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# Placer Sentinel

Volume 23 • Issue 1

Serving Auburn and Placer County since 1987

First Issue of January 2012

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## New Year's Cheer in Rising Trends



Specific skills in high demand in the first three months of 2012 include sales and customer service workers.

By Rick Reed

SACRAMENTO REGION – Hiring in the New Year on an upward trend, as Pacific Staffing has discovered fifty-eight percent (58%) of top companies are motivated to hire in the First Quarter of 2012. This trend toward local economic recovery maintains a slow rise that began with forty-six percent (46%) hiring at this time in 2010, fifty-one percent (51%) in the first three months of 2011.

In the recession-driven First Quarter of 2009 more than half of Sacramento's regional employers surveyed weren't hiring anyone while another twenty percent (20%) planned staff cutbacks and three local companies closed laying off their entire workforces.

In polling the top companies directly by phone between November 21st and December 14th, Pacific Staffing learned that just two companies planned layoffs; one for seasonal reasons with another citing slow business in the First Quarter of the new year.

A positive trend was also evident in demand for new workers in January, February and March. Thirty percent (30%) of employers are motivated to hire for growth in the first months of 2012, maintaining demand levels from the previous quarter of 2011. Another thirty-five percent (35%) reported hiring in the first three months of the new year due to attrition in their existing workforces.

While benefit cost and management is still a major concern,

a new challenge was noted, as companies report finding qualified applicants is becoming an issue. Specific skills in high demand in the first three months of 2012 include sales and customer service workers, technical, warehouse and manufacturing experience.

When asked if their company has a retirement plan, thirty-one percent (31%) of companies polled say No. In addition, twenty-seven percent (27%) also say they have no plan to offer any retirement option in the future. While many companies did have some retirement plans, most were oriented to employee 401K account options, with just a few offering a contribution match. While some companies couldn't or wouldn't answer, Service firms were most likely

to offer retirement while Retail industry companies were least likely.

The top 100 Sacramento Regional Companies By Industry; 40% are Service, 30% are Manufacturers, 20% are Construction and 10% are Retail.

How does this Quarter compare to last Quarter, or last year? Find out for yourself.

For more information, employment blogs & market surveys go to [www.pacificstaffing.com](http://www.pacificstaffing.com).

## Gas Prices Start 2012 with Jump

SACRAMENTO REGION – Average retail gasoline prices in Sacramento have risen 6.2 cents per gallon in the past week, averaging \$3.53/g yesterday. This compares with the national average that has increased 2.4 cents per gallon in the last week to \$3.25/g, according to gasoline price website [www.SactoGasPrices.com](http://www.SactoGasPrices.com).

Including the change in gas prices in Sacramento during the past week, prices yesterday were 27.7 cents per gallon higher than the same day one year ago and are 2.5 cents per gallon lower than a month ago. The national average has decreased 4.1 cents per gallon during the last month and stands 20.9 cents per gallon higher than this day one year ago.

"Average gasoline prices are moving up as we enter the New Year, a trend that has held since 2008," said GasBuddy.com Senior Petroleum Analyst Patrick DeHaan. "The biggest problem with that trend holding true this year is that we're starting 2012 about 20-cents per gallon higher than 2011, breaking yet another high price record and setting up an ugly year for motorists," DeHaan said.

Early indications show this year may see the highest ever recorded prices at the pump, with real potentials for some areas to see close to \$5/gal gasoline if conflict arises in Iran over several key issues.

GasBuddy.com operates over 250 live gasoline price-tracking websites, including [SactoGasPrices.com](http://SactoGasPrices.com).

## Placer County Fair Names New GM

PLACER COUNTY – John Javidan has accepted the General Manager position at the Placer County Fair Association and will coordinate, promote and manage the Placer County Fair and Events Center. He will also be working with the new Speedway manager Jeff Munro to help promote the All American Speedway.

Javidan will continue to coordinate and promote Roseville's Downtown Tuesday Nights every Tuesday in May, June and July beginning on May 1, 2012 through Johny 5 Productions.

Javidan will also continue to coordinate BerryFest on Mothers Day Weekend May 12 and 13, 2012, though during his employment at PCF the event will be coordinated through the Placer County Fair and Events Center office in Roseville.

The Placer County Fair will be held from June 21st through the 24, 2012 in Roseville.

Mr. Javidan envisions a traditional Fair with all the agriculture



New Placer County Fair General Manager John Javidan.

and contests the fair has offered in the past. He plans on lowering the cost to vendors to bring a better shopping experience. The new vision includes booking all local entertainment and acts.

The Fair admission for this year will be \$5 General Admission and \$3 for children and seniors.

For more information see [www.PlacerCountyFair.org](http://www.PlacerCountyFair.org).

## Placer County Vintners Collect Christmas Toys for Local Kids

AUBURN – Just in time for Christmas, Placer County Vintners Association (PCVA) wineries presented twenty-five "Santa-sized" Toys for Tots collection boxes with over 1,000 lbs of brand new toys to the South Placer Chapter of Marine Toys for Tots. The toys were donated by community members during the annual Holidays in the Hills wine tasting and toy drive that took place on the Placer County Wine Trail on December 10 & 11, 2011.

