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Placer Sentinel

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Serving Auburn and Placer County since 1987

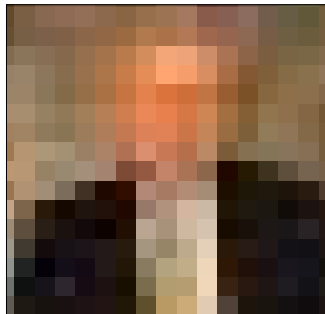
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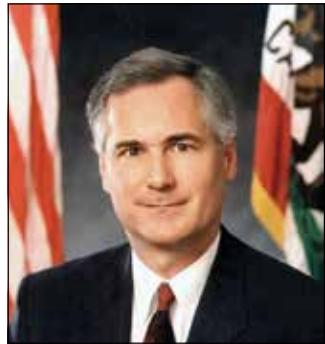
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The Homeless Then and Now



Homelessness is a growing social problem in Sacramento and Placer Counties. The number of homeless is approximately twice as large nationally as during the 1980s. Media coverage and answers have been difficult to come by.

Commentary by Dr. Paul Kengor

As a biographer of Ronald Reagan, I'm constantly asked to compare today's fiscal/economic situation to what Reagan faced in the 1980s. Today's record debt and deficits remind of the 1980s, though today's are far worse, with the deficit at least six times as high—and debt-to-GDP and deficit-to-GDP ratios two and three times (respectively) higher. The current economy is the worst since the early 1980s, with a prolonged non-recovering "recovery" older still. By 1984, the Reagan recovery was not just in bloom but exploding, with dramatically improved unemployment and economic growth six times higher than the current anemic rate, awarding Reagan millions of Democratic votes as he swept

49 of 50 states in his re-election.

But one comparison I haven't been asked about are today's homeless levels vs. those under Reagan. That's a notable omission. One who has noticed is Dr. Tracy Miller, an economist and colleague of mine. Miller recently visited Chicago, where he went to graduate school in the 1980s, and was struck by what he saw. "I couldn't help but notice the large number of homeless people in the downtown area," says Miller, "including one homeless man pushing a child in a stroller."

Miller observes: "Homelessness was frequently discussed during the 1980s, but seems to receive less media attention now. And yet, the number of homeless today is approximately twice as large as it was in the 1980s."

Miller is correct. According to data from the Department of

Housing and Urban Development (HUD), there is at least twice the number of homeless today than at a comparable point in Reagan's first term. HUD estimated that there were 250,000-350,000 homeless on a typical night at the end of 1983. As Dr. Miller notes, this compares with an estimated 636,000 homeless at the end of 2011, the figures heading into the fourth year of Obama's presidency.

And yet, when Ronald Reagan faced re-election, liberal Democrats made homelessness a huge political issue, portraying the homeless as stacked like cord wood on every street corner. They made wildly unsubstantiated claims. One source maintained there were 250,000 homeless in Chicago alone—an impossible number that the media nonetheless happily reported.

Homeless advocates like the late Mitch Snyder described dire scenarios in the nation's capital.

Those of us who lived through this spectacle recall that you couldn't turn on the nightly news without grim "homeless updates." It seemed a regular nightly report by Dan Rather on CBS Evening News. It was framed as a national pandemic, laid at the cold, uncaring feet of Reaganomics. It was used against President Reagan with great vigor and viciousness in his re-election bid.

And yet, the numbers today, during President Obama's re-election bid, are worse. A report by the National Alliance to End Homelessness lists 636,017 homeless in 2011 - which is actually down slightly from 2009, when the numbers were 643,067.

Continued on page 2

PG&E Accepting Applications for College Scholarships

SACRAMENTO REGION - Pacific Gas and Electric Company (PG&E) announced today that its Employee Resource Groups (ERGs) are now accepting applications from aspiring and continuing college students for financial assistance through the ERGs' scholarship funds.

At least 100 students will receive \$1,000 to \$5,000 each for exemplary scholastic achievement and community leadership. All college-bound students living

within PG&E's Northern and Central California service area are eligible to apply.

In 2012, the utility's ERGs awarded \$302,000 in scholarships to help 163 students with their college expenses. "Recognizing and supporting young people who are dedicated students and contributing to their communities is a privilege for PG&E," said Bill Harper, PG&E's vice president of talent management and chief diversity

officer. "We are delighted that our ERG scholarships have given young people in our communities a chance to receive support to help them afford a college education."

To apply for a scholarship, students need to submit a basic and supplemental application. Complete scholarship information, including award criteria and applications, is posted on the PG&E scholarship website at www.pge.com/about/

community/scholarships/.

Completed applications must be uploaded, postmarked or e-mailed to PG&E by February 1, 2013. PG&E's ERGs have awarded scholarships to deserving students for more than 20 years. The funds are collected from PG&E employee contributions, ERG fundraising events, and from PG&E's corporate charitable giving program.

For more information, visit www.pge.com

Sutter Auburn Faith Hospice Thrift Store Offers Holiday Sales

AUBURN — November is National Hospice and Palliative Care Month, a time to reach out to our community to raise awareness about the compassionate care that hospice and palliative care.

One of the most important messages to help people understand is that hospice care and palliative care helps patients and families focus on living.

The Sutter Auburn Faith Hospice team provides expert medical care to keep patients comfortable and able to enjoy time with loved ones.

The hospice team answers questions, offers advice on what to expect, and helps families with the duties of being a caregiver. The team also provides emotional and spiritual support for the entire family.

Shopping at the Sutter Auburn Faith Hospice Thrift store supports the Sutter Auburn Faith Hospice services. The thrift store maximizes the use and value of donated merchandise. Sales generate funds to help Sutter Auburn Faith Hospice assist families with end of life care.

The thrift store will kick off the upcoming holiday season on Nov. 10 with storewide sales of 50 percent off toys, books, puzzles, games, DVDs, VHS, CDs and furniture, until gone. The thrift store is located on 13342 Lincoln Way, Auburn, hours are Monday through Saturday, 10 a.m. - 5 p.m.

If you or a loved one is facing a serious or life-limiting illness, the time to find out more about hospice and palliative care is right now. If you'd like to support hospice services in our community, the time to

shop at Sutter Auburn Faith Hospice Thrift Store is now, too.

"We work hard all year round to make sure the thrift store supports hospice services," said Marin Boggs, merchandise assistant. "We are hoping the holiday sales will provide extra support for this wonderful service as we near year's end."

For more information on Sutter Auburn Faith Hospice, visit www.sutterauburnfaith.org/services/hospice.html or call (530) 886-6650.

California Gas Tax Revenues Set New Record

SACRAMENTO — George Runner, BOE, recently announced that California motorists paid a record \$8.3 billion in state and local fuel taxes during the 2011-12 fiscal year. "Our latest numbers show that high gas prices resulted in a record windfall for government at the expense of California consumers," said Runner. "It's bad enough that California's gas tax is among the highest in the nation. It's even worse that gas tax goes up whenever gas prices rise."

From July 1, 2011 through June 30, 2012, the California State Board of Equalization collected \$6.9 billion in motor vehicle fuel taxes, up from \$6.7 billion the prior year. Excise tax revenues accounted for \$5.2 billion, while sales tax revenues accounted for \$1.7 billion. Over the same time period, the state collected \$1.4 billion in diesel fuel taxes, up from \$1.2 billion the prior year. Excise tax revenues accounted for \$343 million, while sales tax revenues accounted for \$1.1 billion.

"What's particularly concerning about these numbers is that they would have been even higher had the Governor been successful in extending the higher sales tax," noted Runner. Had the 1% temporary sales tax not expired on July 1, 2011, Californians would have paid an additional \$96 million in diesel tax last fiscal year. Furthermore, California's 2010 fuel tax swap law would have required a larger motor vehicle fuel excise tax rate increase, costing Californians more than half a billion dollars extra in the 2012-13 fiscal year.

According to the American Petroleum Institute, California's gasoline taxes and fees, averaging 68.9 cents per gallon, and California's diesel taxes and fees, averaging 77.1 cents per gallon, both rank second highest in the nation. Among these taxes and fees are a federal excise tax of 18.4 cents per gallon, a state excise tax of 36.0 cents per gallon (up from 35.7 cents effective July 1) and a sales tax averaging 3.12% when local taxes are included.

Notably, the sales tax is calculated on the total price of the fuel sale including excise taxes, resulting in double taxation—California consumers pay a tax on a tax. For diesel, the federal excise tax is 24.4 cents per gallon, the state excise tax is 10 cents per gallon (down from 13 cents effective July 1) and the sales tax is 9.42% (up from 9.12%) plus applicable local taxes.

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

Got Breaking Local News?
Call 530.823.2463

The Homeless Then and Now

Continued from page 1

The report, titled "State of Homelessness in America 2012," suggests the small decrease of 7,000 might be attributable to the decrease in homeless military veterans: "The largest decrease was among homeless veterans, whose population declined 11 percent. The number of homeless veterans went from 75,609 in 2009 to 67,495 in 2011—a reduction of about 8,000."

Unfortunately, the reports also states that "While the homeless population decreased nationally, it increased in 24 states and the District of Columbia."

