

Dare to Live Without Limits by Bryan Golden

### Stepping Into the Unknown



# Who says the IRS is a Meany?

# Placer entine.

Volume 23 • Issue 18

Serving Auburn and Placer County since 1987

Second Issue of September 2012

#### Youth Basketball Opens, **Calling All Players**



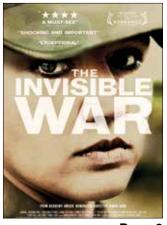
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Scan our QR Code for a direct link to our online edition!

### We Need A Return to Economic Growth

Commentary by Brendan Miniter

Like a summer houseguest who outstays his welcome, the current economic climate just won't

That was the message when the Labor Department recently announced that the unemployment rate had ticked up to 8.3 percent. Just days earlier, the Commerce Department reported that America's gross domestic product is growing at an annual rate of just 1.5 percent, as the debt crisis in Europe and looming endof-year tax hikes continue to slow the recovery.

This is tough news to swallow, as we have long been accustomed to steady economic growth. From World War II until the current recession, the economy has grown, on average, about 3 percent a year. Occasional slowdowns have always been followed by periods of robust recovery and expansion, leaving most Americans today substantially better off than their parents and grandparents were.

Growth, to most Americans, is simply the natural state of the economy.

As we enter the heat of election season, Americans will find themselves faced with a decision between two theories of economic recovery. One says we should turn to government to provide for the people, to stimulate the economy by pumping money into the system. The other says we should help Americans help themselves, and empower workers by finding new ways to unleash the creative potential of our entrepreneurs.

It's often assumed that federal spending will stimulate the economy. But there is mounting evidence that it can actually be harmful to economic growth. Half a century ago, economist James Buchanan, who would later win a Nobel prize, pointed out that government policies are often driven not by altruistic motives, but hidden incentives.

Government agencies, for example, have a strong incentive to exhaust their budgets every year, even if they don't need to. Otherwise, lawmakers might cut



Americans will find themselves faced with a decision between two theories of economic recovery.

those agencies' budgets the following year.

Meanwhile, firms in the private sector often seek and receive money from the government without creating real value. Dubbed "rent seekers" by economist Gordon Tullock, these organizations seek to profit through the political process, not by producing a better or cheaper product.

In a world of unlimited resources, this would not be cause for alarm. But in reality, the public and the private sectors compete for the same financial and human capital. That is to say, they compete for the same pile of money and the same group of innovative entrepreneurs. So when the government spends a large sum of money — whether for stimulus or otherwise — there is that much less capital in the system for private entrepreneurs.

There is another way that government spending provides a disincentive to private industry. By offering a wide variety of programs from which businesses can profit, not by producing better products but by currying

political favor, it drains away talented entrepreneurs who would otherwise put their talents to work in the private economy.

After all, if profits are easy to make in government contract work, why spend the time and capital to develop the next innovation that could revolutionize an entire industry?

There is also a moral dimension to economic growth.

Jobs, of course, mean much more than just an income. They provide value and instill pride. They're an opportunity to live up to one's potential — to form the bonds that are vital to thriving in a free society. Merchants must build trust among their customers, and individuals must build a community with their neighbors.

That's why sustained growth is not just an economic privilege, but a social and moral imperative that enlivens our fellow citizens by freeing them from the economic despair of joblessness. Prosperity provides a better life for millions of Americans and hundreds of millions of people across the globe. There is a virtue to prosperity, as it inspires

people, removes pressures that lead to embitterment, and allows us all to step back and get a healthy perspective on what is actually important.

Americans can have the kind of growth we became accustomed to before the Great Recession, but our government must adopt economic policies that nurture — not disincentivize — private entrepreneurship.

The truth is that we don't yet know how fast the economy could grow on a sustained basis if public policy were lined up with the right incentives. But we do know that a vibrant, strong, and free economy makes for a vibrant, strong, and free nation. By recognizing inefficiencies in the system and eliminating the transfer of resources from private industry to rent seekers, we may finally find out how fast we can grow.

Brendan Miniter is Senior Editorial Director at the George W. Bush Institute and editor of "The 4% Solution: Unleashing the Economic Growth America Needs," published by Crown.

#### Goodwill **Xpress Opens** in Auburn

AUBURN - Time to clear out the clutter! Goodwill Industries, whose mission is to provide employment opportunities to people with disabilities and other special needs, is expanding in the Auburn community.

A new Donation Xpress<sup>TM</sup> location is now open at 13411 Lincoln Way. Goodwill's unique Donation Xpress sites are conveniently located, making it easier than ever to donate your old mthings and support your community.

"We are extremely excited to open a new Donation Xpress in Auburn, not only because it will bring jobs to this community, but also because we will be able to collect donations that will help fund our mission and expand our human service delivery," said John M. Sweet, Director of Special Operations.

Stop by Goodwill today and drop off those items taking up real estate in your closet, guest room or garage. Auburn just got a little less cluttered!

Goodwill Industries is a community based non-profit organization that provides job training and vocational access for the disabled, disadvantaged and disenfranchised in Sacramento Valley & Northern Nevada. They put people to work in their own communities, helping to build selfsufficiency and human dignity.

Total revenues are dedicated to job training, mission related activities and mission related payroll. Goodwill provides our employees, donors, customers and communities with a large return on their investment.

It's not charity, it's Goodwill.



### ACTV Launches Fundraiser at Placer High School

By Loyce Smallwood

AUBURN Auburn Community TV broadcasts from its community station at Placer High where local artists, musicians, entrepreneurs are hosted on our CONNECTIONS and talent programs weekly.

ACTV producers strive to

connect the community with the new and veteran business owners helping to strengthen community ties as only a local TV station can. Paula Johnston is the ACTV Manager and oversees the day-to-day operations backed up by technician and talent show host/producer Bill Maels and Loyce Smallwood

produces the CONNECTIONS program.

On October 6 ACTV will launch a fundraiser at Placer High School from 3pm to 5pm with entertainment including a Gong Show segment overseen by KAHI Radio talent Dave Rosenthal and former Auburn mayors Bridget Powers and Bill Kirby.

Refreshments provided along with a silent auction with generous donations from the art community include donations from Tony Natsoulas, Ellen Hulls and Shannon Morgan of the OT Auburn Art Gallery. Participants are encouraged to bid on gift certificates donated by Jeweler Ralph Roper; golfing certificates from

The Ridge and Black Oak Golf Courses. There will be Dan Post Cowboy boots from Kat's Country Korner and Garden Globe art from Avantgarden, as well as a gift certificate from Gwenn Jones Yoga and The Brookside eatery in OT. For ticket information contact loycer@suddenlink.net and/ or call ACTV at 530-887-8778.

### Cycling On The Speedway

PLACER COUNTY - Come dots through connecting the right see what the buzz is all about on September 30! The Grand Prix Criterium is intended to be "an inaugural event that could make a name for itself," says John Novikoff, Vice President of the local LeadOut Racing cycling club. "Placer Valley Tourism has been instrumental in putting together the contract with Placer Fairgrounds while connecting the

people in the city." The race will begin on the All

American Speedway at Placer County Fairgrounds before exiting onto Washington Boulevard. Racers will finish the race by reentering the fairway at the Fairgrounds. Depending on their category, racers will circle this loop for 30-60 minutes in staggered heats throughout the day.

Between 400-500 racers are anticipated to partake in the Criterium race, with participants coming from all over Northern California and Northern Nevada. Close to \$2,000 in cash and prizes will be awarded to the winners.

Novikoff says that the Criterium is "one of the most unique for the kind of [cycling] event" due to its location. Cycling events are typically held

in downtown or business centers, limiting spectator access for the sake of the track. By utilizing the fairgrounds, the Criterium incorporates premier spectator seating, allowing spectators a full view of the course. The All American Speedway is "one of the most spectator-friendly courses", according to Novikoff, which will lend itself to the event's success.