Several hundred wine enthusiasts from the Bay Area to Sacramento and Reno attended the event. In addition to the toy drive, event highlights included holiday decorations, tastings, tours, barrel samples, food and wine pairings and local crafts and food vendors. Wineries waived tasting fees for the weekend for guests who brought a new, unwrapped toy to the event.

This is the second time the Association has hosted this event. Last year, six wineries participated and collected over 400 lbs. of toys. This year, seventeen wineries joined in and the amount of toys collected multiplied



Owner/Winemaker Phil Maddux pouring some of his best wines for Holidays in the Hills patron in the Lone Buffalo Vineyards tasting room.

exponentially. The toys will be distributed by local military veteran volunteers for Marine Toys for Tots to children and families throughout Placer County.

"It is amazing how generous visitors were with the toy donations," said Vicky Morris of Secret Ravine Vineyards in Loomis. "Many folks also donated cash too – this is our

first year participating and it was really a great way for the wineries and the community to come together this holiday season!"

Participating Wineries: Bonitata Boutique Wines • Casque Wines • Cante Ao Vinho • Ciotti Cellars • Cristaldi Vineyards • Dono dal Cielo Vineyard & Winery • Fawnridge Winery • Fortezza • Green Family Winery • Lone Buffalo Vineyards • Mt. Vernon Winery • PaZa • Popie Wines • Rancho Roble Vineyards • Secret Ravine Vineyard & Winery • Viña Castellano • Wise Villa Winery

The Placer County Vintners Association is a non-profit association formed to provide a forum for Placer County wineries to collaborate on events and programs that support the local communities, develop marketing programs to raise awareness of the Placer County wine region, and to share best practices to encourage all wineries to be the best they can and provide a high quality experience for winery visitors.

For more information and maps, visit [www.placerwine.com](http://www.placerwine.com) or call (916) 663-4486.

Visit us online at  
[www.PlacerSentinel.com](http://www.PlacerSentinel.com)

# American River Land Protected



Placer Land Trust Staff and Board visit newly protected American River Property. Courtesy of Placer Land Trust

AUBURN – Placer Land Trust is extremely pleased to announce that we have acquired and protected an additional 40 acres on the North Fork American River above Lake Clementine! The organization closed escrow on the property on December 19th.

This project could not have been completed without the generosity of Emigrant Trails Greenway Trust (ETGT). ETGT facilitated the donation of the property to Placer Land Trust along with a \$50,000 stewardship contribution.

“This is a beautiful riverfront property in one of our strategic conservation focus areas [Lake Clementine],” said Placer Land Trust Executive Director Jeff

Darlington, “and we were very fortunate to be able to work with ETGT to see that it is protected for future generations.”

The property borders existing public land near Long Point and includes a stretch of river well known and loved by kayakers, fishermen and other outdoor enthusiasts. ETGT and Placer Land Trust stepped in to protect this property in large part to keep the river scenic and free from development within the river corridor.

In addition to its value as recreation land, the protection of this property benefits water quality, wildlife habitat, and the scenic beauty of the American River canyon.

The North Fork American River has long been an area of special interest and continues to be a priority for Placer Land Trust. In particular, the Lake Clementine area has special significance for PLT due to its value as recreation land.

Placer Land Trust is a private 501(c)(3) nonprofit organization incorporated in 1991 and dedicated to working with willing landowners and conservation partners to permanently preserve natural and agricultural lands in Placer County. To date the Trust has preserved 7,171 acres across Placer County for current and future generations. For more information, call (530) 887-9222 or visit [www.placerlandtrust.org](http://www.placerlandtrust.org).

# PG&E Rates to Change in 2012

## Utility holds costs under rate of inflation

Pacific Gas and Electric Company (PG&E) said today that with the start of the new year, residential customers will see flat to moderate increases in gas and electric rates, which cover the utility’s costs of buying energy, investing in new plants and equipment, and paying for state mandates such as special programs to help income-qualified customers.

PG&E’s average rates for residential gas customers will dip 0.3 percent compared to January 2011 and increase 1.8 percent over December 2011. Average residential electric rates will increase 2.9 percent over January 1, 2011, or 2.4 percent over December 2011 (see table below for average estimated bill impacts). “We know our customers care more than ever about their energy bills during these difficult economic times, so we

continue to focus on keeping rate increases as modest as possible while raising enough revenue to continue to provide safe and reliable service,” said Tom Bottorff, Senior Vice President of Regulatory Relations for PG&E. “These revenues help us serve customers by reducing the frequency of electrical outages, improving the responsiveness of our call centers, providing more convenient services and, above all, continuing to upgrade the safety of our system.”

The rate increases are lower than the trend for all U.S. consumer prices, which increased 3.4 percent over the most recently measured 12-month period (November 2010 to November 2011), according to the U.S. Department of Labor. “Although electric and gas rates fluctuate from year to year, we have managed to keep them

below the rate of inflation over the past five years,” Bottorff added. The January electric rate change will provide increased revenues to repair and replace aging infrastructure and invest in clean energy supplies, among other needs. Electric and gas rates have not been affected by PG&E’s costs stemming from the San Bruno tragedy, which have been borne by the utility’s shareholders.

*Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is one of the largest combined natural gas and electric utilities in the United States. Based in San Francisco, with 20,000 employees, the company delivers some of the nation’s cleanest energy to 15 million people in Northern and Central California. For information, visit [www.pge.com](http://www.pge.com).*

# Navy League Holds Monthly Meeting

AUBURN – The Placer County Council of the Navy League will hold its monthly meeting beginning at 6 PM, on Monday, January 16th, at the Veterans Memorial Hall, 100 East Street, Auburn. This month’s speaker is Colonel Don Treichler, USMC

(ret) who will speak on the Marine Corps, Coast Guard and Merchant Marine. No prior military service is required.

Please contact Bonnie Potter at (530) 823.2820 for further information.

The Navy League membership is open to all those who support the sea services: Navy,

# Options for Easing Student Loan Repayments

By Jason Alderman

College costs are out of control. Total outstanding student loans hover around \$1 trillion, second only to home mortgages. Student loan repayment takes a hefty toll on starting salaries even during good economic times. But with so many recent graduates unable to find a decent job – or any job – repayment can be a nightmare.

You can’t walk away from student loan debt. It’s practically impossible to get it discharged through bankruptcy and there’s no statute of limitations on how long lenders can pursue you through collections. Indeed, the government can withhold tax refunds and garnish wages indefinitely.

The Obama administration recently accelerated improvements to a readily available, yet underused, student loan repayment plan called Income-Based Repayment (IBR) that had been slated to begin in 2014.

IBR is available for many federally guaranteed student loans and can be particularly beneficial for low-income families, the unemployed and people with lower-paying, “public service” jobs in education, government or nonprofit organizations.

Under IBR, monthly payments are capped at an affordable level relative to your adjusted gross income, family size and state of residence. For example, if you earn less than 150 percent

of the government’s poverty level for your family size, you would pay zero. You still owe the money, but are not required to begin making payments until your income increases. As your income increases, so will your monthly payment – but up to no more than 15 percent of income that exceeds that same 150 percent of poverty level.

In addition, the government will forgive debt still owed after 25 years of consistent repayment. And those with qualifying public service jobs must only repay for 10 years before the balance is discharged.

Under the recent IBR enhancements, for students who took out their first loan during or after

2008 and open at least one additional loan during or after 2012, the cap will drop from 15 to 10 percent and the forgiveness period drop to 20 years. Those with older loans can still benefit from the original IBR terms.

Other IBR features include: All Stafford, PLUS and Consolidation Loans made under either the Direct Loan program or the Federal Family Education Loan (FFEL) program qualify for IBR, except loans in default, Parent PLUS Loans or Consolidation Loans containing Parent PLUS Loans.

You must submit updated income documentation each year. If your income rises, so will your payment amount, although never

above what you’d otherwise pay under a standard 10-year repayment schedule.

Because IBR will likely extend the term of your loan, you’ll probably accrue more interest than under a standard 10-year payoff.

Private student loans don’t qualify for IBR. Borrowers with two different types of federal loans – at least one each issued under the Direct Loan and FFEL programs – may consolidate their loans under a new Special Direct Consolidations Loans program between January 1, 2012, and June 30, 2012. This will lower FFEL loan rates by 0.25 percent, plus an additional 0.25 percent discount if you sign up for automatic payments. Visit [www.studentaid.gov/specialconsolidation](http://www.studentaid.gov/specialconsolidation) for details.

If you expect your financial hardship to be temporary, other loan repayment options, including economic hardship deferment, forbearance and extended repayment, may be better options. For details, visit the Federal Student Aid site, [www.studentaid.gov](http://www.studentaid.gov) and search “Postponing Repayment.” Other good resources include [www.findaid.org](http://www.findaid.org) and the Project on Student Debt ([www.projectonstudentdebt.org](http://www.projectonstudentdebt.org)).

Jason Alderman directs Visa’s financial education programs. Follow Jason Alderman on Twitter: [www.twitter.com/PracticalMoney](http://www.twitter.com/PracticalMoney).

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Publisher  
Paul V. Scholl

# Saving the Sierra Snowpack



Mountain meadows could help store the sierra snowpack run-off, helping to prevent flooding in the cities.

AUBURN – On Friday, January 6th Jim Wilcox, the Senior Project and Program Manager at Plumas Corporation for the Feather River Coordinated Resource Management group will discuss how mountain meadows could help store the sierra snowpack run-off, helping to prevent flooding in the cities. By slowing the heavy spring flows and releasing them gradually over the dry summer months, healthy Sierra meadows can increase the quantity (and quality) of water available downstream. The National Fish and Wildlife Foundation estimate that half of the Sierra meadows are not providing the benefits they should. David Rizzardo, Chief of Snow Surveys and Water Supply

Forecasting in the Department of Water Resources, adds that the meadows are also extremely important for measuring the water content in the snow.

Rizzardo states that the data collected from Sierra meadows spans 80-100 years and “is one of the longest, most precious climate records we have; shrinking meadows threaten our ability to measure the snow pack accurately. The accuracy of these measurements impacts our ability to forecast potential flood threats from snowmelt runoff or the volume of fresh water runoff available for water supply.”