The year 2011 is the most recent year for which data is provided. I suspect that the numbers are worse for 2012, given the chronic long-term unemployment and the record 47 million Americans on food stamps.

Either way, 636,000 homeless is an eye-opening statistic, as is the sight of the homeless. I recently visited California. I was stunned by all the homeless I

encountered in beautiful, wealthy towns like Santa Barbara. It's impossible to walk down the street and not get asked for money. Not coincidentally, perhaps, it was just reported that Erin Moran, star of the 1970s hit TV show, "Happy Days," is homeless.

All of this begs a question: Why isn't this being talked about? In the 1980s, when Ronald Reagan was president, all you heard about were the homeless. The media went bonkers over the issue. Until the moment he left office, the press hounded Reagan about the homeless and his alleged responsibility for their plight.

In fact, still today, liberals use the homeless to discredit the Reagan record. Liberal websites run headlines like "How Reagan Created the Homeless" and "Reagan and the Homeless Epidemic in America."

Why isn't the media talking about the homeless under President Obama? Why aren't

liberals? Do they suddenly no longer care about the homeless? Or are the homeless merely a convenient political tool, to be ignored or exploited depending on whose party is up for re-election?

Dr. Paul Kengor is professor of political science at Grove City College, executive director of The Center for Vision & Values, and author of the book, "The Communist: Frank Marshall Davis, The Untold Story of Barack Obama's Mentor." His other books include "The Crusader: Ronald Reagan and the Fall of Communism" and "Dupes: How America's Adversaries Have Manipulated Progressives for a Century."

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Mountain Mandarin Festival is Here

AUBURN – The annual Mountain Mandarin Festival celebrates the new crop of delicious, foothills grown Mandarin oranges, a Mandarin Recipe cooking contest, professional chef demonstrations, food, crafts. It is also full of activities featuring the Mandarin orange, free children's area, a Peel & Eat contest, live music and entertainment. Placer County growers will sell thousands of pounds of fresh Mandarin oranges and gift baskets accompanied by all the free samples you like. Proceeds benefit the scholarship fund of the Newcastle Area Business Association and the Newcastle Volunteer Fire Department.

The Festival is held under the autumn-leaved trees of the Gold Country Fairgrounds and their golds, rusts and burgundies are punctuated with the bright orange globes of Mandarins everywhere you turn. The tangy scent of citrus is in the air as visitors discover chocolate-covered fresh Mandarins, Mandarin gelato, pizza, or pulled pork, and English Scones with Mandarin



In addition to having a great time, Friends of the Festival are asked to work a shift at the Festival. Photo courtesy of Mountain Mandarin Festival.

Curd. Visitors can take home Mandarin BBQ sauces, syrups, olive oils, dressings and dozens of other Mandarin inspired concoctions. More than 200 vendors of quality gift items also sell Mandarin scented lotions, soaps, and candles, along with artist-crafted jewelry, home accessories, and holiday items.

Learn more at www.MountainMandarinFestival.com

November 16-18, 2012
Gold Country Fairgrounds,
1273 High St., Auburn.
Hours: Friday: 11:00 am – 5:00 pm;
Saturday: 9:00 am to 5:00 pm;
Sunday: 10:00 am to 4:00 pm,
Admission: \$7; Seniors \$5; Age
12 & Under Free (Friday only –
\$3 admission or bring 2 cans of
food for free admission)
Parking \$5, some street parking
available.
Information: (916) 663-1918 or
www.mountainfestival.com.

Celebrity Chef Deadline Nears

By Paula Mosqueda

AUBURN - For 26 years, the city of Auburn has enjoyed the culinary talents of its area cooks at the Celebrity Chefs Cooking for Community Service event. On Thursday, March 7, 2013, at the Placer Building of the Auburn Gold Country Fairgrounds, local cooks will once again tempt visitors with the enticing aromas and savory flavors of their favorite edible creations.

Each year, the Auburn 49er Lions, hosts of the event, partner with another non-profit

organization to raise funds which will be of benefit to our community. The 49er Lions are currently in search of such an organization. If you are a member of a group that would like to be considered, please contact Andy Gonzales at Auburn 49er Lions Club, p.o. box 5703, Auburn, Calif., 95604 and provide information about your group by Nov. 27, 2012.

Past recipients include the Forgotten Soldier Program, Sutter Auburn Faith Hospice, the Interfaith Food Closet, 4-H, the American Cancer Society, and the Auburn Symphony.

Auburn 49er Lion Andy Gonzales is heading up this year's event. He expects the evening to be delicious fun, as always.

If you would like to demonstrate your cooking talents and join other celebrity chefs on that evening, or if you have questions about this event, call Paula at 530-863-7503.

The 49er Lions have served the Auburn community for over 40 years. If you would like to learn more about the activities of the Auburn 49er Lions Club, contact them at auburn49erlions@gmail.com.

Another Successful Neighborhood Meeting

APPLEGATE – The Consortium facilitated the latest neighborhood meeting in the Applegate community north of Auburn, Placer County, during the evening of October 30. Twenty-seven community members attended to hear presentations from eight professionals representing five Internet Service Providers (ISPs). The presentations were individually and collectively very professional with each ISP "delivering the goods" - giving a comprehensive description of their technology, services, data rates, costs and installation information. The community members scooped up the ISPs' handouts, took notes and asked lots of questions to get the information they needed to make informed decisions about which ISP's service they wanted to go with. The ISPs are now in

the follow-up mode, contacting the community members about extending service to each location. Everyone who attended liked the free-market approach to organizing the local demand and challenging the ISPs to serve that demand.

We're now working on the next potential meetings for neighborhoods in each of the Consortium's counties. If you'd like to help get a meeting in your community sooner rather than later, please contact either Russ (russ@sedcorp.biz) or me (brent@sedcorp.biz). It doesn't require an extraordinary effort, just giving us some help in contacting your neighbors and finding a place to meet. We'd like to see at least twenty potential connections to make it worthwhile for the ISPs.

Please save the date: Thursday,

January 31, 2013, for the Consortium's next quarterly meeting. It'll be here in Auburn again, and the topic will be "Is mobile broadband the solution?" In addition to the CPUC's take on the question (they'll give the results of their statewide on-the-ground coverage surveys), we hope to have representatives from AT&T, Verizon and Sprint to give theirs. It could be quite interesting and lively.

Hope to see you there! Brent
For more broadband information, visit our blog: <http://goldcountryconsortium.wordpress.com/>

SED Corp is a non-profit providing expansion of broadband in Placer, Nevada, El Dorado, Sierra and eastern Alpine counties. www.sedcorp.biz or (530) 823-4703.

Winter Used Book Sale

MEADOW VISTA - The Friends of the Meadow Vista Library is having its Winter Used Book Sale on Tuesday, December 4, 12 Noon to 4:00 PM and Wednesday, December 5, 2:00 PM to 6:00 PM at the

Meadow Vista Library, 16981 Placer Hills Road, Meadow Vista. Great used books and media are for sale: hardback books \$1.00; paperbacks \$0.25; books on CD and DVD's \$1.00, music CD's \$0.50, videos and

books on cassette \$0.50.

On Wednesday, a shopping bag full of paperbacks is on sale for \$1.00. All proceeds benefit the Meadow Vista Library. For more information call Virginia Parker (530) 878-7804.

Light Up a Life



A special evening of remembrance, music and reflection for those who have experienced a loss.

**Tuesday, Dec. 4th, 2012
7:00 – 8:30 p.m.**

Free and open to all
Doors will open at 6:30pm
for attendees to come in
and make their ornaments.

**The Ridge Golf & Event Center
2020 Golf Course Road
Auburn, CA 95602**

Hosted by:
**Chapel of the Hills
Auburn Oaks Care Center
Lorelle Funeral Chapels
Sutter Auburn Faith Hospice**

Holiday trees will be decorated with ornaments honoring your loved ones. Clear globe ornaments to personalize are available at host locations. Ornaments will also be available at the event.

For more information about this event, contact Sutter Auburn Hospice at (530) 866-6650.

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Placer High School Drama Presents "Stage Door"



Performances are Thursday the 15th, Friday the 16th, & Saturday the 17th of November
Doors open 30 minutes before show time.

All evening performances start at 7pm with the Saturday matinee Starting at 2pm.
All performances will be at the Placer High School theater.

LIKE our Facebook page for more information about this and upcoming events! www.facebook.com/placerdrama



Around Town

with Loyce Smallwood

In celebration of those stalwart entrepreneurs who have managed to stay the course, shining Sentinel Stars for perseverance, grit, determination and discipline to Union 76 at Dry Creek owner Daryl Williams — a member of Placer Sheriff's Council — who has combined great customer service over the past decade.

Kudos to real estate associate broker Tom Koptis for his prompt attention to matters at hand and swift follow up and for staying the course for an amazing 36 years.

Showers of Sentinel Stars to those retailers who have managed to maintain through thick and thin including long-time

retailer Marilyn Welz, owner of Marilyn's Fashion-a-nations DT Auburn along with fellow retailer and neighbor Mickey Bennett, owner of Mickey's Boots on Lincoln Way. Welz currently celebrates 35 years in retail while Bennett chalks up two decades.