Placer Valley Tourism [PVT]

is made up of the 23 hotels in Roseville, Rocklin and Lincoln, California. PVT recruits and supports hundreds of annual events with grants, marketing, volunteers, and other services as needed. To learn more about how PVT can help you bring your event here, visit www.placertourism.com or call (916) 773-5400.

Source: www.placertourism.com

### Youth Basketball - Calling All Basketball Players



AUBURN - Auburn and Bear River Recreation and Park Districts are pleased to announce a collaboration that will increase the opportunities for youth in the foothills, from Auburn to Grass Valley, Colfax to Loomis, Foresthill and Georgetown, to play in a recreation basketball program. Auburn and Bear River Recreation Districts will be merging their basketball programs in selected grade levels begin-

sign up with their districts, practice at their district's home gyms and teams will be formed as they have in the past. The hope is by combining the programs, we will be able to provide a better competitive experience for players.

Sign ups begin September 2012. Boys and girls in second through eighth grade are encouraged to sign up. Teams will be formed and practices will begin in December; games will ning this fall. Players will still be played Saturdays, January

through March. Bear River Recreation & Park District will host its 5th Annual All Rec League Basketball Tournament March 15-16-17, 2013.

Bear River Recreation & Park District and Auburn Recreation District look forward to this collaboration of districts and teams! For additional information visit www.auburnrec.com or call coach Jerry at 530-863-4612.

Source: Auburn Recreation District

### **Open Auditions for Live Radio** Show at the State Theatre

Auburn Performing Arts Center (APPAC) announces open auditions for their 4th Annual Holiday Live performance radio show, this year's show "Miracle on 34th Street."

Glenda Gonzales, director, has set auditions for Sept. 24, 25, 26, from 6 - 8:30 PM in the Marquee Room at The State Theater, 985

Lincoln Way, Auburn.

The scripts are available for check out in the APPAC office in the State Theatre building office, Suite 104. Office hours are Tues – Friday 9:00 - 3:00 PM. Auditions will consist of readings from the script. Parts of all sizes are available for men and women as well as children. There is also a call for people to perform sound effects.

This radio show is performed in costume before an audience and features live sound effects. Rehearsals begin in Oct. and shows are Dec. 7, 8, 9.

For more information please contact APPAC Tues.-Fri. 9 am-3 pm. (530) 885-0156.

### Visit us online at www.PlacerSentinel.com (530) 823-2463



### Recreation Park Gym Gets a Face Lift

AUBURN - The Auburn Recreation District's gymnasium at Recreation Park has a beautiful new maple floor and a shiny new coat of paint. This well used gem recently finished a makeover restoring its luster just in time for basketball season. Regularly scheduled programs resume in the gym Tuesday, September 18.

Come by and take a look. While you are here, take the opportunity to sign up for volleyball and basketball and get the real feel of this great facility.

> Photo of Gym After Facelift.. Photo Credit: Sheryl Petersen, Recreation Services Manager, Auburn Recreation District



### Auburn Library NOON program to Feature Mark Twain at Lake Tahoe

AUBURN - Mark Twain once 350 Nevada Street, Auburn. commented on his favorite lake, Lake Tahoe, saying that being out on the lake was like breathing the air angels breathe. David Antonucci, author of Fairest Picture - Mark Twain at Lake *Tahoe*, will be the featured speaker at the Friends of Auburn Library's NOON program September 21. Antonucci will present an illustrated talk based on his book about Twain and autograph copies. Auburn Library is located at

Antonucci will present an illustrated talk devoted to chronicling Twain's travels in the Tahoe area. The book covers the locations where he stayed as a tourist and where he camped and the site of the infamous forest fire he started. Antonucci will discuss Mark Twain's writings about Lake Tahoe including his denunciation of the name change from "Bigler" to "Tahoe".

The audience will have a much

deeper appreciation of Mark Twain at Lake Tahoe, a place where he found his voice as a writer, and how the Tahoe region looked in the early 1860's and how it is different today. Much of Antonucci's research is based on his work as an environmental and civil engineer for the Tahoe basin.

David Antonucci was the featured speaker at the May NOON program when he presented a talk on the Squaw Valley Olympics to a standing room only crowd.

### Thousands of Volunteers Pitch in at Great Sierra River Cleanup

From Pete Dufour

AUBURN - About 2,800 volunteers collected approximately 90,000 pounds of trash, appliances, car parts and other debris during the fourth annual Great Sierra River Cleanup September 15th.

The event was sponsored by the Sierra Nevada Conservancy (SNC) in partnership with 47 community organizations throughout the Sierra Nevada. A full listing can be found on the SNC Web site: www. SierraNevada.ca.gov.

"About two-thirds of Californians get their water from the Sierra, so it is noteworthy that so many volunteers take part in cleaning up our rivers, lakes and streams," said SNC Executive

Officer, Jim Branham. "In just four years, the Great Sierra River Cleanup has removed 571 tons of trash and debris from our watersheds." Volunteers scoured beaches and riverbanks to collect paper trash, aluminum cans, plastic bags, cigarette butts, cardboard, glass bottles and other items. Some of the more interesting items removed during this year's cleanup include a rubber chicken, a four-piece wooden toilet with a duck-taped seat, a concrete statue of a rabbit, and an old-fashioned lamp post.

The Great Sierra River Cleanup took place at some 100 sites in the Sierra, and virtually every watershed was included. The event began in 2009 in conjunction with the annual California Coastal Cleanup event. Combined, the two events make up the largest annual one-day volunteer event in California.

Sponsors for this year's Great Sierra River Cleanup include the following: PG&E, the California Ski Industry Association, Sierra Pacific Foundation and The Nature Conservancy.

The Great Sierra River Cleanup 2012 is also supported by the California Coastal Commission, the Ocean Conservancy, Crystal Geyser, Nature's Path, and Whole Foods Market. This event was made possible by the hard work of hundreds of local nonprofits and government agencies throughout the state and thousands of volunteers annually.





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Publisher's Statement: It is the intent of the Placer

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



**Publisher** Paul V. Scholl

### Seniors Need To Know

### Seniors and the Affordable Care Act

Under the Affordable Care FOR SENIORS: Act, over 5.1 million people with Medicare saved more than \$3.1 billion on their prescriptions in 2010 and 2011—that's an average of about \$635 per person. The health reform law is also bolstering Medicare by providing new tools to crack down on fraud, waste, and abuse, recovering more than \$4 billion taxpayer dollars last vear alone.

The Affordable Care Act strengthens Medicare and helps seniors take charge of their health. The law provides important benefits such as free preventive services, free annual wellness visits, and a 50% discount on prescription drugs for Medicare recipients in the coverage gap known as the "donut hole." You can also work with your doctor to create a personalized prevention plan.

TOP THINGS TO KNOW

- Under the health care law, your existing guaranteed Medicarecovered benefits won't be reduced or taken away. Neither will your ability to choose your own doctor.
- Nearly 4 million people with Medicare received cost relief during the law's first year. If you had Medicare prescription drug coverage and had to pay for your drugs in the coverage gap known as the "donut hole," you received a onetime, tax free \$250 rebate from Medicare to help pay for your prescriptions.
- If you have high prescription drug costs that put you in the donut hole, you now get a 50% discount on covered brandname drugs while you're in the donut hole. Between today and 2020, you'll get continuous Medicare coverage for your prescription drugs. The donut



hole will be closed completely by 2020.

