.

In addition, there are certain risk factors that are specific to women. Among these are evidence of high blood pressure during a pregnancy, delivery of a low birth weight infant, and pre-diabetes, all of which may act as predictors of HT at a later time of life. Women also have a higher incidence of some autoimmune diseases such as Lupus and Rheumatoid arthritis as well as urinary tract infections and more significant obesity, all of which increase risk of developing hypertension.

Finally, what is so important about a little increase in blood pressure? The unfortunate result of prolonged hypertension may be the development of Hypertensive Cardiovascular Disease (HCVD). The common result of HCVD may be a heart attack (Myocardial Infarction or MI) or congestive

heart failure, where to put it simply, the pump just wears out leading to prolonged disability or early death. Heart failure often ends in mortality by 5 years after onset, however, newer treatment modalities currently being investigated are offering some promise of better treatment.

What needs to be learned is that if a diagnosis of hypertension is made, treatment should be aggressive enough to bring the pressure down to what is considered to be in a safe range of 130/80 or less, which is the same for men and women. Care must be taken that it not taken too low as that can lead to other complications such as stroke or MI. You and your doctor can determine what is your safe goal to aim for. You must be an active participant in your care and do what is necessary to reduce the avoidable risk factors such as proper nutrition and a reasonable exercise or activity program. The misconception in female's minds that the most important disease problem in her life will be cancer is one that should be changed. More women will die early of HCVD than any other illness. Don't be that woman!

It is the overall goal of the Placer Older Adult Advisory Commission to promote the well-being and to enhance the quality of life for older adults of Placer County by advising the Placer County Board of Supervisors and the Placer Department of Health and Human Services on issues affecting the lives of older adults. Meetings are held the 3rd Tuesday of the month at 1:00 p.m.

For more information: www.placer.ca.gov/Departments/hhs/adult/OlderAdultAdvisoryCommission.aspx or by calling the Public Authority at (530) 886-3680.

Help a Local Girl Win USA Modeling Contest



You can help Briley win! Don't forget to vote at www.glamcamp.com/model-search/semi-finalists/.

PLACER COUNTY – Please help make a local young girl's dream come true! Out of thousands of applicants across the USA Briley Ann Haskins was selected as one of 30 semi-finalists in Rite Aid's and Seventeen Magazine's 2013 Glam Camp Modeling Contest.

Briley is Northern California born and raised. She was born in Auburn, but currently lives in the Rocklin area. She is the only contestant selected from Northern California.

Briley applied on line to this

free contest. She sent in her photo and a paragraph on why she should be selected, and she was contacted. Briley was then asked to answer a questionnaire, and was interviewed by an agent on the phone who selected her as a Semi-finalist.

For the next stage of this contest, ten semi-finalists with the most internet votes will go on to the finals. Vote as much as you can during this period and please share this with all your friends and family.

The winner gets an all paid

trip to New York for her and one adult, a total hair and makeup makeover, \$750 for a fashion-shopping spree, a professional photo shoot, her picture in Seventeen Magazine, and gets to be the spokesperson for Glam Camp for 2013 for a year.

Help a young local girl reach her dreams! Your votes are greatly appreciated!

Vote for Briley at: www.glamcamp.com/model-search/semi-finalists/

All photos by Lori Boone

DWR's Underwater Light and Sound Show Keeps Salmon in Safer Waters

SACRAMENTO – An underwater light and sound show apparently is keeping juvenile salmon on the right path in the Delta. An evaluation by the Department of Water Resources (DWR) and other agencies indicated that its "bubble barrier" of underwater strobe lights and electronic sounds kept approximately two-thirds of ocean-bound Chinook salmon from taking a risky detour into Georgiana Slough from the relatively safe main channel of the Sacramento River.

Studies indicate that 65 percent of the salmon smolt that swim into Georgiana Slough near Walnut Grove don't survive to reach the ocean. The slough leads young salmon through the predator-infested waters of the

interior Delta toward the huge export pumps of the State Water Project and federal Central Valley Project.

DWR installed the "bubble barrier" – so called because the strobe lights and offensive electronic sounds are contained within a curtain of bubbles – at the head of Georgiana Slough in February of 2011.