For decades of fund raising success, kudos to St. Luke's Victorian Attic thrift shop on Lewis Street DT and equally to the Assistance League thrift shop in the Fiddler Green Center on Highway 49 across from Piece by Peace Thrift Boutique. Congrats to High Street Cafe Owners Zaki and Lucy Haddad who have for 15 years provided hearty food and prompt service in their cozy restaurant, home of the satisfyingly delicious tuna melt and super omelette.

And Sentinel Stars to creative

owner Kim Wright for her staying power and business expansion which now includes the nursery/gift areas on High St and the housewares/jewelry departments on the corner of Lincoln across from the clock tower.

And to new kids on the block ACTV Manager Paula Johnston and staffer/talent show producer Bill Maels, congratulations for growing the ACTV programming along with newest producer Gwenn Jones, owner of Auburn Yoga on Highway 49.

Reference www.actv20.org to check ACTV schedule and program videos including current program with author/volunteer Edna Sparkes and interior decorator Merje Brouelette.

Carpe Diem. Comments to loycer@suddenlink.net

PCWA Weighs Wild & Scenic Bid

AUBURN – What would the impacts of a state Wild & Scenic River designation on the North Fork of the American River be on Placer County's water supplies?

This is a question being considered by Directors of the Placer County Water Agency who heard a presentation on the concept at Thursday's (Nov. 1) board meeting.

PCWA Director of Strategic Affairs Einar Maisch said the Auburn Chamber of Commerce is considering a resolution requesting the Legislature designate a 16-mile section of the river and adjoining lands stretching upstream from Lake Clementine to the Colfax-Iowa Hill Bridge as wild and scenic. State and federal wild and scenic designations already cover the river from that point up to its headwaters.

Maisch described the proposal as an effort to protect recreational activities on federal land within the Auburn State Recreation area from being eliminated by the construction of a proposed Auburn Dam. He said past efforts to build the dam were unsuccessful due to high costs and environmental impacts, and in addition the State has

rescinded the water rights.

Maisch also pointed out that Sugar Pine Dam is on a stream tributary to the river in the section proposed for wild and scenic designation and that future efforts to develop the water supply for Foresthill could be affected.

"This proposed designation of wild and scenic is something that is unnecessary and will only add additional regulatory burdens to local land owners and water purveyors," Maisch said.

Gary Estes, a spokesman for Protect American River Canyons (PARC), said his organization supports the designation, which he characterized as having minimum effects on landowners and property rights. He said local water supplies would not be affected.

PCWA legal adviser Janet Goldsmith said the Wild & Scenic River designation brings a very stringent layer of regulation. "In light of future uncertainties about climate change, growth, and downstream responsibilities, is it wise to tie up the river?" she asked. "There are a lot of policy and philosophical issues involved."

No action was taken on the matter.

In other business, PCWA directors:

- Authorized emergency repairs at French Meadows Reservoir where a 5-ton block of granite has become dislodged from a steep hillside that towers above the penstock and valve house. A stabilization project is expected to begin immediately.

- heard a briefing from Director of Field Services Mike Nichol on a project to move several large concrete blocks in the American River that are part of a structure that separates a white-water section of the river and a diversion to PCWA's American River Pump Station. In a project scheduled for Friday, Nov. 2, the blocks, which have shifted over time, will be moved back into place via helicopter.

The next regular meeting of the PCWA Board of Directors will be held at 2 p.m. on Thursday, Nov. 15, at the PCWA Business Center, 144 Ferguson Road, in Auburn. PCWA board meetings are open to the public.

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

Review: SCSO's Portals of Heaven

Special to the MPG by James Lajoie

The Sacramento Choral Society opened its 17th Concert Season on Saturday, October 28th with a sold out concert "Portals of Heaven" in the Cathedral of the Blessed Sacrament. The matinee performance saw an audience lined up around the downtown square eagerly vying for a seat in the recently restored historic Sacramento landmark. The sun brilliantly lit the colorful stained glass windows and rich architecture of the church as the 160 singers and guest artists unveiled two significant works from the 18th and 19th centuries.

As the chorus processed into the Cathedral at the opening of the concert, organist Dr. Ryan Enright and Michael Meeks, trumpet, performed the "Voluntary in D Major" by John Stanley – a work of clarion beauty and perfectly suited to the acoustics of this space. The "Requiem" of French composer Gabriel Fauré served as the centerpiece for the opening choral work on the program. Conductor Donald Kendrick pointed out to the audience that the work was written in 1888, exactly one year before the venerable Sacramento Cathedral was built.

The Fauré proved to be a perfect fit for the set up and resonance of the Cathedral. Most impressive was the subtlety and nuance that Kendrick drew from his large forces. This was no easy task for a chorus known for their ability to impress with their big choral/orchestral sound in their Mondavi and Community Center Theater performances. Kendrick steered his chorus through each of the movements with a delicate clarity that unveiled the humility and tenderness of the texts. There was



nothing heavy handed or distracting in the singing. The chorus did deliver the big moments when they appeared but for the most part they are short lived in the score.

Ryan Enright was able to capture the color and orchestral textures on the organ where he expertly collaborated with Kendrick to remind us of the sounds Fauré would have heard in his own Church of the Madeline in the 1888 Paris premiere. Soprano Soloist Katharine Jolly's "Pie Jesu" was sung with lyric sweetness and Baritone Daniel Yoder delivered an appropriate warmth and depth in his "Hostias" and "Liberate Me" sections.

The 18th Century Italian composer Antonio Vivaldi proved to be the perfect partner for this Stained Glass Concert and his setting of the "Gloria" is filled with fire and an exuberant counterpoint that rewarded the audience with high octane singing from the performers. Trumpet Michael Meeks added brilliance and power to the Vivaldi and Ruth Stuart. Oboe, partnered with Katherine Jolly to create elegant

and achingly beautiful phrases. Mezzo Soprano Julie Anne Miller unleashed her outstanding technique to sing Baroque music with a passion and articulate accuracy that was breath taking in the fast vocal gymnastics that Vivaldi demands. At the same time, Miller's meltingly languid arioso "Domine Deus, Agnus Dei" showed her ability to make a convincing intense and quiet dramatic statement.

The final rays of light filtered out of the Cathedral to close this concert with Ryan Enright's virtuosic performance of Bach's adaptation of Vivaldi's "Concerto No. 11 in D Minor". Enright is a young artist who recently completed his Doctorate in Organ at the famed Eastman School of Music and his playing confirms his scholarship and technique that has placed him at the forefront of National and International Organ Competitions. The program was a thoroughly satisfying collaboration of French and Italian masterworks from one of our community's great treasures.



Around Town with Loyce!; Merje Brouelette; Edna Sparkes

Sacramento CHORAL SOCIETY & Orchestra

Donald Kendrick
Music Director

17th Concert Season 2012-2013

WELLS FARGO HOME FOR THE HOLIDAYS

A Sacramento tradition that ushers in the holiday spirit

Radiant music for Christmas—A candlelit procession, audience singalong, new and familiar choral orchestral holiday songs.
Merriment guaranteed!

Works by:
Bass, Bradford, Anderson, Berlin, Leavitt

Guest Chorus:
Sacramento Children's Chorus
Lynn Stevens, Director

Saturday, Dec 8, 2012
at 8:00 PM

Sacramento
Memorial Auditorium
1515 J Street, Sacramento

PREMIERE of new work commissioned for the Sacramento Children's Chorus (SCC) and the SCSO by Randal Alan Bass celebrating the SCC's 20th anniversary

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Not available in all states

Dollars and Sense

by James J. Scherer, MBA, CPA

Pitfall of 529 Saving Accounts

The IRS, under code section 529, provides for a tax free method for paying for qualified education expenses. In general you may gift money to a qualified plan, and if certain rules are kept, there will be no tax to either the owner (normally the parents) nor the beneficiary (normally their child), if the funds and earnings are used to pay for qualified education expenses. This article will discuss some of the pitfalls associated with these plans.

Gifting Issues:

Watch out if you plan to give more than \$13,000 (\$26,000 for a husband and wife) to a qualified individual in a tax year. The excess over these amounts may be subject to gift tax. However, there is an exception to this rule if you make an election on form 709 to "treat the transfers made this year to a qualified tuition program as made ratably over a 5-year period beginning this year". Translated this means a single individual can give \$65,000 (\$130,000 for a husband and wife) to a qualified individual in year one. However, be sure you file the gift tax return in the year the gift is made and make this election. If a married couple elect's gift-splitting, both husband and wife must file separate gift tax returns and make the five-year election. The gift tax return is due by April 15th after the year in which the gift is made.