- Medicare covers certain preventive services without charging you the Part B coinsurance or deductible. You will also be offered a free annual wellness
- The life of the Medicare Trust Fund will be extended as a result of reducing waste, fraud and abuse, and slowing cost growth in Medicare, which will provide you with future cost savings on your premiums and coinsurance

RESOURCES FOR SENIORS:

- At www.HealthCare.gov you can find resources to find coverage and long-term care options, as well as information to help you get the most out of your insurance:
- Learn more about using Medicare and your options for Long-Term Care.
- See if you are eligible and learn more about Medicaid options for seniors.
- Use the Compare Care Providers page to find the best doctor, hospital, nursing home or other health care provider where you live.
- If you don't have Medicare, find coverage and pricing
- Medicare Drug Discounts: See how the prescription drug coverage gap will close between now and 2020.
- Understand your health plan

and learn how to make it work for you.

• Learn more about Medicare Preventive Services at Medicare.gov.

Take health care into your own

A federal government website managed by the U.S. Department of Health & Human Services 200 Independence Avenue, S.W. -Washington, D.C. 20201

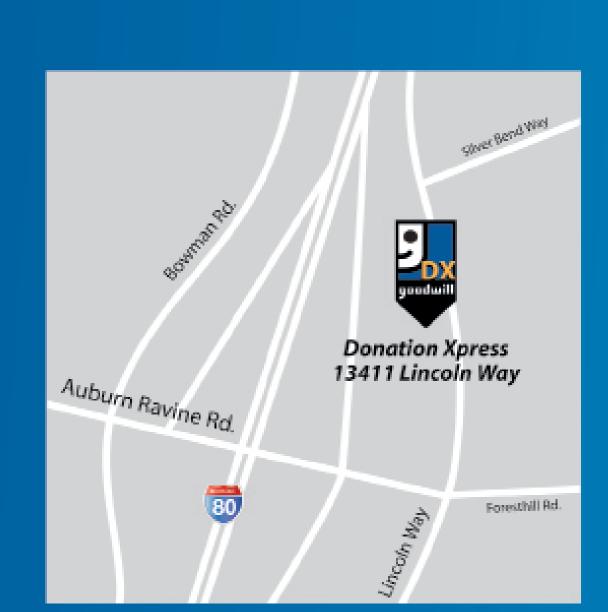
The Older Adult Advisory Commission is responsible for advising the Department of Health and Human Services and the Board of Supervisors on the needs of Placer County's older adults. *Meetings are held the 3rd Tuesday* at 1 PM. More information may be found online at: www.placer. ca.gov/Departments/hhs/adult/ OlderAdultAdvisoryCommission. aspx or by calling the Public Authority at (530) 886-3680.



Goodwill Donation Xpress™ is now open on Lincoln Way!

### Haven't used it in 12 months? Bring it to me.

Just visit our new Goodwill Donation Xpress location. Your donations help fund job training. It's not charity, it's Goodwill.



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Last year's festival was wonderful with over 1500 people attending!

- A true community event
- Enjoy Food sampling, apple picking, apples at 29 cents pound
- Orchard tours and many local artists
- Plenty of parking, event is free.
- Spots still available for vendors.





St. Luke's Episcopal Church invites the public to celebrate 125 years on September 29 offering dinner, carnival rides, and puppet shows as the mirth meter continues to ascend in our fair hamlet when on Oct 6, Auburn Community TV launches a fundraiser at Placer High School, complete with a Gong Show program including "celebrity' judges Dave Rosenthal and Bridget Powers, said event taking place in Placer High auditorium and produced by the stalwart and good natured ACTV staffer Bill Mael who promises an afternoon of amusement capped off with a silent auction with recent donations from jewelry maker Dan Sutter and entrepreneur/volunteer Maria Scoggins.

Contact Yours Truly to offer up donations.

Sentinel Stars sent to talented gourd artisan Jodi Reed who brightened the ACTV set recently with her colorful gourds including a turtle adorned ocean drum. Check the ACTV schedule to watch the program at www. actv20.org and catch Reed's gourd display at the Auburn OT Gallery where the zany Ellen

# Around Town with Loyce Smallwood



Loyce! and Jodi Reed

Hulls has a cascade of whimsy consisting of her vibrant felt creatures and ceramic delights, many in ready for Halloween.

Speaking of sweet creatures, as of this date the Friends Forever feline adoption and thrift shop will have opened to the public, located at 359 Nevada Street across from True Value Hardware. Congrats to Founder Shirley Hartford for her devotion and dedication.

Hard at work, also, those devoted High Street Thrift shop volunteers who continue to seek out store display donations; call (530) 888-6489 to donate your tables and shelves. Gently used clothing, house wares and collectibles also needed.

While de-cluttering, box up

those gently read books and drop them off at Friends of Placer County book store at Raley's where animal advocate Suzie continues to tend to the adoptable felines.

At the Creekside Café behind the Auburn train station you can treat yourself to a delicious Danish and wonderfully blended coffee for a light breakfast served up by owner Jeanie Young who also puts together a tasty veggie/ bagel for a nourishing lunch in a great setting inside or outside on the patio. Ask Jeanie about her

lively and informative newsletter. Sentinel Salutes to Jeanie Young and all our hardworking and adventurous entrepreneurs, indeed. Contact loycer@suddenlink.net.

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### THE FUTURE OF MONEY

Preparing for a Global Currency Collapse By PAT BOONE

Our once great nation and economy are about to hit a wall!

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Call 888-595-6457

### **Dance Events in the Foothills**

your dancing style? Look no further than Auburn and Grass Valley, as there are monthly and weekly dance venues ranging from Ballroom, Swing & Country style dancing on large hardwood floors. The Auburn Social Dancers, (DeWitt Center) LOP Sliders, (Mt Vernon Grange) and Golden Empire Grange members have a strong bond, supporting each other's dance venues.

LOP Sliders - Mt Vernon Grange Hall, 3185 Bell Rd, Auburn

Ballroom Dance Lessons every Monday from 6:30 - 8:30 pm Dance Parties September

PLACER COUNTY - Looking 21, October 12, November 9, for a dance venue that will fit December 31, 2012. www. Fourth Saturday of each month LOPSliders.org for details.

DeWitt Sr. Center 11576 D Ave Bldg 313 A, Auburn

Ballroom Dance Lessons -6:00 – 7:30 pm. Dance Party follows 7:30 - 9:00 pm www. AuburnSocialDancers.org

Burback Hall 11577 E Ave, Ballroom Dance Party 2nd

Sunday of each month 3:00 -5:30 pm Golden Empire Grange -

11363 Grange Ct., Grass Valley Rat Pack Era – Dance Party Third Saturday of each month

Lessons begin at 6:00 pm followed by Dance Party at 7:00 pm. Blue Moon - Dance Party

Country Western music Lessons start 6:30 PM followed by Dance Party until – 10:00 pm

All dance parties above features DJ Ed Lawson. Information regarding any of the Golden Empire Grange events can be seen on Ed's website at www. EdLawsonDJ.com

LOP Sliders in conjunction with the Auburn Social Dancers and Golden Empire Grange are planning their first annual New Years Eve Party. For information regarding this event, contact Barry Connick via www. LOPSliders.org or (530) 268-

### Flair for Fashion to Raise Funds for Emergency Department

PLACER COUNTY – Sutter Roseville Auxiliary is presenting the "Flair for Fashion" annual fashion show and luncheon on Saturday, October 6, 2012. Get ready to be entertained. The event is being held at the Sun City Roseville, Timber Creek Ballroom at 6050 Dell Webb Blvd., Roseville.

The proceeds from this event will benefit the Emergency Department at Sutter Roseville Medical Center. This is such a worthy cause and benefits the whole community....so come

PENRYN - A used book

sale fundraiser will be held

for Paw PAC at 2166 Swetzer

Rd. on October 6 & 7. Hours:

8am-noon. Book prices are 25

cents-\$1.00.

join in the fun for the cause!