Results of the barrier – utilizing Bio-Acoustic Fish Fence (BAFF) technology to create its underwater wall of light and sound – was evaluated over a 45-day period by DWR, the U.S. Bureau of Reclamation and the U.S. Geological Survey. Approximately 1,500 juvenile salmon were tagged and tracked, using underwater sound receivers.

The bubble test was in response to a National Marine Fisheries Service requirement that DWR and the Bureau of Reclamation pursue engineering solutions to reduce the diversion of young, ocean-bound salmon into the central and southern Delta. DWR also successfully used the BAFF technology at the head of Old River in the south Delta in 2009 and 2010.

The Department of Water Resources operates and maintains the State Water Project, provides dam safety and flood control and inspection services, assists local water districts in water management and water conservation planning, and plans for future statewide water needs.

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POPPOFF!

with Mary Jane Popp

be attributed to great marketing of costume makers and candy companies. But I digress.

Let's get to some of the freaky and frightening fantasies that scare my media colleagues. It may surprise you. Then again, it may not! And I can tell you it's not the great pumpkin that sends chills up their backs!

Got to kick it off with the one and only **Joey Mitchell**, good buddy from way back when. Joey is still on the air at 92.1 K-Hits with his high energy style for a fun way to wake up weekday mornings with a smile on your face. Now Joey takes on whatever is worth knowing about and he takes no prisoners, but I bet Joey would say yes sir to any officer with a K-9 unit. You see Joey is very scared of big German Shepherds. As he tells it, he was bitten three separate times as a kid, and you guessed it, all were German Shepherds. I bet Joey has a little dog these days.

My next scaredy-cat is the man who brings you the news and views on Fox 40 Morning...none other than **Paul Robins**. And no, he is not afraid of cats. He is in tune with another hero who has the same fear...Indiana Jones. It does not make a difference if they are big or small, good or bad, Paul hates snakes. They are creepy and just keep them out of his way. Oh, and since he has been on TV, there is one more fear. He hopes his teleprompter person never has a medical emergency. But I know Paul, and the Paul I know can keep the moment going with or without copy leading him. I think that goes back to radio days. No scripts there.

Time for a female that has a fear. How about **Kitty O'Neal**, afternoon news anchor at KFBK AM-1530. I think lots of folks can relate to this one. Kitty hates spiders, especially big ugly ones. The bottom line is the fear she could look up and down it would come from the ceiling. That doesn't sound like fun. Sounds more like a plot for a movie, or have they already done that fear?

I loved the fear that I got from Phil Margo. Remember the famous

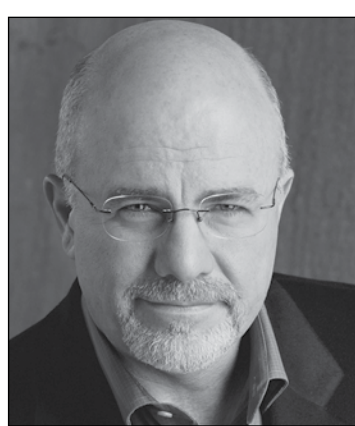
group, "The Tokens," and their hit song "The Lion Sleeps Tonight?" Phil was on my POPPOFF Radio Show not long ago, and I thought after all these years in the business, he has got to be fearless. I think he is for the most part. What Phil fears most is "stupid." You know, the folks who follow blindly, using the same clichéd talking points without thinking for themselves. He said you see it everyday at the highest levels. And he thinks it's just moronic. We've got an election coming up. We shall see who thinks for themselves or not. I fear it may be the not who wins. You can find out what "The Tokens are up to at www.TheTokens.com.

This one surprised me. Internationally known Psychic/Medium **Kristy Robinett** has a fear. She seemed so together on my show, but don't get her face to face with a clown. And there is no logical reason for her fear. No clown scared her or anything like that. She was always afraid from a child, and it doesn't matter if it's a happy or sad one. Maybe it was a past life Kristy, and you had a run-in with a clown with or without makeup! By the way, you can find out more about Kristy at www.tangledwishes.com.

Finally, I checked in with KAH1's own afternoon guy **Dave Rosenthal**. His nemesis is the needle...any kind big or small, they make him shudder with fear. So I had to ask if he was also afraid of seeing blood since needles are what is generally used to extract it. He answered quite candidly, "of course not, unless it's mine."