Investment Issues:

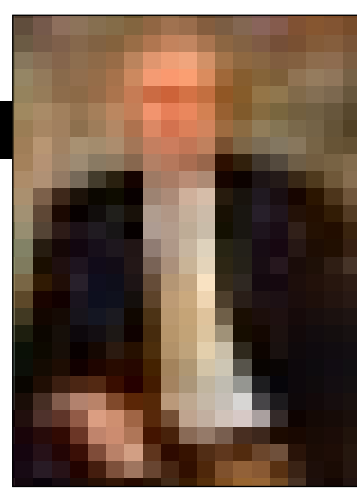
The IRS allows you to change your investments only once a year. In the current secular bear market this rule has wreaked havoc on investment results of 529 plans. Since 2001 the stock market has been flat to down from its March 2000 highs. Many plans are flat and some have even lost money. Therefore, make your yearly investment selection wisely.

Account Rollovers:

Watch out for rollovers! You can rollover a 529 plan to another plan with the same beneficiary only once every twelve months. It is much like the IRA rollover rules. If you break this rule taxes and penalties will be due. If you have two or more 529 plans for the same beneficiary check to be sure that you have not rolled over any of these plans during the last twelve months. Rollovers must be deposited into the new 529 plan within 60 days from the distribution.

Timing the Payment of Qualified Expenses:

Distributions used to pay for qualified expenses should be made in the same calendar year the expense is incurred. However, IRS may allow the distribution if made by March 31 following the calendar year of the expense was incurred. As with all tax law it changes quickly. Be sure to check with your tax accountant.



James J. Scherer of Towne Scherer Private Wealth Management is a Registered Principal and Financial Advisor with, and securities offered through, LPL Financial, Member FINRA/SIPC, and CA Insurance License # 0C20370. He can be reached at 916-797-1188 or by email at james.scherer@towne-scherer.com. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

This article is not intended to provide specific accounting, tax or investment advice for any individual. If you have specific questions consult your tax professional. Prior to investing in a 529 Plan investors should consider whether the investor's or designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Withdrawals used for qualified expenses are federal tax free. Tax treatment at the state level may vary.

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PLACER COUNTY ELECTION RESULTS
SEMI-OFFICIAL ELECTION SUMMARY
 November 6, 2012

11/06/12
 23:46:07

PLACER COUNTY BOARD OF EDUCATION 1
 KEVIN KNAUSS 6453 16.53%
 SUSAN GOTO 28127 72.04%
 CJ JAWAHAR 4336 11.10%
 Write-in Votes 130 0.33%

PLACER COUNTY BOARD OF EDUCATION 4
 LYNN M. OLIVER 14619 50.78%
 PAM ROBIE HART 10260 35.64%
 ANTHONY W. PALMER 3815 13.25%
 Write-in Votes 96 0.33%

SIERRA JOINT COMMUNITY COLLEGE DISTRICT 3
 JOHN EDWARD Z'BERG 31721 32.80%
 SCOTT TIM LESLIE 64647 66.84%
 Write-in Votes 346 0.36%

PLACER UNION HIGH SCHOOL DISTRICT 1
 DENNIS T. FOX 9932 41.65%
 LYNN MACDONALD 13758 57.70%
 Write-in Votes 156 0.65%

EUREKA UNION SCHOOL DISTRICT
 KRISTIE GREISS 4539 30.48%
 RYAN R. JONES 5474 36.76%
 RENEE C. NASH 4833 32.46%
 Write-in Votes 45 0.30%

PLACER HILLS UNION SCHOOL DISTRICT
 LAUREL K. KLEIN 1242 18.45%
 MARY D'AMOUR 2209 32.81%
 JEFF DUER 1877 27.88%
 RON FRANSELLA 1391 20.66%
 Write-in Votes 14 0.21%

CITY OF AUBURN MEMBER OF CITY COUNCIL
 BILL KIRBY 2419 33.58%
 GARY A. MOFFAT 2375 32.97%
 KEITH A. NESBITT 2373 32.94%
 Write-in Votes 37 0.51%

CITY OF AUBURN CITY CLERK
 STEPHANIE SNYDER 2161 50.73%
 JOSEPH LABRIE 2090 49.06%
 Write-in Votes 9 0.21%

CITY OF AUBURN CITY TREASURER
 GEORGE E. WILLIAMS 3628 98.61%
 Write-in Votes 51 1.39%

CITY OF COLFAX MEMBER OF CITY COUNCIL
 STEPHEN L. HARVEY 203 30.53%
 KIM A. DOUGLASS 270 40.60%
 TOM PARNHAM 184 27.67%
 Write-in Votes 8 1.20%

CITY OF COLFAX CITY TREASURER
 ROBIN FAIRES 375 97.40%
 Write-in Votes 10 2.60%

TOWN OF LOOMIS MEMBER OF TOWN COUNCIL
 DAVID "DAVE" WHEELER 1529 41.97%
 RHONDA N. MORILLAS 1235 33.90%
 GARY LISS 860 23.61%
 Write-in Votes 19 0.52%

TOWN OF LOOMIS TOWN CLERK
 CHARLEEN STROCK 1731 98.80%
 Write-in Votes 21 1.20%

TOWN OF LOOMIS TOWN TREASURER
 ROGER CARROLL 1705 98.84%
 Write-in Votes 20 1.16%

NEWCASTLE FIRE PROTECTION DISTRICT
 ROBERT W. STEARNS 569 12.88%
 DAVE WARD 1087 24.62%
 JIMMIE D. JORDAN 829 18.77%
 YVONNE LOUISE LEWIS 542 12.27%
 JONITA T. ELDER 832 18.84%
 DAVID S. POORE 537 12.16%
 Write-in Votes 20 0.45%

Election Results

Statewide Propositions

	Yes	No
30 - Temporary Taxes to Fund Education	53.9%	46.1%
31 - Establishes a Two-Year State Budget	30.2%	69.8%
32- Political Contributions by Payroll Deduction	43.0%	56.1%
33 - Auto Insurance Based on Driver's History	45.4%	54.6%
34 - Repeals Death Penalty for Life in Prison	47.2%	52.8%
35 - Increases Prison Sentences for Human Trafficking	81.1%	18.9%
36 - Three Strikes Law - Revised to Life in Prison Only	68.6%	31.4%
37 - Genetically Engineered Foods Labeling	48.0%	53.1%
38 - Tax to Fund Education/Early Childhood Programs	27.7%	72.3%
39 - Tax on Multistate Business to Fund Green Energy	60.1%	39.9%
40 - Redistricting State Senate Districts	71.4%	28.6%

Senate

Dianne Feinslein - Dem	61.4%
Elizabeth Emken - Rep	38.6%
Senate District 1	
Doug LaMalfa - Rep	57.3%
James Reed - Dem	42.2%
Senate District 4	
Tom McClintock - Rep	61.1%
Jack Uppal - Dem	38.8%
District 7	
Dan Lungren - Rep	48.8%
Anni Bera - Dem	50.1%
State Assembly Districts	
District 6	
Beth Gaines	69.1%
Andy Pugno	30.8%
District 8	
Ken Cooley - Dem	52.2%
Peter Taniguchi - Rep	47.8%
District 9	
Richard Pan - Dem	57.3%
Antonio Amador - Rep	42.7%

PLACER COUNTY ELECTION RESULTS

PENRYN FIRE PROTECTION DISTRICT DIRECTOR
 AARON T. WILLSON 552 36.44%

F TRAVNIKAR 202 13.33%
 RANDY NEIFER 756 49.90%
 Write-in Votes 5 0.33%

NEVADA IRRIGATION DISTRICT DIRECTOR 3
 GUY TORTORICI 349 32.26%
 W. SCOTT MILLER 731 67.56%
 Write-in Votes 2 0.18%

AUBURN AREA RECREATION AND PARK DISTRICT
 H. GORDON AINSLEIGH 7028 24.91%
 JIM FERRIS 7210 25.56%
 JIM GRAY 7856 27.85%
 MONIQUE MARGAUX 5993 21.24%
 Write-in Votes 124 0.44%

PLACER COUNTY WATER AGENCY DIVISION 5
 JOSHUA ALPINE 8440 42.22%
 OTIS WOLLAN 3330 16.66%
 CHERYL MAKI 8179 40.91%
 Write-in Votes 43 0.22%

MEADOW VISTA COUNTY WATER DISTRICT DIR 2 YR
 DEREK D'AMOUR 593 53.57%
 GEORGE E. DUNHAM 508 45.89%
 Write-in Votes 6 0.54%

K - NEWCASTLE FIRE
 YES 1126 61.50%
 NO 705 38.50%

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By Ronnie McBrayer

For Overachievers Everywhere

the church gets in on it too.

When we were young, it was all about perfect attendance pins, achievements, and all those little check marks on our weekly reporting at Sunday School. We learned quickly that we could measure a person's spirituality, thus their worth as an individual, by how many gold stars they had beside their name.

When we got older, the exercise continued, now measured by different gold stars. Volunteer, serve, give, teach Bible study class, lead the choir, chaperone the youth group, chair the Stewardship Committee; and the leadership and congregation will sing your praises. But the second you relent, the moment you acknowledge your exhaustion, that you just can't keep up, then that familiar conditional approval will rear its ugly head.

Conditioned like this, when Jesus shows up and says, "If you're tired I can help with a little grace," we just can't believe it. Yet, that's exactly what Jesus said when he showed up! With words that make most type-A congregational leaders cringe, Jesus said, "Come to me, all you who are weary and burdened, and I will give you rest."