This event will include both men's and women's stunning and practical fashions featuring clothing from some great stores located in the Fountains Roseville shopping center. The stores featured are Chico's, Coldwater Creek, JoS. A. Bank, Orvis, and White House/Black Market.

The festivities start at 11:00am with No-Host Cocktails and a prize preview; followed at 12:00 with the luncheon. The fashion show will follow, concluded by

Penryn Book Sale for Paw PAC

advocated for animals in the

California Legislature through

its testimony at hearings, email

Legislative Alerts and mailings,

and monthly legislative meet-

ings in the Capitol Building

the pick-your-prize raffle and grand prize drawings of \$500, \$300, and \$200 (need not be present to win).

Tickets for the event may be purchased from Judy Jacobsen at (916)408-7206; tickets for grand prizes can be purchased from Alice Gonzales at (916)534-

Come join the fun and donate to a wonderful cause - the Emergency Dept., at Sutter Roseville Medical Center.

are welcome), Next meeting is

October 12, 2012, 11 am to 1 pm.

For more information about Paw

For more information about the

PAC email info@pawpac.org

book sale, call (916) 663-1608.

Source: SRMC

### Five Arrested in Armed **Robbery Spree**

Five armed robbers from Sacramento, including three juveniles, robbed two Placer County businesses last night, injuring one clerk, before being arrested as they fled westbound on Interstate 80.

The crime spree began at 10:40 p.m., when the clerk at the Comfort Inn on Auburn Ravine Road in Auburn called Placer County Sheriff's 911 dispatch center to report that she had just been robbed at gunpoint. The female clerk told deputies that four men wearing masks and gloves entered the lobby. One man stomped on the telephone, breaking it into pieces.

At 11:09 p.m., another 911 call came from the clerk at Colfax Food and Gas on S. Auburn Street, who stated that he had just been robbed by five people who entered the store pointing handguns at him.

He was ordered to open the cash register and then told to get on the ground. The robbers took money and other items and then threw the cash register drawer at the victim's head, causing

CARD



Jamaul Baker



Justina Baker

Surveillance video was gathered from both locations and information about the vehicle was broadcast to all nearby law enforcement agencies.

Approximately 20 minutes later, an Auburn Police officer saw the car pull into the Holiday Inn. The suspect vehicle got back on I-80 with the Auburn officer behind it. Multiple agencies, including the CHP and Rocklin and Roseville police departments, assisted in a felony vehicle stop just off the freeway at Rocklin Road. Money, guns, and masks were recovered

Arrested were Jamaul Lee Baker, 26, and Justina Irene Baker, 22, and three juveniles; one 15-year-old and two 14-yearolds. Both Bakers were booked at the Placer County Jail on charges of armed robbery, conspiracy and child endangerment.

The juveniles were booked on charges of robbery and conspiracy at Placer County Juvenile Hall in Auburn. The Sheriff's Office is working with other jurisdictions to see if these suspects are responsible for other

### Since 1980, Paw PAC has (to which all animal advocates **Allied**

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### IS PUBLIC TRANSIT SERVING YOUR MOBILITY NEEDS?

The Placer County Transportation Planning Agency (PCTPA) wants to know! We invite you to attend the workshops and public hearing to provide input and comments.

#### UNMETTRANSIT NEEDS PUBLIC HEARING:

Wednesday, October 24, 2012 - 9:15 a.m. Placer County Administrative Center, 175 Fulweiler Avenue, Auburn

#### **UNMET TRANSIT NEEDS** WORKSHOP DATES:

Wednesday, October 3 Loomis Train Depot, 5775 Horseshoe Bar Road • 10-11 a.m. Lincoln City Hall, 600 Sixth Street • 4-5 p.m.

Tuesday, October 9 Martha Riley Library, 1501 Pleasant Grove Blvd., Roseville • 6-7 p.m.

Wednesday, October 10 Auburn City Hall, 1225 Lincoln Way • 10-11 a.m.

> Tuesday, October 16 Rocklin City Council Chambers, 3970 Rocklin Road • 2-3 p.m.

For more information, contact 530-823-4030 or visit www.pctpa.net



#### By Ronnie McBrayer

It was that time of year once again, time for my annual physical; and I had been dreading it as badly as one can dread anything. But my dread was for reasons beyond the obvious. You know, those backless gowns, horrible vinyl examination tables, and being put into positions – literally – that rob you of all dignity (When I complain about these things to my wife she says that only after I have had a mammogram and my ankles in the stirrups will she begin to feel sorry for me; she makes a valid

No, I hate going to the doctor because I hate feeling so exposed, and I'm not talking about the physical nakedness. When put under the stethoscope-bearing, X-ray-shooting, blood-sucking, prescription-writing interrogation of a skilled physician, your life has a way of telling on you. You can no better hide your secrets than you can hide your rear end while wearing one of those tie-behind frocks.

Having you been smoking? It will surely show up in the blood tests. Have you been boozing? Your liver will rat you out. Are you under too much stress or exercising too little? Your blood pressure reading will tell the tale. Have you been stretched

### Doctor, Doctor

out on the sofa eating cheesy puffs every day? Then your LDL cholesterol will backstab you quicker than you can scarf down a Ho-Ho cake.

The examination, the lab results, the endless questionnaires, the rubber-gloved poking and prodding: These all have a way of pointing to the truth of how the patient has lived his or her life. And this is exactly why I hate going to the doctor.

I prefer – like all of us – to keep my secrets, secret. I am a believer in the old Delphian maxim: "Know Thyself." I just don't like others to know me as well as I do; but this is what my doctor cannot abide. He wants everything bare and in the open.

Honestly, I should appreciate my physician's nosy persistence, because he runs me through the ringer each year with my overall health in mind. He wants me to enjoy the best well-being possible. Thus, his goal is not to punish, embarrass, or shame me. His goal is that I be well, free from disease, and make any necessary changes to maintain a fitness for life.

My doctor's annual assault against my privacy each year is simply a part of this process. He is holding me accountable and working to accomplish one of the most difficult things imaginable with a human being: Forcing me to face the truth about myself and how I live my life.

That is the same point made by the writer of Hebrews when he speaks of the Scriptures as "Sharper than any double-edged sword, penetrating to divide soul and spirit, joints and marrow; it reveals the thoughts and attitudes of the heart" (Hebrews 4:12).

The Bible isn't a giant stick used to bash in the brains of those who do not believe or behave as we wish they would. It's not an instrument of shame whereby violators of our interpretations are exposed and left hanging in the breeze (though some practitioners use the Bible exactly in this fashion).

No, it is a powerful, spiritual tool of personal examination. It opens up our hearts, spirits, and minds revealing how we have lived our lives. And when necessary, the Scriptures give us the required intervention – the ability to change our lives if we wish to change – and improve our health and well-being. No, the Bible is not like an unskilled, bone-sawing quack that does more harm than good. It is a benevolent, healing physician that encourages us to get and be better.

Complaining aside, my annual physical did reveal a little trouble. Nothing life-threatening (not yet any way); but to stay away from bigger problems I'm going to need some additional medication, healthier habits, and a few lifestyle modifications. See, my future health requires that I change; and change requires that I be honest with who and where I am today.

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.

### Who says the IRS is a Meany?

By Rev. James L. Snyder

I often hear derogatory remarks directed towards the IRS. I must admit that many of these critical remarks originated with me. Not that I do not like my good old Uncle Sam, it is that he is a little demanding When it comes to tax time.

Every year I complain about filing my income tax and paying out gobs and gobs of dollars to the United States government. I know it is important to pay taxes, and, I pay my fair share even though it may be grudgingly.