Aside from supplying people with water, California’s Sierra Nevada ecosystem is home to 570 vertebrate wildlife species.

Of these, 180 species (31.5%) are on California’s Special Animals List. Twenty-six are only found in the Sierra Nevada.

Restoring the Sierra meadows will help revitalize the watershed and wildlife, and also helps sustain the downstream farms, ranches, towns, and cities that depend on the alpine water. Wilcox, a former logger, has been working since the mid 1980’s to help restore the meadows within the upper Feather River basin which encompasses 3,200 square miles from the Sierra Crest to Oroville. Today he works with ranchers, timber owners, anglers, and federal and state agency officials — anyone who shares an interest in improving the land and the water that cascades down to the Sacramento Valley and the delta that empties into San Francisco Bay. Wilcox will discuss the restoration process and the hope it holds for our future.

The presentation and following open discussion is held at the State Theater at 985 Lincoln Way, Auburn, CA 95603. For more information and tickets please visit [www.PlacerNatureCenter.org/](http://www.PlacerNatureCenter.org/) lectures/Proceeds support science and environmental literacy programs at Placer Nature Center, a 501c3 nonprofit. Many thanks to Auburn Printers & Integrated Marketing, 49er Printing and Copy Center, Auburn Recreation District, and Auburn Placer Performing Arts.



# Around Town

with Loyce Smallwood

At the time of this reading we will have evolved into The New Year and a happy one we all hope to have continuing with camaraderie and connections with friends gathering locally to catch up on community happenings as I enjoyed last year with pals Bonnie Gibson and Red Bike Café owner Linda Lareau at the popular Courthouse Coffee in OT Auburn where the famous turkey/chipotle sandwich always satisfies.

And for special service, thanks to the accommodating staff at Tsuda’s in OT Auburn. The friendly workers opened up after closing to allow for a warm, spacious place to enjoy hot coffee on a cold night.

And special Sentinel Service Stars to the very cheerful and upbeat owner of Creative Urges, newest retail addition to OT Auburn, up on Sacramento Street where the colorful store is filled with sparkly jewelry, crafts, cards and sewing notions

and beads. The veteran crafter/owner, now relocated from DT Auburn, Kathryn Santiago will be adding more sparkle to her inventory with the addition of beads from Gypsy Wind Beads; so happy days for jewelry makers and bead collectors who love making the OT visit.

Honorable service mention to that capable PC techy Matt Cummins, owner of Cummins PC Help for coming to the home with his defined and swift manner and making the flow go. Cummins also works on clients’ PCs from his own PC; so big thanks to Matt and all those who provide the service and reliability we can solidly rely on.

Kudos to Senior Care Consultant/Gerontologist Therese Johnson for her outstanding services and diligent dedication to her clients and congrats to Johnson in her new business ventures.

And to the always upbeat Mo, owner of Locksley Lane Deli, thank you for your nourishing soups, oversized ginger cookies and hearty sandwiches; and thank you to big-hearted Daryl,



Left to Right: Linda Lareau, CHC Owner Mike Z, Bonnie Gibson

owner of Union76 at Dry Creek for providing car window cleaning and a friendly staff.

For outstanding food/drink in a rich, art-filled setting, platinum stars to OT Auburn Latitude owners Pat and Pete Enoch for their long-time service and remarkable history in providing the best of the best. So much to be grateful for, indeed!

Questions/comments to [loy@foothill.net](mailto:loy@foothill.net)

# Placer Graduate Commissioned as Captain in USAF

Captain Ron Morin, US Navy Retired of Auburn administers the military officer oath of office to 2nd Lt Brad McElvain, USAF on December 16.

McElvain, a 2007 Placer High School alum, graduated from Embry-Riddle Aeronautical University in Prescott, Arizona with a Bachelors of Science degree in Aerospace Engineering, cum laude, with minors in Mathematics and Defense Studies. Brad has returned to Auburn until he reports for pilot training in February at Columbus AFB in Mississippi.





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# A New Year and a New Beginning



By Bryan Golden

an internal drive. So, in order to successfully make a change or reach a goal, you have to make sure it's what you really want. Don't start off on the wrong foot by making excuses as to why you will probably fail. If you don't truly believe you can do it, you won't. People who do this will say something like, "I'll try to do it, but ..." Or you may hear, "I tried before and it didn't work but I'll give it another go." Before you begin, make sure the only things you are telling yourself are, "I can," "I will," and "I will do whatever it takes." A new beginning is a three step process.

You have to first know what you want, formulate a plan to achieve it, and then take the necessary action to get it. Setting a specific goal is essential. The more detailed the better. If you want to lose weight, how much and by when? If you want a new job, what will it be and how much will it pay? If you want to save money, how much and how often?