I know. You want to know what scares me. Oooops! Just ran out of space. Don't have time to share! Not really. My fear is never to have a forum where you and I can share like I do not at AM-950 KAH1 Radio or in this POPPOFF Column. Happy Halloween. Have a candy bar on me. Then go forward and fear no more!

Join Mary Jane for the **KAHI Noon News Monday-Friday and then again for POPPOFF 10 PM - Midnight.**



Dave Says

Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and Entrepreneurship. The Dave Ramsey Show is heard by more than 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Taking Care of Old Debts

Dear Dave,
I have some bad marks on my credit report. What's the best way to handle them?
- Patricia

Dear Patricia,
There can be three types of nasty items on your credit report. There are errors, which shouldn't be there at all. There are old payments that you paid late, and really, these are just a report of history. Then there are debts that have gone bad. This means you didn't pay them. If these are the types of items you're talking about, you'll have to go back and clean them up. This will mean either making payment in full or settling them at a lower, agreed-upon amount.
Probably the biggest headache

will be finding exactly who to pay. There's a good chance some of them have been handed over to collection agencies. If this is the case, they'll try to charge collection fees, and in some cases even double the amount owed. You'll have to negotiate with them for a more reasonable settlement amount. So there's going to be more than just a financial hassle attached to this endeavor.

But still, even if the debts have a date when they were supposed to "fall off" your credit report, I'd still pay them. Collectors will still chase you in an effort to collect even if they've fallen off your record. They aren't supposed to do that, but many do. And it can hit you at exactly the wrong time—like when you try to get a mortgage.

I think this is a good idea, Patricia. Just expect a little work and a few headaches in the process. Getting this stuff out of the way will improve your quality of life, and besides, it's your debt. It's your responsibility to pay it, plus it's the honorable thing to do!

- Dave

Saving for the Next Car

Dear Dave,
I finally paid off my old car, and now I'm taking your advice and saving up to pay cash for a newer one in the future. Where should I put the money I plan on saving for the next five years? Would a mutual fund be a good idea?

- Kristi

Dear Kristi,
I love that you're going to save up and pay cash for your next car. But the problem with mutual funds is they go up and down in value. I love mutual funds for long-term investing, and by this I mean a bare minimum of five years. Still, I wouldn't recommend them as a method of saving for a vehicle purchase.

When it comes to saving up for a car, I'd suggest a simple savings or money market account. They both pay next to nothing in terms of interest right now, but at least you'll know your money is safe and not going down in value. You won't be worrying about the ups and downs of the stock market or whether or not you can actually get a better car just because some clown on Wall Street flipped a switch.

Did you know that the average car payment in America right now is \$487? Even if you hid that money in a cookie jar, you'd have nearly \$5,000 in just 10 months. And despite what a lot of people say, you can still get a decent little used car for that kind of cash.

It's like grandma always said, Kristi. "Save up and pay for it!" If you don't have the money to pay for something in full, then you can't really afford it

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

WHAT SCARES YOU?

Ghouls and goblins galore this time of year. Trick or treaters clamoring for those sweet delights or ELSE! Right? Not really. I did a little searching on the internet at About.com to find out more about the history of Halloween, and then I checked in with some of my media friends to find out what scares them...besides getting a call from the boss about ratings. OK. Let's start with the word itself Halloween. It is a contraction of All Hallows Even, meaning the day before All Hallows Day (better known as All Saints Day) a Catholic holiday commemorating saints and martyrs observed since the early middle ages on November 1. But it has become commonplace to trace its roots even further back in time to a pagan festival of ancient Ireland known as Samhain. The prehistoric observance is said to have marked the end of summer and the onset of winter, and was celebrated with feasting, bonfires, and homage to the dead.