Throughout the years, I have complained that dear old Uncle Sam never writes me a letter. I will have to amend that complaint because I recently received a personalized letter from the IRS

Well, you can imagine my surprise at getting this letter. With trembling hands, I opened the letter, anxious to know what was going on in the world of Uncle Sam. I expected a detailed letter of what he was doing and how he was getting along and how the kids were and all that sort of thing. Imagine my surprise when none of that information was contained in the letter.

From the contents of the letter, and I must say a lot of it was goobly glop, I had fallen far short of my share of income tax this past year. According to the letter, I was a gazillion dollars short of what he had expected from me and quite frankly, he was disappointed in this behavior on my part. Do not ask me how many zeros a gazillion dollars have because I do not know. I do not have that many fingers

Although I read the letter several times it was not quite clear how much I actually owed and what plans there were in place for me to pay it back. From what I could understand from the letter, I owed good old Uncle Sam

an arm and a leg, and he was highly expecting that I would come through for him.

Well, that kind of letter did not set well with me. I was tempted to leave the country, then sneak back as an illegal alien, and not have to worry about all this nasty stuff. But, I did not have that much energy available.

There was a phone number I was to call if I had any personal questions. Boy, did I have some personal questions. I was fully expecting not to get a real human voice when I called.

But, again, I was pleasantly surprised. Within 30 minutes and after dozens of pushing this button and pushing that button I had on the other end of the phone a very pleasant and cheerful voice, a representative of the IRS.

After we exchanged some personal niceties and followed up on the weather report from each of our locations, we finally got down to the real business of the phone call.

I must confess I was not expecting such pleasantries from an IRS agent. I assumed she had the telephone in one hand and a loaded, fully cocked revolver in the other. If she did, she concealed it most admirably.

Then we got down to the nitty-gritty of what the IRS is all about: collecting taxes from potentially delinquent taxpayers, like myself. The thought that I deliberately was delinquent was rather humiliating for me. Simply put, I just did not pay enough in, but this telephone call was going to rectify all of that.

After she crunched all the figures and as I waited patiently on my end of the phone, she was able to determine I owed the government an arm and a leg. It was then that the negotiations began in earnest.

I must confess she could not have been any nicer had she been my grandmother.

She then began to query as to

which arm and which leg I was going to give to the government. This presented a real difficult decision on my part. Throughout the years, I have grown quite fond of both arms and both legs. Then I asked her if I could coun-

"Would you consider," I began rather slowly, "an arm or a leg?"

affirmative.

ter a proposal. She replied in the

There was a pause on the other and of the phone when I could tell she was thinking. Whenever you get a government employee to think, watch out. I could hear the old wheels grinding and grinding. Finally, she said, "I think that would be acceptable. And, I'll even allow you to select either arm or leg. We like to work with people."

Now the burden was on me. I now owed the government an arm or a leg and I just had to select which one. I first considered my arms. In thinking about them, I use both of my arms although the left one less than the right one every day. What with writing and eating my arms are rather busy throughout the day.

Then I considered my legs. I like my right leg and so the choice became rather easy for me. Now, the United States government has at least one leg to stand on, thanks to Yours Truly.

I have something greater to stand on.

"Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage" (Galatians 5:1 KJV).

Jesus Christ trumps Uncle Sam when it comes to liberty.

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 jamessnyder2@att.net. The church web site is www.whatafellowship.com.

#### By Marlys Norris, Christian Author

The Lord our God is one Lord — The Only Lord, Regardless of what you think at this very moment — You were created for Him. The most important commandment He has given to us IS this: "And you shall love the Lord your God with ALL your mind and heart and with your entire being, and with all your might". God speaks to us: "And these words which I am commanding you this day, shall be (first) in your own mind and heart; (then) You shall whet and sharpen them, so as to make them penetrate, and teach and impress them diligently upon the minds and hearts of your children and shall talk to them when you sit in your house and

### God's Love Pours in and Then, Out to Others!

when you walk by the way when you lie down and when you rise up." (Deuteronomy 6:5-7)

Creator/God does not just want anyone to have only a Sabbath one day a week kind of love. He wants a love the Old Testament Scriptures call AHAVA, which is a love involving your will and complete devotion, every single moment of each day of your life. Loving God involves a loyal passion of ALL or nothing! This passion helps one to practice the presence of God no matter where one goes or what happens in their lives. A person's life journey is to exemplify the unconditional love, grace, mercy, and forgiveness of God toward others. God said, when you are to have the trusting heart of a child, then, invite His Beloved Son into your heart and life. You will receive God's Holy Spirit to help you in your journey of faith. He promises to never leave or forsake you. What God says, He does

and He never breaks a promise!

Others will witness and experience the purity of your love for God and see the frontlets (forehead bands) on your head (your knowledge of His personal love) and the sign on your loving hands (deeds of love and kindness) as well as you have written them upon the doorposts of your house and gates. (A welcome and hospitality to a stranger) (Deuteronomy 6:8-9)

Many Old and New Testament Scriptures blend together because we honor the one true God. Prophecy records in both books about the first (Isaiah 53) and second coming of Christ. Over and over they proclaim His presence as US in Genesis, ONE in book of John, the Shepherd in Psalms, Melchisedek in Hebrews, Branch of the Root of Jesse and Prince of Peace, a Counelor in Isaiah, A Righteous Branch, Lord our Righteousness, in Jeremiah, Messiah in Daniel, Rose of Sharon in Song of Soloman.

God is so much more than any of us realize or can imagine and He loves you and I!

First Book: "God Moves Mountains, It was a Miracle" Marlysjn@gmail.com

Marlys Johnsen Norris

#### By Karen Anderson

"There is the story about four people named Everybody, Somebody, Anybody, and Nobody. There was an important job to be done, and Everybody was sure Somebody would do it. Anybody could have done it but Nobody did it. Somebody got angry about that, because it was Everybody's job. Everybody thought Anybody could do it, but Nobody realized that Everybody wouldn't do it. It ended up that Everybody blamed Somebody when Nobody did what Anybody sure could have done...' - Author Unknown

Does this sound like situations

### People You Know

of it now? This is one situation when you say something like, "Oh, I really don't feel well." Or you say, "I forgot about a prior appointment." You will try and find any excuse you can to get yourself off the hook. Is this really the right thing to do? Let's find out what God has to say about this...God's Word says "Jesus was curt: "Are you ready to rough it? We're not staying in the best inns, you know." Jesus said to another, "Follow me." He said, "Certainly, but first excuse me for a couple of days, please. I have to make arrangements for my father's funeral." Jesus refused, "First things first. Your business is life, not death. And life is urgent: Announce God's kingdom!" Then another said, "I'm

ready to follow you. Master, but

in your life? It is important to take responsibility. How many times have you agreed to help a friend move and then felt like you really didn't want to do it? What now? How do you get out of it now? This is one situation when you say something like, it is important to first excuse me while I get things straightened out at home."

Jesus said, "No procrastination. No backward looks. You can't put God's kingdom off till tomorrow. Seize the day."

Could these be your excuses for your situations?

Before your next commitment to whatever the circumstance, STOP, THINK, SAY A QUICK PRAYER and let God help you with each decision of your life. Let your word be your bond; if you give it, KEEP IT.

Don't be an Everybody, Somebody, Anybody, or Nobody in your life—be a person full of purpose and direction. Bring God into the picture and you will not have to be the "People You Know."

PASSAGE: Luke 9:58-62 (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.

#### Manufacturer's Recall Just Announced



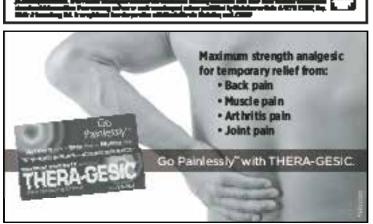
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### Widowed Person's Grief Support

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.

find redirection in their lives.