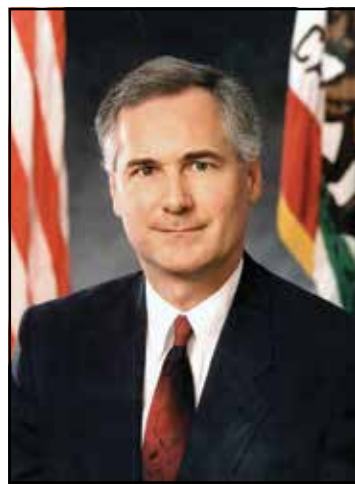
Next, you need a plan. Just like your goal, your plan must be as detailed as possible. If you are going to lose weight, what will be your menu each week? Are you going to go on a specific diet, cut out certain foods, or just eat less? For finding a new job, what will be your strategy? Do you need a new resume? Will you look on line, in the classi-

fied, use an employment agency, network, cold call, or all of these? If you want to save more money, in what areas will you cut back? Do you know where your money is going? Have you created a budget? You want your plan to be doable. The smaller the steps are, the more likely you will be to succeed. Any time you feel a step is too big, break it down further. It doesn't matter how small each step is so long as you keep going and never give up. Losing 20 pounds may feel overwhelming, but dropping two pounds a month doesn't seem too bad. If you keep at it for 10 months, you will reach your goal. Saving \$3000 might appear beyond reach, but cutting back \$9 a day on family spending is manageable.

Finally, you must take action. The best goals and greatest plans will go nowhere without action. The reason you divided your plan into small sections is so it would be easy to take action, one day at a time. All you have to do is keep going, until you achieve your goal.

*Bryan is the author of "Dare to Live Without Limits." Visit [www.DareToLiveWithoutLimits.com](http://www.DareToLiveWithoutLimits.com) or your bookstore. Bryan is a self-development expert, syndicated columnist, and professor. E-mail Bryan at [bryan@columnist.com](mailto:bryan@columnist.com). © 2011 Bryan Golden.*

# Fixing the Payroll Tax



House Chamber Remarks by Congressman Tom McClintock Washington, D.C. December 15, 2011

**Mr. Speaker:** One of the items of unfinished business remaining before this session is extending the payroll tax cut of last year that funds Social Security. It's an infra-marginal tax cut, meaning that it doesn't change economic incentives and therefore it doesn't produce lasting economic growth.

But it does provide great relief to working families, allowing them to keep more of their earnings at a time of declining incomes, shriveling assets and rising prices, and it should be extended. But it must be extended responsibly to avoid doing further damage either to the economy or to the Social Security system. That means we have to make up the lost revenue. The Democrats have said, "No problem, tax the rich." They say that a lot. The problem is that the tax increases they propose are marginal tax increases – precisely the kind of tax increase that does

enormous damage to the overall economy. Remember, more than half of net small business income would be subject to their latest proposal – at precisely the moment when we're depending on those same small businesses to create 2/3 of the new jobs that our people desperately need. The measure that passed out of this House this week also does far more harm than good.

The House added \$167 billion more to this year's already crushing deficit, mostly to pay for the payroll tax cut, purporting to repay one year's tax relief over the next ten years. How does it do that? In part, it tacks on additional fees to mortgages backed by Fannie Mae and Freddie Mac.

This shifts the burden to home buyers, who will end up paying far more in new taxes (that will now be hidden in their mortgages) than they will get back from the tax cut.

True, under the House version, the average family will save \$1,000 in payroll taxes, but if that family takes out a \$150,000 mortgage in the next ten years backed by Fannie or Freddie, they'll end up paying an extra \$3,000 as a result of the House bill.

That's a \$1,000 tax cut this year for \$3,000 in additional mortgage payments. The House version kicks the housing market when it's already down, making it that much more expensive for home buyers to re-enter that market, and adding to the pressures that have chronically depressed home values. At the same time, the House would turn Fannie and Freddie into tax collectors for the general fund. If this version is enacted, we will have constructed a cash machine for

government with an adjustable knob. Given the insatiable appetite of this government, the odds are far greater that that knob will be turned up and not down in coming years. Ironically, one of the reasons to continue the payroll tax cut is because of shrinking family assets – mainly the value of their homes.

The House version adds to the downward pressure on their home values while telling them we're doing them a favor. Some favor. Fortunately, there is a way to extend the payroll tax cut, protect the Social Security system AND avoid doing further damage to the economy, and that is the measure offered by Mr. Landry of Louisiana, H.R. 3551. That bill was given short shrift in the House last week, and that's a shame. Mr. Landry's bill would give all Americans the choice to receive the year of tax relief in exchange for delaying their retirement by a month.

According to the Social Security Chief Actuary, this would pay for itself. It would give every family in America the choice of deciding for itself whether the benefits of the tax cut are worth the cost of working a month longer. It would have provided tax relief for those families that need it without doing harm to the Social Security system that the tax supports – without shifting the burden to pay for it to homebuyers, as the House version does, or to job creators as the Senate plan would have done.

It is not too late to fix this problem the right way, and I would strongly urge the House to take this measure more seriously in the closing days of this session.

## What Medicare Covers in the Hospital



By David Sayen

include a semi-private room, meals, general nursing care, drugs, and other hospital services and supplies. How much you'll pay depends partly on how long you stay. Medicare pays for inpatient hospital care and skilled nursing care based on "benefit periods." A benefit period begins the day you're admitted to a hospital or skilled nursing facility – and ends when you haven't had any care in either setting for 60 days in a row.