Now what about those costumes and getting those treats. There is some discrepancy about the customs, but the earliest documented ones grew out of this day of prayer with the lighting of bonfires, evidently to symbolize the plight of souls lost in purgatory, and souling, which consisted of going door to door offering prayers for the dead in exchanges for "soul cakes" and other treats. Mumming (or guising) a custom originally associated with Christmas consisting of parading in costume, chanting rhymes, and play-acting, was a later addition to Halloween. In my opinion, the evolution into what we have today with elaborate costumes and tons of sweet treats can

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9am - Noon: The Laura Ingraham Show

Noon - 1pm: The KAH1 Noon News with Mary Jane Popp and the KAH1 News Team

1 - 4pm: The Dave Ramsey Show

4 - 6pm: The KAH1 Afternoon News with Dave Rosenthal and the KAH1 News Team

6 - 7pm:

Monday: The Good Life, Live with Gary Moffat

Tuesday: Law Talk with David Frank

Wednesday: Wealth Strategies with Hunter William Bailey

Thursday: Leaders Without Limits with David McCauley on Asset Protection

Friday: The Drive Home Show with Dave Rosenthal

7 - 10pm: Sports by-line USA with Ron Barr

10pm - 12am: Poppoff with Mary Jane Popp

Saturdays

6 - 7am: A Time for Seniors

7 - 8am: The Swap Shop

8 - 9am: The KAH1 Corral

9 - 10am: The Garden Guru

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

9:00am - 7pm: Sinatra & Friends Music

7 - 8pm: A Way With Words

8 - 9pm: Hearts of Space

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Most of our locally produced programs are available for replay or podcast download at the 'Audio On Demand' page at www.kahi.com.

Don "The Garden Guru" Yamazaki
Saturday Mornings at 9am on KAH1.

Laura Ingraham

Dave Ramsey

Mary Jane Popp

Who Is Plotting to Steal Your Pension?

Commentary by Wendy Mcelroy

A huge pool of money lies just beyond the grasp of government's itching fingers: private pension funds. Various money-grab schemes have been floated, including a legal requirement that all private pension funds contain a set percentage of Treasury bonds. The most innovative scheme comes from California, which is attempting to do an end run around the most powerful obstacle to a government grab: namely, backlash from existing pension holders.

What is Bill 1234?

California Senate Bill 1234 creates America's first state-sponsored and state-managed retirement program for private-sector workers. Because the scheme creates new pensions for nonunion workers, however, it escapes the wrath of private unions and powerful corporations who would rebel if government grabbed at existing plans. The bill has already been signed by California Gov. Jerry Brown.

The new system addresses private employers with five or more workers who are not already covered by an employer-sponsored pension plan. Such employers must arrange for an automatic deposit of 3% of the income of "eligible employees" into a government-run retirement plan.

Employers can also make additional deposits on behalf of employees in much the same manner as matching 401(k) contributions. An "eligible

employee" is defined as any worker who does not go through the process and paperwork to opt out of the retirement arrangement. Otherwise, the employee is opted in. Over 6.3 million California workers are expected to be eligible.

(Note: The bill allows employers to set up private pensions as an alternative, but this would be costly. Private-sector retirement plans are regulated by the federal Employee Retirement Income Security Act, or ERISA. This subjects employers to strict standards, complicated reporting requirements, and significant penalties. Small employers are highly unlikely to implement the private alternative.)

The new retirement plan will be administered by a board headed by the state treasurer, and it will select either a private investment firm or the state's public pension system, California Public Employees' Retirement System (CalPERS), to maintain and manage the new funds.

(Newspapers and other accounts seem to take it for granted as a default position that CalPERS will be at the helm.) The scheme is estimated to add \$6.6 billion in the first year to the state funds managed by CalPERS, which is already the biggest U.S. pension fund, with 1.6 million public employees and \$233 billion in assets at the end of fiscal 2012.

Why Bill 1234?

CalPERS is in fiscal death throes. Writing in opposition to Bill 1234, state Sen. Mimi

Walters declared, "California has amassed a terrible track record when it comes to maintaining its public pension systems; the systems are currently a combined \$240-500 billion in debt." The two paths out of the dilemma are a steady and solid return from investments or a raw infusion of cash. CalPERS returned only 1% on investments last fiscal year. Bill 1234 accomplishes the raw infusion alternative in at least two ways:

1) A category of investment explicitly permitted by the bill is "United States government and government-sponsored entity debt obligations." The government can use the pension funds to purchase its own debt.

2) 3% of the income of approximately 6.6 million private-sector workers will be suddenly under its management.