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

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

supported by local community organizations.

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one" grief support may call

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**Crossword Puzzle on Page 8** 

Sniffing out Local Jobs is a Lot Easier with the Community Employment Connection Local employment can be doggone hard to track down these days. That's why our website is linked to the  ${\bf Community\ Employment\ Connection.}$ With a couple of clicks, you'll be hot on the trail of employment information, upcoming job fairs, career resources and job listings from local media, as well as nearby employment centers.

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Sudoku Puzzle on Page 8

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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.

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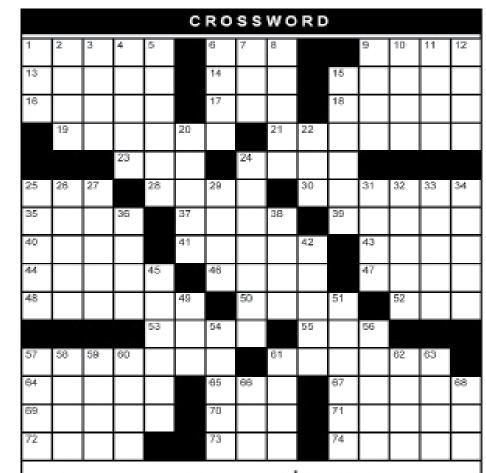
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53. Lump of stuff

55. Remains container

61. \*Rabbit's chronicler

64. Found in the air

65. Transgression

69. Ralph in Paris

70. And so forth

71. Follows wash

74. Passover meal

1. Tire measurement

3. Crossdresser's garb

5. \*Prolific Western fiction writer

2. Volcano in Sicily

4. Ran or appeared

73. Likewise

DOWN

72. They march one-by-one

on Allistate compone

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#### **CLUES**

57. \*Creator of Inspector Maigret

67. Napoleon's time on Elba, e.g.

#### **ACROSS**

- 1. Put to the metal?
- 6. British rule over India prior to 1947

17. Kempner, famous socialite

- 9. Gas giver 13. Grooves in rocks, e.g.
- 14. Flightless bird
- 15. Mr. in Mexico 16. Arm-
- 18. Speak one's mind
- 19. From times long ago
- 21. \*"Anna Karenina" author
- date
- 24. C&H crop 25. Pacquiao move, e.g.
- 28. a.k.a. "The Biggest Little City in the World"
- 30. Preserve, as in body 35. Inspired by feeling of reverence
- 37. R in RPM, pl.
- 39. Titled peer of the realm
- 41. \*Romantic novelist
- 43. \*Oscar Wilde's character Dorian Park, CO
- 46. \*Betty Smith's grew in Brooklyn 47. Equal
- 48. Mohammed's descendant
- 50. To, archaic 52. Sea in Spain
- 6. Tear violently 7. Medical group
- 8. Military-led government 9. To liven, as in "it \_\_\_\_ him up"
- 10. Used for measurement 11. Kissing disease?
- 12. \*Michael Crichton's novel about nano-
- robotic threat to mankind
- 15. In earnest

- 22. The top seed 24. The corrupt often do this
- 25. \*"The Turn of the Screw" author 26. Inundated
- 27. Davis or Midler, e.g. 29. As opposed to gross
- 31. Peat wetlands 32. Biblical Abraham's original name
- 33. Camel's cousin
- 34. \*The Twilight Saga author
- 36. It freezes in headlights?
- \_ on TV" 38. "As 42. Reduce pressure
- 45. Communication that encodes a message
- 51. Superior commands
- 54. Early stages, as in sickness
- 56. Female water-elf 57. \*"Pretty Little Liars" author,
- Shepard
- 58. Islamic Republic of \_ 59. Debatable point
- 60. Plural of #14 Across
- 61. Beyond what is natural 62. Type or sort
- 63. Other than what's implied 66. International trade organization

For Solution See Page 7

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### **Soldiers Project to Raise Awareness of** Military Sexual Trauma through Area Premier of Award-winning Sundance Documentary

By Becci Angell

**SACRAMENTO** REGION — An award-

winning documentary that reveals the military's most shameful secret - the epidemic of sexual assault among American troops - will make its Sacramento-Placer premier Friday and Saturday, Sept. 28 & 29, thanks to The Soldiers Project/Sacramento.

"The Invisible War," which received the Audience Award for best U.S. documentary at the 2012 Sundance Film Festival, will be screened Sept. 28 at Silverado Masonry Design Center, 5230 S. Watt Ave., suite 200, Sacramento, and on Sept. 29 at the historic State Theatre, 985 Lincoln Way in Auburn.

Both 6 p.m. showings will be preceded at 4:30 with wine-and-hors d'oeuvres receptions. The suggested donation for each event is \$75 per person.

All proceeds will benefit The Soldiers Project/Sacramento, a non-profit organization that provides free, confidential mental health services to active-duty military and veterans of the conflicts in Iraq and Afghanistan and their loved ones.

"Rape in the U.S. military estimated at 20,000 assaults in

2009 alone – adds another appalling layer to the trauma facing our troops as they try to rebuild their lives," said Carolyn Fink, clinical director of The Soldiers Project/ Sacramento. "We hope that by screening 'The Invisible War' these survivors will know that our therapists are willing to help them if they will only step forward."

Tia Christopher, one of the assault victims profiled in "The Invisible War," will introduce both screenings. Christopher, who retired from the Navy in 2001, is

currently the chief of staff for the Farmer Veteran Coalition and previously served in a key position at Swords to Plowshares in San Francisco. She lives in Northern California.

More information about 'The Invisible War," produced by Oscar- and Emmy-nominated director Kirby Dick, can be found at www.invisiblewarmovie.

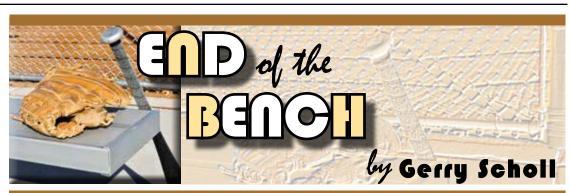
The Soldiers Project/ Sacramento, named earlier this year by the White House as one of the nation's top 20 military service organizations, is comprised of about 50 volunteer therapists who last year gave nearly 1,000 hours of free treatment to soldiers and their families.

Providing services throughout the greater Sacramento-Placer region, TSP also offers support for military dependents and other loved ones through its Family Ties group therapy program and Peer2Peer

To make reservations for either "The Invisible War" screenings, call (916) 792-3728.

program.

For more information about The Soldiers Project/Sacramento and its programs or to be connected with a therapist, call 877-557-5888 or e-mail Sacramento@ The Soldiers Project.org



### Jinx! You Owe Me a Beer

Does Matt Barkley believe in the Sports Illustrated jinx? If he didn't before, he probably does now.

The University of Southern California's senior quarterback, a preseason favorite to claim this year's Heisman Trophy, was featured on the regional cover of SI's college preview edition in August.

Being pictured on an SI cover has a long history of ensuing disappointments for the featurees therefore, the legend of "the jinx." Though the actual percentage of jinxed victims may be relatively low compared to the whole, there have been plenty of unusual, surreal instances to make one wonder.

Barkley is likely one to be shaking his head in wonderment now, after his USC Trojans were upset Saturday, 21-14, by the Stanford Cardinal on The Farm in Palo Alto. He shouldn't be totally surprised, however, because he has never defeated Stanford, now 0-4 in his career.