Eugene Peterson's translation of those words is more pointed: "Are you tired? Worn out? Burned out on religion? Come to me. Get away with me and you'll recover your life. Walk with me...watch how I do it. Learn the unforced rhythms of grace."

The unforced rhythms of

grace: That is what we religious laborers need, because the people that Jesus most wants to set free are those of us who are eyeballs deep in religious work, we who are religious ergomaniacs. He wants us to see that our religious work really doesn't work; it works against us.

His invitation is for us to get off of the spiritual hamster wheel and to crawl out from beneath the choking yoke of religious workaholicism, and dance freely to the easy tempo of grace. Grace will teach us to serve God, not to make him like us, but because he already adores us. It will teach us to give up our overachieving and slaving ways, and find peaceful rest for our souls.

Now, if you are happy with doing all your religious work, then please, just keep doing it. If work is your passion, and time spent on the treadmill suits you just fine, then disregard all I have said as useless drivel and carry on.

But if you have had it; if you are sick and tired of being sick and tired; if you're looking for a way out; if you are desperate for your life to change; if you are finally at the end of yourself and need a rest, have I got good news for you: That is exactly what Jesus offers. Go with him, and he will give you the rest you need.

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.

Get me to the Airport on Time

By Rev. James L. Snyder

I was off to the airport on another trip. I started out early, arrived at the airport on time but when I arrived the plane had canceled and I had to apply for another plane. The next plane headed for my destination was about two hours away. This would in fact, make me miss my connecting flight.

I suppose I ought to be grateful that I was able to catch a later flight. It gave me some time to sit in the airport with nothing to do but think. Talk about a boring afternoon!

One of the things I thought about was never flying again. But, necessity is the mother of inconvenience, or something like that.

While I was thinking in the airport, I thought of a wise old man who, waxing philosophical, once said, "Time waits for no man." I know he was wise because he did not include women in his observation. Although time will wait for no man, it has a different approach to women.

Usually speaking, a man welcomes the passing of time. Proudly he displays those wrinkles and calluses as marks of manhood. Until recently, gray hair was a crown of authority. Even Solomon, the wisest man said, "The hoary [gray] head is a crown of glory, if it be found in the way of righteousness" (Proverbs 16:31 KJV).

The grayer the head, the wiser the man. Although, I must confess I have seen my share of dumb gray-headed men.

A woman, however, has an altogether different philosophy when it comes to time. As a man with gray hair, I do not fully understand their philosophy.

I suppose there are some men who would like to be 25 again. Most men, however, are happy to be as old as they are. Women

are different. They live upon the concept of ageless beauty. Who am I, as a man, to counter that philosophy?

I discovered this many years ago. A woman casually asked me how old I thought she was. I have long since discovered that this is no casual question and she is not looking for exact information. I, at the time, took it as a challenge and tried to guess her age.

Wrong!

I have since learned that the correct response to this question is, "Why, you don't look a day over 25." I do not know exactly what that means, but I have often gotten smiles from this response. No matter how old the woman is, in her mind she is still 25.

The man has a different idea. "I'm 60," he will boast to whoever will listen, "and I can still do a whole day's work." Then he will go out and throw his back out just to prove it.

Time has a different effect upon a man as it does upon a woman.

There is nothing wrong with trying to look younger. I suppose it is an easier task to do if you are a woman than if you are a man.

Every morning before I leave the house I try to make myself as non-scary to the public as I possibly can. I will scrape my face, pat down my hair, and douse myself with aftershave and in 10 minutes I am done and ready for the world.

I have noticed that the Gracious Mistress of the Parsonage takes a lot longer than 10 minutes to get ready to face the world. I must admit she does a very good job of it, but I also must admit it takes a long time and it seems each year it gets longer.

I do not want to call attention to myself. I just want to get through the day and back home again. I know I am not as young as I used to be but I take consolation in the fact that I am older than I used to

be. And hand in hand with good old Father Time, I have walked down the wonderful timeline.

For me personally, I like to celebrate each birthday as a once-in-a-lifetime celebration. My goal in life is to get as old as I possibly can and with the good help of Father Time, I am well on my way. Time has not stood still for me, for which I am most thankful.

Just like getting to the airport on time for my flight, I want to be on time for everything happening in my life. I do not want to miss a thing. Too often people look backward, stumble over today, find themselves in tomorrow and do not know how they got there. I want to enjoy the time I have in real time.

There is no time like the present to enjoy. Memories are wonderful. Aspirations are delightful. But, nothing can take the place of right now.

The Bible has a lot to say about time. We are in a timeline established by God and it will not slow down into we come to the end. The apostle Paul understood this when he wrote, "And that, knowing the time, that now it is high time to awake out of sleep: for now is our salvation nearer than when we believed" (Romans 13:11 KJV).

There is no time like the present that as someone said, "This is the first day of the rest of my life." I am going to celebrate my "Now" with all the energy I have.

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.

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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.



By Karen Anderson

Positively Negative?

your life. On the other hand, if you think thoughts of abundance, everything will turn around in your life and the attraction for positive things will happen. Do you believe this is possible? I believe this is true, but there is one VERY IMPORTANT element you are missing from this equation. Do you know what it is? It is God.

I wake up in the morning and once again I am bombarded with the heaviness of yesterday. Why can't I ever be free of it? My life never seems to improve. I'm stuck on a path I don't want to be on. Am I destined to be forever on the whirlwind of life with no hope for change? I know in my mind and heart that I need to make changes, but it is just so hard. Everything and everyone is out just to make my life difficult. I want a way out and don't know where to turn.

Do your thoughts run away with you like this? STOP, LISTEN and READ ON...you are trapped in the Negative Nelly Syndrome. What a miserable way to live your life! I don't know about you, but I would rather live a life full of hope, wonder, and of course abundance. I am sure you have heard all the talk that if you think negative thoughts, the energy it produces will attract more negativity into

and start praising Him for the answers. After the initial prayer your continued prayers should be, "I praise you for the answer to (fill in the blank). I know the answer is on its way. Thank you for it. In Jesus name, Amen." Praising God and thanking Him for the answer will also take you from feeling anxious and worried about your life to a sense of overall peace and contentment. Yes the problems are still there but God is on your side and He will bless you for your faithfulness. Also remember that God's answer is not always yes but He does hear you.

Here is a challenge for you. Keep track of your prayers so you can see the answer from God. Write out your prayers as a praise, thanking God for the answers ahead of time. Now enjoy the freedom in your prayer life and the abundant blessings from He who loves you. NOW, STOP...THINK, and PRAY with Praise and Thanksgiving to the God of details. AMEN!

PASSAGE: Isaiah 65:24 (NIV)

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

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4	3	8	2	6	7	9	1	5
6	1	2	8	5	9	3	4	7
3	5	6	1	9	8	7	2	4
8	7	4	5	2	6	1	3	9
1	2	9	7	3	4	8	5	6
5	8	7	4	1	3	6	9	2
9	4	3	6	7	2	5	8	1
2	6	1	9	8	5	4	7	3

Sudoku Puzzle on Page 8



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M	O	O	D		P	T	A	S	L	O	S

Crossword Puzzle on Page 8



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Roseville Friends of the Library Used Book Sale

Part of Holiday Craft Faire, December 1st

PLACER COUNTY – The Roseville Friends of the Library will have a book sale as part of the 22nd Annual Holiday Craft Faire on Dec. 1 at the Maidu Community Center and Library, 1530 Maidu Drive, Roseville. Hours for the Faire and Used Book Sale will be 9 am to 3 pm.

Featured sale items will be holiday-themed books and media and tabletop books suitable for gifts as well as a selection of children's books gathered by the MOMs club of West Roseville.

This marks the third time the Friends have had a Used Book Sale in conjunction with the Craft Faire.

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68						69				70			
71						72				73			

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CLUES

ACROSS

- Girder that looks like a letter
- "Largest North American deer"
- "Methane release by a cow"
- _____la
- Actress _____ Thompson
- Ranee's wrap
- Luxurious sheet fabric
- Opposite of guzzle
- Donor's loss
- "Cause of African Sleeping Sickness"
- "Dangerous delicacy"
- Nada
- Rented on the links
- Distant
- Fountain order
- Like body temperature of 98.6°
- Month of Purim
- Barber's supply
- A Judd
- Rounded elevation
- Member of the lowest Hindu caste
- "Goodbye" to Sophia Loren
- Fat cat in the Orient
- Toot one's horn
- Julia Robert's character
- Bad blood
- Bassoon cousin
- Ensign, for short

DOWN

- "... or ___!"
- Babysitter's nightmare
- Chow or grub
- Sci-fi classic
- "Praying insect"
- "... or ___!"
- "Fantasy Island" prop
- 10th letter of Greek alphabet
- Throw up
- Encourage
- Infantry's last rows, e.g.
- Mont Blanc, e.g.
- "_____ crime"
- One-armed bandits
- Big coffee server

- Used for boiling
- "Animal life of particular period"
- Don Draper of "Mad Men", e.g.
- Teacher of Torah
- Slap on
- Austin Powers, e.g.
- Wavelike design
- At full speed
- "Tsavo man-eaters"
- One of "Clue" clues
- Mr. Eugene Krabs, e.g.
- "The _____ of defeat"
- Protrudes outwards
- Sun in Mexico
- 3rd rock from the sun, pl.
- "He used animals to demonstrate morals"
- Root of nihilism
- Ellen Page's 2007 role
- Plotting
- Financial aid criterion
- Vega's constellation
- Al Capone, e.g.
- Plural of #17 Across
- Ewe's mate
- "Not a wild one"
- Fifth note

For Solution See Page 7

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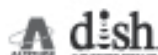
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3							
1		8	5			4	
	6						
8			2		1		9
			3			5	
	7	4					2
			7	2	5		
			8				3

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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

TAKE A DOE

There is nothing wrong with taking a doe. If it is found you're after, the streak and hunger of a young buck won't taste near as good as a fat doe.