You can have more than one hospital stay within the same benefit period. There's a limit on how many days Medicare covers during a benefit period, but there's no limit on the number of benefit periods you can have over your lifetime. So much actually comes out of your pocket when you're in the hospital? Part A has a deductible, which is \$1,156 for 2012. After you've paid that, there's no copayment for days 1 through 60 of each benefit period. For days 61 through 90 of each benefit period, there's a copayment of \$289 per day next year. You also have 60 "lifetime reserve days."

These can be used after day 90 of each benefit period, and your co-pay is \$578 per day in 2012. After you use up these "lifetime reserve days," you must pay all costs yourself. If that all seems a bit complicated, you can always call us with your questions at 1-800-MEDICARE. You can also find a lot of good information in the "Medicare & You" handbook, which is mailed to all Medicare beneficiaries in the country each fall. The handbook is online at [www.Medicare.gov](http://www.Medicare.gov).

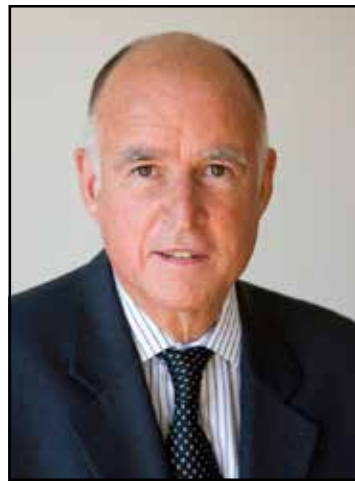
Keep in mind that Part A doesn't cover doctor fees or other medical services. That's where Part B comes in. To get Part B, you must pay a monthly premium, which for most people will be \$99.90 per month in 2012. Then you'll pay 20 percent of the Medicare-approved amount for most doctor services while you're an inpatient. Part B also helps cover outpatient costs, such as doctors' fees, emergency and observation services, lab tests, and X-rays.

I should also point out some of things Medicare doesn't cover in the hospital. It doesn't pay for private-duty nursing, a telephone or television, personal items (like toothpaste or razors), or a private room, unless it's medically necessary. For hospital outpatient care, you pay a copayment for each individual outpatient service. The copayment can be different for each service, but never more than the Part A deductible.

In some cases, your total copayment for all services may be more than the inpatient hospital deductible. I've very much enjoyed bringing you Medicare information over the past year. And I hope you and your family have a happy and healthy holiday season!

*David Sayen is Medicare's regional administrator for California, Arizona, Nevada, Hawaii, and the Pacific Trust Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).*

## Brown Claims 2011 Milestones and Accomplishments



Governor Edmund G. Brown Jr.

SACRAMENTO – The Office of Governor Edmund G. Brown Jr. recently released his "2011: Milestones and Accomplishments," a year-in-review report on the Governor's actions since taking office.

The report covers the actions Governor Brown took in 2011 to:

- Balance the budget honestly and cut our deficit in half
- Enact historic public safety realignment
- Drive job creation and economic development
- Cut waste and curb spending
- Make government more efficient

- Champion renewable energy and environmental sustainability
- Pursue bold, fair pension reform
- Promote equality and justice

The interactive report also covers other highlights, including the State of the State Address, the Royal visit, Sutter Brown's appointment as First Dog, the California Hall of Fame and more.

"2011: Milestones and Accomplishments" can be viewed on the Governor's website: [www.gov.ca.gov](http://www.gov.ca.gov).

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# Counting the Year's Blessings

Commentary by  
Dr. Gary Scott Smith

Have you heard any good news lately? Bad news abounds. It's been another tough year. Economic woes continue. Greece and Italy are on the verge of bankruptcy. Unemployment is still high in the United States (around 8.6 percent), and the stock market has taken a beating. With approximately \$108 billion in insured catastrophic losses, 2011 is the second costliest year in history for the worldwide insurance industry. Hundreds of thousands have joined the Occupy Movement in cities around the world to call attention to economic ills. Their activities, combined with those of the Tea Party movement and the massive demonstrations in Arab nations, prompted "Time" magazine to name the protestor as its "Person of the Year."

Other problems also plague our world. More people, an estimated 27 million worldwide, are enslaved today than at any time

in history. In March, a massive earthquake and tsunami killed almost 16,000 people in Japan. More than 150 tornadoes, leaving 550 people dead, ripped through the United States this year, most notably in Joplin, Missouri and Tuscaloosa, Alabama. Scandals rocked Penn State and Syracuse universities. The Center for Disease Control and Prevention reported this month that one in five American women say that she has been sexually assaulted at some time. Such headlines top newspapers, television news programs, and Internet news sites every day.

Unfortunately, good news is harder to find. Search the Internet, however, and you will find sites such as CNN "Heroes;" "Happy News;" "Real News," which includes "Compelling Stories, Always Positive;" the "Good News Network" which features "News to Enthuse;" "Only Positive News;" "Daily Inspire News," which presents "the brighter side of news;" and "Positive News." Such

sites feature stories of ordinary people who saved the lives of others, good Samaritans who returned money and jewelry they found, individuals who paid other people's water or heating bills, and people who are working to create a healthy, more fulfilling world.