Walters noted that the infused money might go directly to public employees because "those public employees are obligated [by law] to be paid first from the pool of investment dollars." She concluded, "SB 1234 looks like nothing more than a cynical effort to prop up the floundering public employee pension debt with new funds from private investors, sent in by employers who are forced to participate under penalty of law."

The Patina of Bureaucratic Reassurance

Proponents of Bill 1234 offer reassurance to the skeptical.

The employee enrollment is voluntary, apologists say. And it is true that the automatic

enrollment has an opt-out feature... for the moment. But as executive director of the government-watchdog California Common Sense Autumn Carter observes, "Opting out of state-run programs is notoriously difficult and bureaucratic."

Bloomberg estimates the average income of the new pension "subscribers" at \$46,420 and Carter guesses "that many at that income level would want to recapture the automatic \$1,400 annual paycheck deduction, but for whatever reason, they will not attempt to do so." While the bill's author says the private pensions set up by SB 1234 are voluntary, the bill's language states that private sector employers "must opt out."

Moreover, employees must opt out every two years. The bill reads that "at least once every two years, participating employers shall designate an open enrollment period during which eligible employees that previously opted out of the program shall be enrolled in the program unless the employee again elects to opt out..."

The additional employer deposits are voluntary, apologists state. And it is true, they are... for the moment. But the eerily accurate investment adviser Michael Shedlock insists, I "don't buy it. This would be the first step toward mandated involuntary contributions." Government programs begin with whatever measures the public will accept, and then they grow from there.

The new retirement accounts will not necessarily be managed

by CalPERS, apologists observe. CalPERS will bid against private firms for the asset management, with the state treasurer overseeing the process. In the unlikely event that CalPERS does not become the manager, however, the state of California will still have legal authority over the funds. Bill 1234 creates the California Secure Choice Retirement Savings Trust, which will be administered by the California Secure Choice Retirement Savings Investment Board. Bureaucrats will be in charge.

New retirement accounts will be maintained and managed separately from the CalPERS ones, they vow. Frank Keegan, the editor of Statebudgetsolutions.org, responds, "Anyone who believes this money... will be left sequestered should check how well that promise was kept for Social Security."

Conclusion

Only one barrier to the implementation of Bill 1234 remains. The bill as it stands may not meet the requirements of the IRS or of the Employee Retirement Income Security Act of 1974. And so another bureaucratic board has been established to determine compliance.

Bill 1234 will not prop up the public employee pension for more than a flicker of time. CalPERS is a Ponzi scheme -- a scam that returns money to older investors only by acquiring new ones. Private Ponzi schemes have relatively short life spans, after which the perpetrators are fined

or jailed. Public Ponzi schemes are longer lived because laws can force more and more new people into "investing." But after the Ponzi that is CalPERS goes bust, the bureaucrats will collect their protected pensions and go home.

Bill 1234 may well make California go bust sooner, rather than later. The infusion of cash depends upon the continuing existence of small businesses. Shedlock captured well the impact the bill would have on that sector:

1. Immediate large-scale firings by small businesses. No small business owner in his right mind would have over 4 employees.

2. Any business that could would leave the state.

3. Many businesses that do stay would be destined to go bankrupt.

4. California would end up like Detroit or Greece.

The most ominous aspect of this shortsighted money grab? California is a trendsetter not merely in fashion, but also in politics.

No one thought this could ever happen in America...

Argentina did it in 2008. France and Ireland did it in 2010. And Portugal did it just last year. All told, more than \$88 BILLION worth of personal retirement funds were confiscated to pay off government debts.

But that can't happen in America, right?

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The Poor in America-Taxes and Otherwise

Commentary by Dean Alexander

They are trying to tell us that the poor are okay. The class suffering injustice is the middle class. Everyone is flirting with the middle class. That, in itself, encapsulates the lot of the poor. They are being ignored as constituents. The presumption is that they don't vote and when they vote they will vote one way. The ones they vote for ignore them and the ones who don't expect to get their vote write them off and their needs along with them. This is just a starter.