In fact, taking a doe is something we need to do, especially if you're after trophy bucks. Everyone talks about genetics and food supply, but taking a buck before he is 3-years old never allows that buck to grow to his full potential.

If you forget about your eye, and take a doe instead of a young buck, it allows that buck to grow another set of antlers.

Taking a doe will also help provide more food to the bucks in your area and create a better buck to doe breeding ratio.

Harvesting does is a way of improving the quality of bucks in your area.

Bob is a member of the Redhead Pro Hunting Team.

For more tips go to bobspaw.com and check out the Outdoor World Library.

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Free Home Visit Service for Seniors Expanding

Holiday Depression Among Elderly Sparks Program's Outreach

At the time of year that seniors are most vulnerable emotionally, a free service to assist them is growing. The Home Visit Program is an initiative by senior care professionals at Emeritus at Emerald Hills that's designed to check on the well-being of older people throughout the region. The program is being expanded at this time because the approaching holidays bring a greater risk of depression among seniors.

To further encourage families to take advantage of the Home Visit Program, the public is now invited to call Emeritus at Emerald Hills directly at 530.888.8847 to request a visit to a local senior. This is a significant step for the initiative, which has primarily operated through referrals from agencies and emergency services providers since being launched in 2009.

"Just in the past year, we have conducted several home visits, so we know the need is great," said Mary Ann Peterson, executive director of Emerald Hills. "In encouraging the public to contact us, we seek to make the program more easily accessible to a greater number of people."

Through the Home Visit Program, family members can arrange for an Emeritus at Emerald Hills expert to go to the home of an elderly loved one to see if he or she is doing well physically and psychologically. If appropriate, a nurse conducts an evaluation to help identify care needs. Emeritus then connects the senior and family with the proper resources and services to provide assistance.

"We may bring a hot meal, snack or dessert, and we also offer a listening ear and companionship," said Peterson. "Afterwards, if needed, we coordinate between families and community resources. We may also follow up with additional visits. All of what we do through the Home Visit Program is complimentary."

Emeritus at Emerald Hills decided to expand the Home Visit Program during the holiday season because of the increased likelihood of depression among the elderly at this time of year.

"About 20 percent of seniors suffer from full-blown depression or a less severe form of the condition and the holiday season can be particularly difficult," Peterson said.

Memories of happier holidays earlier in life can trigger depression. The loss of a spouse or close friends, physical distance from family, diminished physical capacity and health may be felt more keenly at this time.

"But most seniors know little about depression and they are unlikely to seek professional help for it," Peterson said. "Still, depression can cause them to eat less, turn to alcohol, stop taking care of their daily needs and even consider suicide. Knowing this, we felt it would be very important to expand the Home Visit Program during this season."

Offering the Home Visit Program as a free service to the public reflects a central philosophy at Emeritus at Emerald Hills," Peterson said.

"We are committed to the principle of 'safely somewhere,'

which means that we do what we can to ensure that each senior in the area is residing in a safe environment that meets his or her needs, whether it is in the home or in a senior living setting. As the older population continues to grow, this crucial issue is affecting more and more individuals and families. It's one that we take very seriously."

Emeritus at Emerald Hills is located at 11550 Education Street in Auburn. It offers retirement and assisted living, and provides care for those with Alzheimer's, Parkinson's and other memory-impairing diseases through its Join Their Journey program. It is operated by Emeritus Senior Living.

About Emeritus Senior Living

Emeritus Senior Living is the nation's largest memory care and assisted living provider, with the ability to serve nearly 50,000 residents. More than 28,000 employees support more than 470 communities throughout 44 states coast to coast. Emeritus offers the spectrum of senior residential choices, care options and life enrichment programs that fulfill individual needs and promote purposeful living throughout the aging process. Its experts provide insights on senior living, care, wellness, brain health, caregiving and family topics at www.Emeritus.com, which also offers details on the organization's services. Emeritus is based in Seattle, Wash.; its common stock is traded on the New York Stock Exchange under the symbol ESC.



by David Dickstein

Family Films

"Rise of the Guardians"
Opens Nov. 21, rated PG
riseoftheguardians.com

Not since "The Avengers" has such an esteemed team of superheroes been assembled to fight off evil. For this 3-D computer-animated adventure from DreamWorks Animation, Santa Claus, the Easter Bunny, Jack Frost, the Sandman and the Tooth Fairy join up against an evil spirit bent on overtaking the world by inspiring fear in the hearts of the world's children. Heard but not seen are Chris Pine, Hugh Jackman, Jude Law, Alec Baldwin and Isla Fisher.

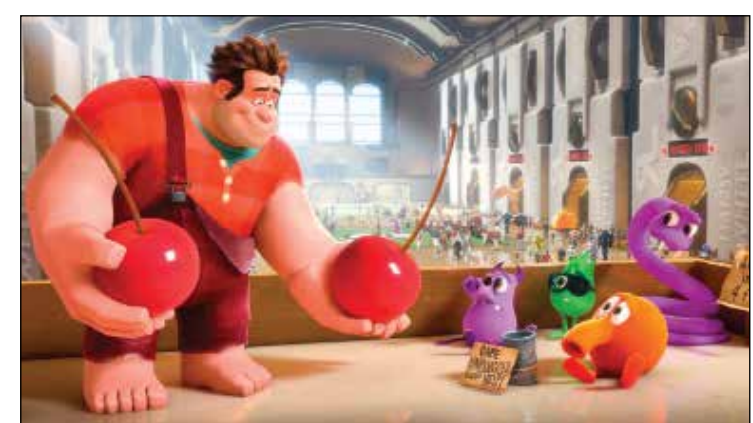


Homeage Trailer

"The Twilight Saga: Breaking Dawn -- Part 2"
Opens Nov. 16, rated PG-13
breakingdawn-themovie.com

For teenyboppers who can't get enough of this epic vampire love story (and have parents OK with PG-13 movies), this flick is going to bite big-time. Not because it will disappoint -- the following is so loyal it could throw in Jar Jar Binks and still be adored -- but because it's over. "Breaking Dawn," the final installment of Stephenie Meyers' best-selling series, was split into two films, and this is the finale. What's to become of Bella Swan (Kristen Stewart) now that she's a blood-sucking mother? What happens to Edward (Robert Pattinson) and Jacob (Taylor Lautner)? Hard to believe that fans don't already know. Then again, could director Bill Condon do the unthinkable and tinker with the ending?

Films and DVDs for the Whole Family



"Wreck-It Ralph"
Opens Nov. 2, rated PG
disney.go.com/wreck-it-ralph

"Ralph" is a video game character voiced by John C. Reilly who is tired of being the bad guy in his classic '80s arcade game. When he doesn't return to his game as scheduled and starts visiting the worlds of other games, including a modern, first-person shooter game, he turns the entire structure of his arcade upside down. Supporting voices belong to Jane Lynch, Sarah Silverman and Jack McBrayer. Here's one movie that sounds perfect for 3-D, so get ready to wear those oh-so-stylish plastic glasses.

as a love interest, but the latest doesn't measure up. *Grade: B-*

"Arthur Christmas" (ages 4 and up, Nov. 6 on DVD and Blu-ray, PG): Charming, witty and beautifully animated is this undeserved box office bomb of last Christmas. From Aardman Animations, the folks behind "Wallace & Gromit" and "The Pirates! Band of Misfits," the story finally answers the question: "How does Santa deliver all those presents in one night?" Good seasonal family entertainment with a solid U.K. voice cast led by James McAvoy, Jim Broadbent, Hugh Laurie and Bill Nighy. *Grade: A-*

"Brave" (ages 4-12, Nov. 13 on DVD and Blu-Ray, PG): The tale of Pixar's first female heroine is a conventional one by the studio's own standards for cleverness and innovation, but that doesn't detract from the engaging, well-made action-adventure set in mythic Scotland. Merida is at the center, a daughter of royalty who would prefer to leave her mark as an accomplished archer. Her skills and bravery are put to the test when faced with saving her kingdom. *Grade: B*

Family DVDs

"The Amazing Spider-Man" (ages 10 and up, Nov. 9 on DVD and Blu-ray, PG-13): Good-enough reboot of the film series based on the Marvel Comics superhero who must balance the blessing and curse of being both a golden-hearted teenager and a do-gooder with a tragic and mysterious backstory. Andrew Garfield does his best in the role formerly occupied by Tobey Maguire, and Emma Stone is OK



CDPH Warns Not to Eat Certain Bolthouse Farms Carrot Chips

SACRAMENTO – California Department of Public Health (CDPH) Director Dr. Ron Chapman today warned people not to eat Bolthouse Farms Carrot Chips in 16 ounce bags, with "Best If Used By" dates of Nov. 12, 2012 and Nov. 13, 2012, because the carrots may be contaminated with Salmonella. To date, no illnesses have been associated with these products.