Consider other good news. Stories of individual determination and resilience are plentiful. A British centenarian of Indian ancestry, Fauja Singh, finished the Toronto Marathon in October. Hedda Bolgar, a 102-year-old therapist based in Los Angeles, still counsels clients four days a week and trains other psychologists.

Despite the global economic slump, some economic progress is occurring. A recent United Nations study reports that poverty in Latin America has decreased by 38 percent in the past 20 years. During this same period, microloans have helped create thousands of new businesses, and jobs and have lifted millions out of poverty in

the world's developing nations. These loans, which are repaid on time in more than 90 percent of cases, enable money to recirculate throughout poor communities.

Several entrepreneurs are partnering with survivors of the devastating January 2010 earthquake in Haiti to move beyond simply providing food and shelter, as important as this goal remains. They are establishing a culinary school, a music conservatory, and a center to provide loans to socially-conscious businesses. Muhammad Yunus, who led the way in creating microloans for the poor, is helping to fund a vocational and computer-training school in Port-au-Prince.

In the United States, hundreds of community-based organizations and thousands of churches sponsor programs to assist the indigent. For example, since 2008, Gina Keatley's nonprofit, Nourishing NYC, has supplied fresh food and nutrition information gratis to almost

100,000 residents of Harlem and the Bronx. Meanwhile, Arizona Cardinals running back Jason Wright retired from the NFL and gave up a multi-million dollar contract so that he could attend the University of Chicago's Booth School of Business to pursue his goal of helping inner-city children. Tom and Ann Rose, a Lehigh Valley, PA couple, recently took in their 72nd foster child.

Google announced this month that it will donate \$11.5 million to several coalitions fighting to end contemporary slavery. This is thought to be the largest-ever corporate grant devoted to advocating for and rescuing exploited individuals who are being forced to labor against their will. International Justice Mission will partner with Polaris Project, Slavery Footprint, and several smaller organizations to increase awareness in the United States, improve resources for anti-slavery enforcement agencies overseas, rescue victims, and help nations devise and pass

anti-slavery legislation.

Such actions, often motivated by religious convictions, are heart-warming and inspiring. The Christmas season, however, reminds us of even greater good news. Christianity asserts that God loved people so much that He sent His Son Jesus to be born as a human baby, to teach and show us how to live, and to die on the cross to atone for our sins. Christians believe that accepting Jesus as our Savior and Lord enables individuals to experience the "abundant life" He promised on earth, empowers us to serve others, and ensures us of spending eternity with Him and our loved ones in Heaven.

*Dr. Gary Scott Smith chairs the history department at Grove City College and is a fellow for faith and the presidency with The Center for Vision & Values. His most recent book is "Heaven in the American Imagination" (Oxford University Press, 2011). See [www.VisionAndValues.org](http://www.VisionAndValues.org).*

## The Golden Age of Government Is Just Beginning

Commentary by  
Mark R. Crovelli  
Whiskey & Gunpowder  
Reprinted by permission

When I talk to self-identified "conservatives" today, I am surprised how many of them have, finally, awakened to the fact that governments all over the Western world are bankrupt. It has taken a long time for them to do the math, but it is finally dawning on them that when a government's debts and liabilities massively outweigh its current and future assets and "income" (a more-accurate word would be "loot"), that country is headed for disaster. While they cannot be praised for their quickness in recognizing something so blatantly obvious, at least these "conservatives" have bested their "liberal" friends in solving the problem, since most of the latter are, sadly, unable to add and subtract numbers with 12 zeros.

While I am pleasantly surprised that many so-called "conservatives" can now spot an obvious bankruptcy when they see it, I am less than impressed with their understanding of what bankruptcy entails for a government. Almost invariably, they naively assume that government bankruptcy is analogous to the bankruptcy of a private company. Just as a bankrupted company like Enron shrivels up and disappears from the economic stage, they assume, bankrupted governments will shrivel up and, if not disappear from the world stage, at least take on severely limited roles.

The bankruptcy of governments is, thus, assumed to be a positive development for individual liberty, according to many so-called "conservatives,"

because governments will be forced to live within their means and abandon most of their unsustainable and meddling schemes. A golden age of liberty and respect for the Constitution is assumed to be right around the corner.

This idea that government bankruptcy is a positive development for individual liberty is just plain wrong, however. More than that, it is just plain delusional. Governments are not, in any way, analogous to private companies, and it cannot be sanely assumed that they will shrivel up or disappear like private companies, just because they are bankrupt.

Governments obtain their wealth by "taxing" people, and bankruptcy in no way impedes their ability to seize wealth (unless they, like the Romans, stupidly neglect to pay police and military salaries). On the contrary, their desperate need for money during bankruptcy should be expected to induce them to try to suck even more money out of their subjects than they did before.

And why shouldn't they? A politician's job always entails spending other people's money. Some of this money is seized in the form of taxes from the hapless taxpayers of the country, some is printed out of thin air and some is borrowed from people or politicians in other countries that are too stupid or economically ignorant to know better. When a government goes bankrupt, as Greece and Italy are currently in the process of doing, and the flow of funds from the suckers abroad dries up, the government loses only one of these three sources of other people's money. It can still tax the daylight out of its own subjects, and

it can still print money. What's to stop it?