One of the great thrills for northern California college football fans is watching USC lose, even if it is to the Cardinal. It could be better if it was Cal (an unfortunate 35-28 loser at Ohio State) that pulled off the upset. Now, if the Bears beat their NorCal rival in the Big Game, Oct. 20, at Memorial Stadium,

much will be right with the world. But you have to give it up for the Cardinal this time, dealing USC's national title hopes a savage blow...again. Barkley has been through a lot in this matchup. In 2009 it was a 55-21 Stanford win behind running back Toby Gerhart, runner-up in the Heisman voting. In 2010 (37-35) and 2011 (56-48, in triple-overtime) it was Stanford winning behind QB Andrew Luck, now following Peyton Manning as the leader of

Next to Barkley on the cover, it read, "...Back and He Didn't Stay To Play in the Holiday Bowl." Together with me, say it, "Welcome to the Holiday Bowl." Jinx! You owe me a beer. (The olde saying

modified slightly to fit the football

culture). Welcome to the club, Matt,

you're not alone. Take a look...

the Indianapolis Colts in the NFL.

In 1969, golf's Lee Trevino author of my favorite sports quote of all time, "The older I get, the better I was," — was on SI's cover for the U.S. Open preview. He

missed the cut.

In 1977, it was Earl Campbell and 11-0 Texas. They lost, 38-10, to Notre Dame and Joe Montana in the Cotton Bowl. That was the year before the Montana-led Irish rallied from a 34-12 deficit to Houston to famously win the Cotton Bowl again. (I swear this is true: I watched that game and when it was over I said out loud, 'The Forty Niners have to draft that guy." Fortunately, they did, and the rest is history.).

In 1978, Pete Rose made the cover while in hot pursuit of Joe DiMaggio's 56-game hitting-streak record, only to have his own streak end at 44 games days later.

In 1984, Pittsburgh Steelers linebacker Jack Lambert, who many consider to be the toughest player ever, was featured as "The Man of Steel." He missed most of that season with a recurring case of turf toe which forced him into early retirement. In 1989, there was Tony

Mandarich as "the best offensive lineman prospect ever." He was the No. 2-overall draft pick by Green Bay. He reappeared on SI three years later as "Incredible Bust."

In 2008, New England QB Tom Brady graced the NFL preview

issue. Minutes into the season opener he tore up his knee and missed the rest of the year.

In 2010, the Washington Nationals' phenom pitcher, Stephen Strasburg, was SI's choice. A short time later he was headed for Tommy John surgery and was out for over a year.

In 2012, during the playoffs, SI featured QB Aaron Rodgers of the Packers and then the 49ers. Both teams lost to the New York Giants, who went on to win the Super

That is a very small samplesize. Whether or not you believe in jinxes or superstitions, beware whenever you mess with the sports gods. They seem to have their

I've been wondering about the S.F. Giants' Pablo Sandoval. Maybe he's messing with the powers that be too much with his exaggerated pre-at-bat antics. Whether it is superstition or just routine, he seems to be overplaying his hand and the gods refuse to allow him greater success. Perhaps he should abbreviate the act a bit and focus more on what he does after he gets into the batters box.

He made me consider that notion on a personal level. I've been having an off year at the plate. Leading to my own softball at-bats, I'll tap the plate with my bat, step to the side and take one practice swing toward left field and one toward right. I step into the box and pull at my right sleeve.

That can't be it! I've done that for decades. I've got it! I forgot all about having my "Lucky Donut" in the morning on game days. How could I? It may add a couple pounds to the gut, but it may also add 100-plus points to my batting



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1) Look where you're going. Name your desired outcome. Put pen to paper and record, specifically, where you want to go next in your career. Give yourself a date by which you want to accomplish this goal. Does your current position help or hinder you in reaching your goal? Writing your vision helps you articulate where you'd like to be and may help you identify why you're stuck.

2) Name what's stopping you. Write down the obstacles that are standing in your way. What's bugging you about the

### POPPOFF!

with Mary Jane Popp

job? Take a few minutes to air all your grievances (to yourself) in writing. Next, organize them in three categories: those within your control, those you may be able to influence, and those out of your control. Put a big slash mark through the obstacles that are out of your control entirely. Now, brainstorm what you can do to overcome the remaining ones. Focus on what you can do, rather than what you can't.

3) Adopt a new communication style. Pay attention to your own communication style. Are you assertive? Are you a quiet thinker and planner? Do you talk before you think? Next, pay attention to your boss's style. If your boss is direct and "get it done" but you need time to process information and plan, you may come across to him or her a slow, procrastinating, or even resistant to feedback or authority. Modify your approach to match the boss's style. Use the same words the boss uses, match the tone and approach to the degree you can. Mismatched communication styles lead to many misunderstandings.

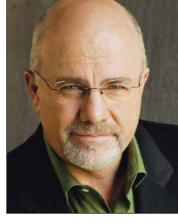
4) Try on a new you. Trying different things to see what works and what doesn't can be fun, if you take the attitude that this is an opportunity to learn. Seek outside experts or inside mentors to talk to about your options for change. Ask for advice and feedback on what you are doing right and where you might need to modify your behavior. To get new ideas and pick up tips, be

look around the culture...who succeeds and why. Try out a new behavior...such as coming in early, or volunteering for a hard task...and observe how others react and how it makes you feel. 5) Don't be a Debbie Downer. Think the boss is a jerk? Hate the company culture? Can't stand the people in the corner office? The more you tell yourself how horrible they are, the more you will respond negatively in your behavior. Remember that most people, including company leaders, haven't had the chance to learn good leadership skills. They are often doing the best they can. Try to give them a break. Make it your job or your role to be helpful to them and to the company overall. If you just can't stand the person or people in charge no matter what you try, it might be time to find another job. Remember that we often control the perception of people around us more than we think.

like a curious detective. Take a

So, if you find yourself in a professional rut and think career-limiting behavior might be holding you back, consider these five tips and get all the details from Beverly Flaxington in "Make Your Shift." Want to check out Beverly, then go to www.understandingotherpeople. com. And bets of luck to you in your dream adventures!!!

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



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.

#### Get Your Affairs in Order

One of my relatives just discovered she has cancer. She's a single mom with two young kids, and I'm not sure if she's prepared to face something like this. What are the best steps she can take financially at this point?

- Shannon

Dear Shannon,

I'm really sorry to hear about this. I know cancer is a scary thing to hear, but please remember to pray and be there for her all you can. God willing, things can still turn out okay.

When people ask if a person has their affairs in order, they're usually asking a couple of different questions. Are you right with God? Do you have life insurance

Dave Says thing is to have all the paperwork of your life organized and in a safe place, so someone you trust can handle the details if

things don't turn out well. Everyone should have a good term life insurance policy in place. My advice is to have a policy worth 10 times your annual income. When it comes to a will, make sure it's state specific. Probate and estate regulations are not federal laws, they're state laws. So any will should be drawn up according to guidelines for the state in which you live.

Make sure, too, that she has made arrangements for any minor children. It might be a good idea to sit down and talk with two or three trusted family members or close friends and decide who will take them if the worst should happen. Whoever this is should be incredibly responsible and caring, and willing to love and raise these kids as if they were their very own.

Good luck, Shannon. And God bless you and your family.

- Dave

#### Going into Emergency

Dear Dave,

My wife just received news that her company will experience significant layoffs in the next two months. On top of all this, she's one of the newest workers there. We've been trying to follow your plan, but what should we do with

and a will? Another important the possibility of unemployment on the horizon?

- Tyler

Dear Tyler,

It's a pretty safe bet that your wife will lose her job, especially if she's new to the company. If what she makes right now is a significant portion of your overall income, my advice would be to press pause on your Total Money Makeover and build up your savings as much as possible.

I love that you guys are trying to take control of your money, but right now there are storm clouds brewing in your financial lives. Sit down together and come up with a seriously belt-tightening budget. Scrape together every nickel you can from every area of your lives and put it into savings. Things like going to the movies or eating out are going to be a big no-no for a while. And you may have to look at the possibility of cutting some other non-essentials, like television. There's nothing good on these days anyway!