Bolthouse Farms of Bakersfield, California, initiated the voluntary recall of the Carrot Chips after learning that Salmonella was isolated from one of the packages collected during routine surveillance sampling conducted by the North Carolina Department of Agriculture

and Consumer Services.

The recalled Carrot Chips contain the following coding information on the front right corner of the bags: 04T XXXX BF212J11 or 04T XXXX BF212J12, where the four X's are any series of numbers that indicate the time of packaging. The carrots were available for purchase throughout the United States and Canada at retail markets and grocery stores. The Carrot Chips were sold in 16 ounce clear plastic bags. Click on Bolthouse Farms product photographs to see the product. Consumers in possession of this recalled product should discard it or return it to the store of purchase for a refund.

Symptoms of Salmonella infection include fever, abdominal cramps, and diarrhea which may be bloody. Most infected people recover within a week. Some may develop complications that require hospitalization. Infants, the elderly, and people with weakened immune systems are at highest risk for more severe illness. CDPH recommends consumers experiencing any ill effects after consuming these products should consult their health care provider. Consumers that observe the product being offered for sale are encouraged to report the activity to the CDPH toll free complaint line at (800) 495-3232.

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POPOFF!

with Mary Jane Popp

interpret and react to situations.
3) *Be more successful by rewiring your brain and boosting the occurrence of positive messages.*

Here are nine ways Trevor mentioned to me to defend yourself against complaints...yours and others...so you can rewire your brain and boost the occurrence of positive thoughts and behaviors.

1) Become Self-aware. When you feel a complaint coming on, no matter how trivial, stop yourself. You can't delete the thought, but you can revise it before saying it aloud. So instead of saying, "Oh, that's nice, but I could never afford it," you might say, "That will look wonderful with my black pants when I can afford to buy it."

2) Redirect the conversation. When you participate in negative dialogue with a complainer, you'll walk away feeling depleted. Instead, take control of the direction of the conversation is going. If he says, "I hate Mondays. The weekend isn't long enough," counter his negative thoughts with a positive set of images: "I'm glad I rested up this weekend! Now I'm ready to dig into that big project."

3) Smother a negative thought with a positive image. If a negative thought pops into your mind, immediately input a different image. This is the process of neurogenesis...creating new pathways in your brain that lead to positive behaviors.

4) Don't try to convert others. When trapped in a toxic group of complainers at a meeting or social event, simply choose silence. Let their words bounce off you and not penetrate your mind while you think of something pleasant.

5) Distance yourself when possible. When people around you start criticizing someone or something and you can escape, excuse yourself and take a break somewhere quiet...preferably

outside in the fresh air.

6) Wear an invisible mentality shield. Imagine that an invisible shield like a glass cloak made of positive energy descends from the sky and lightly covers your whole body. You can see perfectly well through it, but it protects you from others' negative words and emotions.

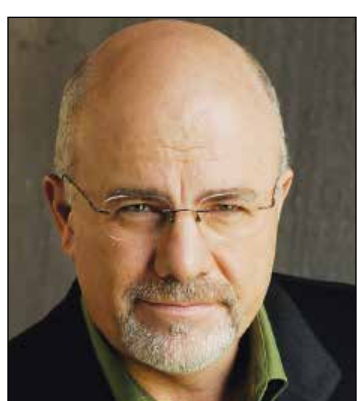
7) Create a private retreat. Mentally retreat to a private, special place in your imagination. Visualize a peaceful setting in your mind...say a sunny trail next to a meadow brook, or a sailboat on a lake. When you're stuck with someone spewing vitriol, you can appear as if you're listening while you distract your mind with a visit to your peaceful place.

8) Transfer Responsibility. On occasions when you're pressed against a wall while someone rants about all the injustices in their life, throw the responsibility back at them by saying, "So what do you intend to do about it?" In most cases, complainers don't want a solution nor do they want sympathy. They just want to vent and this tactic will stop them in their tracks.

9) Forgive your lapses. Everyone complains sometimes. It's human to vent once in awhile. Be kind to yourself after a lapse into victimhood and complaining...then start afresh. The less frequently you complain, the more time will pass between lapses into negativity. This is how rewiring the brain works.

Do I get it? I think so. Tune in to positive and tune out to the negative. We have enough negatives in one day to last a lifetime. Be the leader of the pack, and I'll do the same with my POPPOFF Radio Show! THINK POSITIVE!!!

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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 EntreLeadership. 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.

Now, You Are One

Dear Dave,
I got married in May, and my wife brought student loan debt into the marriage. I had some savings before the wedding, and I could pay this off immediately without putting us in a bind. But is this "her" debt, or should I look at it as "our" debt?
- Ernest

Dear Ernest,
Absolutely, you should view it as "our" debt. It came with the territory when you two walked down the aisle.
A lot of people don't use the old-fashioned marriage vows anymore, but *The Book of Common Prayer* reads, "... for richer, for poorer, in sickness and

health, and unto thee I pledge my worldly goods." Basically, that means you're saying, "I'm ready to take a bullet for you. I'm going to do whatever it takes to serve you, and vice versa." You're joining your separate lives into one.

In addition to all this, you guys need to be in agreement on how you're going to handle money. In other words, it all gets worked out together with both of you sitting down and planning your financial future as one. This is called a budget. Like everything else, you work on it together. It's not a situation where one of you is making all the decisions or bailing out the other.

But if you guys are on the same page—if your relationship is healthy and you're in agreement about moving forward with shared dreams and goals—then I'd say write the check today and knock out that debt!

- Dave

Which Job?

Dear Dave,
I've been unemployed for three months, but recently I received two job offers. One is a state job that would pay \$50,000 a year. The other is a one-year contract for a position in Afghanistan that pays \$200,000. I know I'd like both jobs, so which would be the smartest choice?
- Nick

Dear Nick,
If it were me, I'd take the state job. I know that any kind of situation with six figures attached to it looks and sounds wonderful, but in my mind we're talking about a career choice versus risk. Plus, I'm a firm believer in the idea that people make better decisions when they think in terms of 10 years from now rather than 10 or 12 months down the road.

In addition to the risk factor, the biggest problem with the offer in Afghanistan is that once it's over, it's over. Then you're right back where you are now. You may have money in your bank account, but you're unemployed all over again.

You know, one of the things I've noticed over the years is when wealthy people assess a financial opportunity, they almost always think in five-, 10- and 20-year blocks of time. We're talking long term here. There's not a whiff of living paycheck to paycheck or "Thank God, it's Friday. Oh, God, it's Monday!" on them.

Take the state job and fashion a good, long-lasting career for yourself. Don't go chasing money on the short term!

- Dave

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

TOXIC NEGATIVE NELLIES

Are you exposed to a bunch of negative nellies? What if I told you that being around complainers is not only unpleasant; it's bad for your brain too!

Brain researchers have long known that the adult brain is surprisingly plastic. We can strengthen connections through repetition, for example, to improve our memory. But a new study using functional MRIs found that negative words actually stimulate the areas of our brain associated with perceptions and cognitive functioning. So who cares, right? Be aware that constant exposure to negative messages from complainers will reinforce negative thinking and behavior. That's why we need to care. If you keep hearing negative messages, your behavior will change to fit the new perceptions, and not in a good way. Why? Because your brain cannot distinguish fact from fiction, that's why.

Enter **Trevor Blake** who I had on my POPPOFF Radio Show recently. Trevor is a highly successful serial entrepreneur who started his first company with a few thousand dollars and sold it for more than a \$100 million. Now he has developed a three-step strategy that can change your life in his book *"Three simple Steps" A Map to Success in Business and Life*. In the book, he tackles these three messages.

- 1) Limit your exposure to negativity all around you...and why you must.
- 2) Take control of how you

Navy League of the United States Placer County Council Meeting

AUBURN – The Placer County Council of the Navy League will hold its monthly meeting beginning at 6 PM, on Monday, November 19th at the Veterans Memorial Hall, 100 East Street, Auburn. This month's speaker is Lieutenant Commander Ted Robinson,

USNR (Ret), Commanding Office of a World War II LST, who will speak on "The Rescue" of Army troops on Okinawa. Cost of the dinner is \$12.00 payable at the door. Advance reservations are required.

The Navy League membership is open to all those who

support the sea services: Navy, Marine Corps, Coast Guard and Merchant Marine. No prior military service is required. Please contact Bonnie Potter at 530.823.2820 for further information.