Biasness in the Tax Code

Let us take up the tax code and biasness against those who are less fortunate. The itemized deducting benefits for example accrue only to the middle and upper class. A poor person may incur five thousand dollars of medical expenses that may not be recognized by the code because they don't go above the threshold of the standard deduction which they would get any way, medical or no medical as if the medical expenses never happened. The person who can itemize is one who can benefit from those medical because he or she has other deductions such as interest and taxes on their house. The code, in all fairness however, gives a hand to the poor through the child credit and the earned income credit to mitigate some of the biasness skewed, not

necessarily against the poor, but toward the more fortunate.

Higher Payroll Taxes

Take payroll taxes. Those taxes are phased out above a hundred thousand dollars (about one hundred and ten thousand.) So the poor or the middle class will continue to pay the payroll taxes to the last dollar of their earnings. The more fortunate will have an income above that threshold which is exempt from payroll tax above that level. That equates to about fifteen per cent of less income tax for the benefit who live better.

Although the poor benefit from child credit and earned income credit, they are no match to the great benefits offered in the code for those with means. Take capital gains rate (which I totally support). This rate is usually shown on the tax returns of those who have some means. Take investment tax credit which gives the taxpayer a dollar for dollar credit. Both can only be utilized by movers and shakers, not the poor.

The Obscenity of Pay-Day Loan Interest

When we move away from the tax challenges inherent in the code, we encounter the pervasive biasness of the society, any society not necessarily ours alone, against the poor. Who would believe that there are some institutions who charge over five hundred per cent as interest rate

(yes five hundred 500%) not fifteen per cent, it is not fifty but five hundred per cent! Who does that? Ask our glorified congress about pay day shops? These shops should either stop preying on the needy and to charge a fair interest rate or be closed (as in shut down.)

Bank Charges that Hurts

Another biasness in our daily lives is the insufficient charges banks take from the poor. There may be a few hundred dollars of charges that the poor may end up paying for a ten dollar bouncing check. He or she will pay their bank fees and others who receive his bouncing check. There should be some mercy somewhere in the corridors of the elegant banks. And then there's the higher loan interest rates charged to the poor because they are the ones who usually end up with bad credit. Not to mention the interest and a rate of over thirty per cent on credit cards. Persons with means may pay two or three per cent. Same thing goes for buying a car. The poor buys a cheap car with a payment as high as that of a luxury car because they don't have good credit.

Dean Alexander is the founder and CEO of NFA Tax Help and has been helping clients with tax issues for over 35 years. Learn more by going to www.resolve-mytaxes.com or email Mr. Alexander at dean.alexander@resolvemytaxes.com.

Placer County Superior Court Clerks' Offices, Telephone Services & Legal Help Center Hours Reduced



Legal Help Center – Santucci Justice Center (Roseville)

Monday, Wednesday and Thursday; 8:00 am to 12:00 pm [NO CHANGE]
Tuesday; 8:00 am to 3:00 pm [NO CHANGE]
Friday; 8:00 am to 11:00 am [REDUCED HOURS]

Juvenile Courthouse (Auburn)

Monday through Thursday; 8:00 am to 12:00 pm and 1:00 pm to 3:00 pm [NO CHANGE]
Friday; 8:00 am to 1:00 pm [REDUCED HOURS]

Historic Courthouse (Auburn)

Monday through Friday; 8:00 am to 12:00 pm [NO CHANGE]
Friday; 8:00 am to 1:00 pm [REDUCED HOURS]

Reduced hours on Fridays do not constitute a court holiday,

so statutory deadlines will not be extended. Drop boxes are available for filing papers or submitting payments, pursuant to California Rules of Court, rule 2.210.

The Court has also announced a total of eight (8) limited service days for FY 2012-2013, with many of those days occurring in November and December 2012. For a complete listing of limited service days, visit the Court's website at www.placer.courts.ca.gov.

These actions are being taken due to unprecedented and ongoing state budget cuts – including an additional funding reduction of \$2.5 million for FY 2012-2013. For more information, please visit the Court's website at www.placer.courts.ca.gov.



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Effective Friday, October 5, 2012, Placer County Superior Court public filing windows (Clerks' Offices), telephone services and the Legal Help Center will have the following new operating hours:

Santucci Justice Center (Roseville) & Tahoe City Courthouse (Tahoe City)
Monday through Thursday; 8:00 am to 3:00 pm [NO CHANGE]
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