If they do lay her off, she might be looking at a severance package, but at this point you can't really count on that happening. So batten down the hatches and prepare for the worst while hoping for the best. The best way to do that right now is save, save, save!

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

### Dept of Fish & Game Holds Fall Pig Hunts in Yolo County

Sacramento Region - The selected to hunt wild pigs through Department of Fish and Game will hold permit-only wild pig hunts in Yolo County from Nov. 5 to Dec. 3, 2012.

Offered through the Shared Habitat Alliance for Recreational Enhancement (SHARE) Program, a total of 64 hunters will be

a random drawing for an access

Hunts will be held at the Bobcat Ranch, located in Yolo County's Vaca Mountain foothills, west of Winters. Hunting under the SHARE Programhelps achieve the ranch's long-term conservation management objectives, including providing public hunting opportunities and controlling the wild pig population.

Each of the eight hunts will be general method, two-day hunts. Four permits will be issued per period. Successful applicants will be allowed to bring a hunting

partner or a non-hunting partner (each permit is good for two hunters).

Hunters with a valid California hunting license may apply through the Automated License Data System. A \$10 non-refundable application fee will be charged for each hunt choice. Applicants may apply for multiple hunt periods but will only be drawn for one period per property. To apply for these hunts please go to www. dfg.ca.gov/licensing/ols/.

The SHARE Program offers incentives to private landowners who allow wildlife-dependent recreational opportunities on their

property. The goal of the SHARE Program is to provide additional hunting, fishing and other recreational access on private lands in California. Participating landowners receive liability protection and compensation for providing public access to or through their land for recreational activities.

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Weekdays

The KAHI Morning News with

6 - 9am: Barry Stigers and the KAHI News Team

The Laura Ingraham Show 9am - Noon: The KAHI Noon News with Noon - 1pm:

Mary Jane Popp and the KAHI News Team 1 - 4pm: The Dave Ramsey Show

The KAHI Afternoon News with 4 - 6pm:

Dave Rosenthal and the KAHI 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

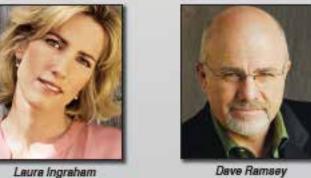
7- 10pm: Sports by-line USA with Ron Barr 10pm - 12am: Poppoff with Mary Jane Popp

#### Saturdays

6 - 7am: A Time for Seniors 7 - 8am: The Swap Shop 8 - 9am: The KAHI Corral The Garden Guru 9 - 10am: 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



'The Gardon Guru' Yamazaki Saturday Mornings at 9am on KAHI.



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**ROCK DOC** 

By Dr. E. Kirsten Peters

My brown mutt and I went for a walk recently on an old railroad grade at the edge of a ghosttown where we sometimes stroll. Buster Brown is a Lab mix, with an emphasis on the mix.

Buster likes to visit the ghosttown in part because it still has one occupied house, and friends of mine live there with their chickens, a cat and a dog. The resident dog is a small, insanely intense cattle dog mix. He dedicates his considerable energies to retrieving pine cones kicked along the road by willing walkers.

While Buster is willing to retrieve sticks thrown into water, he won't play that game for more than 10 minutes. But I can't tire out his country friend, who will chase pinecones as long as you are willing to kick them. The little cattle-dog has a deep and unshakable concentration for his

# Fetching for a Living

self-assigned "work."

Humans have bred that kind of intensity into some dogs. And science is now revealing that along with focused energy, some dogs have more intelligence than we ever really understood. Here's the story:

A border collie in South Carolina named "Chaser" was adopted by a research psychologist. John W. Pilley took Chaser home when she was 8-weeks of age and started intensive, 5-hours per day training of the young pup. For three years the dog worked with Pilley and a few others, learning a variety of commands and behaviors through the process of gameplaying, with nothing more than verbal praise as a reward for a job well done.

What's impressive is how much Pilley was able to teach the collie to ultimately do. Pilley acquired second-hand stuffed toys and went to work teaching Chaser to fetch individual toys by name. In the end, Chaser learned over 1,000 proper names for the toys and could reliably fetch them from another room or a different part of the yard and bring them back to Pilley.

What's even more impressive is how Chaser responds to situations that might overwhelm a 4-year old human. Let's say you put a new toy among the

ones Chaser knows – a toy she has never seen before. Then you ask her to fetch and give her a specific name she's never heard before. Chaser goes to her toys, looks them all over, and apparently thinks pretty deeply about her work. She then selects the toy she's never seen and doesn't know. This is called "learning by exclusion" and is the mark of some serious thinking in her furry noggin.

One thing seems clear. Chaser looks awfully smart to us not because she was a really special border collie pup, but because she fell into an extremely rich learning environment.

Some would say my Buster Brown is not in the same mental league as Chaser. But if Buster could speak he might point out he gets his kibbles every day just like she does, and without slavish devotion to tiring work.

Which canine really is the smarter dog?

Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rockdoc.wsu.edu and on Twitter @RockDocWSU. This column is a service of the College of Agricultural, Human, and Natural Resource Sciences at Washington State University.



I received the following letter from one of my readers:

"I've been thinking about starting my own business — for years. I have read (again and again) a book about how to do it. I have done little in the four years since I registered my DBA. In reading your column, I have realized that both fear of failure and fear of success are in my way.

However, what really seems to be holding me back is financial security. There is something about the "Steady-Eddie" paycheck and the unknown income from my own business. In this economy, I'm scared to jump off the cliff. My intention would be to fly but I'm too scared to take the leap. Also, a lot of the research I need to do to see what the market is for this type of business is limited, since I'm working full-time. Your thoughts?"

My response:

Starting one's own business is a dream for many. There are numerous benefits to being independent. There are also a lot of fears. Is there a market for my business? Will I make it? Will I go bankrupt? What if I loose my investment? Am I making a mistake? Will I be giving up the security of a steady paycheck?

Fear of the unknown is a normal emotion. Rather than becoming paralyzed by fear, turn it into a motivator. You conquer an overwhelming task by taking small manageable steps rather than becoming fixated on your destination. As you take each step, your confidence will increase.

Starting and running a business isn't for everyone. It requires commitment, desire, drive, and knowledge. You have to be self-motivated and willing to do whatever it takes. But for those people who really want it, having their own business provides satisfaction and opportunity they can't realize as an employee.

Investigating the market for your products or services is essential. The more background you have, the better your chances for success. The internet is a powerful research tool that can be used to gather a great deal of information. Additionally, many local colleges and continuing education programs offer classes on starting a small business.

Speaking with people who own a business such as the one you want to start will also provide you with invaluable insights. To avoid the appearance of competition, visit businesses outside of the area you will be servicing.

Any new business requires a certain amount of time before it becomes profitable. Exactly how much time is needed is hard to determine and is based on a variety of factors. One common cause of anxiety and business failure is not having enough money to survive from inception to the point of profitability.

Starting a full time business while working full time is difficult. The amount of energy required for your job, combined

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with what's needed for the business, can be draining. You have several options to ease the transition.

You can work full time and

start your business on a part

time basis. You can work part time while spending full time on your business. If you are part of a couple, your spouse or significant other can continue to work while you devote your efforts to the business.

Another strategy is to save

Another strategy is to save up enough money to start your business plus provide for living expenses. An additional source of start up capital is Small Business Administration loans or grants.

In desiring to start your own business, There are many successful businesses in your own town you can use for inspiration. Every prosperous business started with someone's dream. So, if you really want to become a successful entrepreneur, you can do it also.

To my readers: If you have a question or issue you would like me to address, please send it to this paper or email me at Bryan@columnist.com.

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