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Noon - 1pm:	The KAHI Noon News with Mary Jane Popp and the KAHI News Team
1 - 4pm:	The Dave Ramsey Show
4 - 6pm:	The KAHI Afternoon News with Dave Rosenthal and the KAHI News Team
6 - 7pm:	The Drive Home Show with Dave Rosenthal
Wednesday:	Wealth Strategies with Hunter William Bailey
7 - 10pm:	Sports Byline 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 KAHI Corral
9 - 10am:	The Garden Guru
10 - 11am:	The Dew Sweepers Golf Show
11am - 7pm:	Sinatra & Friends Music
7 - 8pm:	A Way With Words
8 - 9pm:	Rewind with Jimmy Jay
Sundays	
7:30 - 9am:	Cruisin' Garage & Swap Meet
9:00am - 7pm:	Sinatra & Friends Music
7 - 8pm:	A Way With Words
8 - 9pm:	Hearts of Space

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Laura Ingraham

Dave Ramsey

Mary Jane Popp

The Reading Fire and the Death of Common Sense



House Chamber, Washington D.C. By Congressman Tom McClintock

Thank you, Congressman Herger, for convening this public meeting and for your service to our community, our state and our country. Although we can be confident that your able successor will carry on your work, we are all going to miss you.

An old forester in my district summed up the problem we are here to assess when he said, "The excess timber is going to come out of the forest one way or another. Either it will be carried out or it will be burned out. But it will come out."

A generation ago, we carried it out and the result was a thriving economy and a healthy forest.

But in the last twenty years, a radical and retrograde ideology has replaced sound forest management practices with what I can only describe as a policy of benign neglect.

The tragic Reading Fire is a result of that policy: instead of preventing fires, instead of fighting fires – the new philosophy is to welcome fires as nature's way of clearing things out.

The ideology comes down to this: that fire is just nature's way of clearing out overgrowth, and that mankind should not interfere with this process. We need to return to pre-human conditions in our forests, where trees are left to grow until the forest is choked off and ultimately destroyed by fire or disease or both. Even after the forest is destroyed by fire, we shouldn't even salvage fire-killed trees.

This, they reason, restores nature's cycle of destruction and renewal.

That's what happened with the Reading Fire.

For decades, this same ideology has dramatically reduced the timber harvests that once kept the forests healthy by removing excess growth and that paid for brush clearance.

They rightly decry clear-cutting, but welcome the moonscape of destruction caused by fire. They rightly fine negligent parties that start fires, but cheer the cleansing process of lightning strikes.

This is not environmentalism. True environmentalists recognize the damage done by overgrowth and overpopulation and recognize the role of sound, sustainable forest management practices in maintaining healthy forests.

There is nothing more environmentally devastating to a forest than a forest fire. Nothing makes a greater mockery of our air pollution laws than a forest fire. Nothing in a forest poses a greater threat to human and wild life than a forest fire.

Any squirrel fleeing a fire knows this. Which leads me to the unflattering but inescapable conclusion that today our forest management policy is in the hands of people who lack the simple common sense that God gave a squirrel.

What they have produced is economically devastated communities, closed timber mills, unemployed families, overgrown forests, overdrawn watersheds, rampant disease and pestilence and increasingly intense and frequent forest fires.

Proper forest management – including timber harvesting – can prevent or minimize this devastation to our national forests, can protect our forest communities, and can provide the resources for prosperous local economies.

No picture I've seen paints a more vivid case for returning to these sound and proven forest management practices than an aerial photo of the Fraser Experimental Forest in Colorado a few years ago that is often called the "Red Hand of Death." The areas of that forest consigned to benign neglect form a dead-zone that looks like a "Red Hand." Overgrown and unmanaged, bark beetles found it easy pickings. That's what the

so-called environmental movement has done to our forests.

A green, thriving, healthy forest surrounds the dead-zone, in which sound forest practices harvested excess timber and the remaining trees had room to grow strong enough to resist the infestation around it.

They say there isn't enough money for forest thinning, and yet we used to have no problems keeping our forests thinned and healthy when we sold commercially viable timber to finance it. The problem is that if they take place at all, timber harvests are now restricted to small diameter trees. Can you imagine a fishery or wildlife policy limited to taking only the small, juveniles of the species?

Today, thousands of acres of timber lie in ashes across the Sierra Nevada from fires this year. If we had just harvested a small fraction of those trees, it is likely that we could have spared these forests from the conflagrations that fed on excessive fuels.

It is also likely that we could have snuffed out those fires almost immediately after they started. A generation ago, small harvesting crews operated throughout the mountains and moved along well-maintained timber roads. When a fire first broke out, it took no time for a crew with a bulldozer to get to that fire and stop it before it got out of control. Those crews are gone, the roads are in disrepair, so fires that a generation ago consumed just a few acres now consume hundreds of thousands of acres – even IF we had federal officials dedicated to protecting our forests – which sadly, we don't, as the Reading fire attests.

It is time that we identified those officials and got them out of positions of authority before they are able to do even more damage to our forests and our communities. I hope that today's meeting sets that process in motion, and as a member of the Sub-Committee on National Parks, Forests and Public Lands, I intend to insist on it.

Source: House Chamber, Washington D.C.

A Case in Point The Case of the Defective Machine

By David Graulich, Esq.



People usually go to a gym to get into better shape. But sometimes, things don't work out that way.

Susana Ontiveros joined the 24 Hour Fitness center in Panorama City (a district of Los Angeles) to lose weight. She was exercising on a stairstep machine when a component of the machine failed. Both "steps" of the machine lost all resistance. Ontiveros was injured when she fell backwards off the machine and onto the floor.

Ontiveros sued 24 Hour Fitness under a claim of strict product liability. California is a national leader in this legal doctrine, starting with a 1944 case called *Escola v. Coca-Cola Bottling Manufacturers*, wholesalers, retailers, and any one else in the "chain of distribution" can be liable for damages if the product injures someone while being used for the purpose for which it was intended.

For example, say that Jane Doe buys a Widget blender at Sears. Due to a design flaw, the blender explodes while Jane is making a milkshake, and a sliver of glass flies into Jane's eye, severing the optic nerve. Jane can sue Widget, the manufacturer, as well as Sears, the retailer that sold her the blender.

Why retailers? Isn't it unreasonable to expect Sears to test and certify the hundreds of thousands of products in its stores, or to hold Sears liable for mistakes made by somebody else? The answer lies with public policy. A giant retailer, such as Sears, Home Depot or Wal-Mart, can exert pressure on manufacturers. Home Depot has the power to remove a defective lawn mower from its shelves and deny access to Home Depot's vast

market. If Home Depot is found liable for damages stemming from the lawn mower, Home Depot has the resources to seek reimbursement from the manufacturer. In addition, the retailer is often the only entity available to the injured consumer, especially if the manufacturer is based outside the U.S.

The court didn't explain why Ontiveros didn't sue the manufacturer of the stairstep machine. The likely reason is that the company was bankrupt or out of business.

24 Hour Fitness didn't deny that Ontiveros had been injured. They didn't claim that she had contributed to her injuries by misusing the machine. Instead, 24 Hour Fitness argued that it wasn't liable to Ontiveros because it wasn't in the chain of distribution of the machine. We're in the business of providing fitness services, the defendant said. Our members take classes in aerobics, dance, and yoga, our trainers offer personalized work-out plans, and our staff nutritionists provide diet counseling. We don't manufacture nor sell exercise machines.

Nonsense, replied the plaintiff's lawyer. My client did not join 24 Hour Fitness to take aerobic classes, determine her body fat or use the sauna bath. She bought her membership for the sole purpose of using the exercise equipment so she could lose weight.

Ontiveros signed a membership contract when she joined, which read, in part, that 24 Hour Fitness "may not be held liable for defective products." However, that language was not decisive. Ontiveros's lawyer astutely cited California case law, which says that product liability claims cannot be waived. If this were not the law, purchase contracts would be

strategically written in such a way as to deny consumers the right to sue, and we would all need armies of attorneys to complete routine, everyday transactions.

The decision? The court ruled in favor of 24 Hour Fitness.

The dominant purpose of the membership agreement was to provide fitness services, said the Court's ruling. The exercise machines were incidental to the provision of these services. As a service provider, 24 Hour Fitness was outside the chain of distribution and not subject to liability for the defective machine.

What about the fact that Ontiveros didn't want to use the services, but only sought to use the exercise machines? That argument didn't sway the court. A consumer's subjective intentions – what he or she thinks privately – don't alter the essential nature and purpose of the transaction. Ontiveros never explained to 24 Hour Fitness that she only wanted to use its exercise machines, not its services. "Her uncommunicated subjective intent in that regard is therefore irrelevant."

The court concluded that the dominant purpose of the membership agreement was to make available fitness services. Therefore, Ontiveros had no valid claim under the strict product liability doctrine. Case dismissed.

David Graulich, Esq. is an attorney with the Law Office of Jeffrey D. Fulton in Sacramento. David can be contacted at (916) 558-6142 or dgraulich@jdfultonlaw.com. He is available to speak to community groups at no charge. This column is not intended as an offer of legal advice. Contact a qualified attorney to obtain advice with respect to any particular issue or problem.

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

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]
Friday; 8:00 am to 1:00 pm

[REDUCED HOURS]

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]

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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