The example of interwar Germany is instructive in this regard. As a result of the disgusting Treaty of Versailles following World War I, the German government was made insolvent in exactly the same way that today's Western governments are insolvent. The gigantic war "debt" foisted on the German government's books was, literally, impossible to pay off, just as most Western governments today have debts and future liabilities on their books that cannot possibly be honored.

What was the result of this de facto bankruptcy of the German government in the 1920s? Did it automatically usher in a golden age of individual liberty and limited government in Germany in the 1930s? Did the German government stop taxing its subjects or printing money? Did the German government learn its lesson about wasting its people's money on pointless and extravagantly wasteful wars? (N.B.: If you don't know the answer to these questions, you are about as bright a "conservative" as Newt Gingrich or Mitt Romney.)

The problem with assuming that governments will shrivel up just because they are bankrupt is that governments, unlike private companies, can still strong-arm people into giving them money, even when they are bankrupt. When Enron went bankrupt, it was not in a position to send armed thugs to the homes of its investors to hustle up more money. Nor was it able to simply print a pile of money in order to pay off its mounting debts. In other words, it went down, as it should have gone down, because it couldn't force people to keep funding its

idiotic and wasteful operation. Government, by contrast, does have a literal army of enthusiastic and sadistic men on the payroll, who will follow orders to kick in doors, bust heads and gas people in order to hustle up money to keep the wasteful operation rolling along. (N.B.: If you think people pay their taxes out of the kindness of their hearts, instead of out of fear that cops will haul them away to the American gulag, you, too, are about as bright a "conservative" as Newt Gingrich and Mitt Romney.)

Moreover, governments are very careful to continuously waste a very large chunk of money on the military and the police. After all, governments claim that their primary purpose is to "protect" their subjects from foreign threats, so they are mindful to spill a nice chunk of their budget on these strongmen when times are good. (Whether government does, in fact, "protect" its subjects from foreign threats can be gauged by the fact that governments often bankrupt themselves trying to fund their militaries. With a "protector" as financially irresponsible as Enron, how much protection are we really getting?)

So when a government goes bankrupt, there exists a giant horde of armed men in the military and police who expect to get paid, and who will not take kindly to budget cuts. Ever mindful that a horde of armed men is a constant threat to the civilian government when they are unpaid and unhappy, the political class should be expected to do whatever it takes to keep paying the salaries of the horde. And where, do you suppose, will this money be hustled up when the government has bankrupted

itself and can no longer borrow money from foreign suckers? (N.B.: If you don't know the answer to this question, you are definitely as bright a "conservative" as Newt Gingrich and Mitt Romney.)

Hustling enough money up to pay the salaries of the military and police (and other privileged and militant bureaucrats, as in Greece) is not always easy, however, because subjects don't often appreciate having more and more of their money confiscated by wildly irresponsible politicians.

Fortuitously for governments, shaking people down ain't what it used to be. They no longer need to send their armed thugs to kick down doors, crack skulls and gas their subjects in order to confiscate money. They can simply print money out of thin air and -- voila! -- now they can make payroll! If their subjects are stupid enough to trust paper money, then why not skin them a little in order to "solve" the government's problems? Do you really think that an organization with a budget problem that has the ability to print money will not choose to do so for its own benefit? Do you really think Enron would have refrained from printing money to prop itself up if it had had the ability to do so?

The reason so many so-called "conservatives" cannot grasp these obvious and foreseeable consequences of a government bankruptcy is that they do not have a true understanding of what government is. Government is not a private company or a charitable organization. It does not abide by the same laws as the rest of society. It can continue to exist -- nay, thrive -- even when its debts vastly outweigh its

assets and income. It can print its own money and continue to tax its subjects even when it has bankrupted itself. Hence, government cannot be likened to an Enron or a Lehman Bros. as a relatively benign entity when it goes bankrupt. It is an economic vampire that will not shrivel or die easily. It can continue to suck its citizen victims in order to nourish itself even when the absurdity of its balance sheet is evident to everyone.

Hence, if you are a self-identified "conservative" and you are sick and tired or scared to death of the government we have today, you should not look to our government's impending bankruptcy as some sort of cathartic and purifying event that will usher in a new age of liberty. It will not. More than likely, if history is any guide, the slew of government defaults that are in the pipe in the Western world will usher in a golden age of government. Government bankruptcy is not a substitute for the hard work of liberty-minded people to advance the cause of freedom. In and of themselves, a thousand government defaults would not advance the cause of liberty one iota. What is needed in the time leading up to the government's default is a cadre of devoted, almost fanatical, freedom-fighters who are willing and able to teach the masses about the nature of government and the nature of money. Only with the persistent help of this devoted cadre will there be any chance of fighting the growth of government and the devaluation of money that government default will inevitably tow in its wake.

Regards,  
Mark R. Crovelli  
Denver, Colorado, U.S.A.

## David Pakman Shares His Inbox and Voicemail

It's a new year, and the David Pakman Show inbox and voicemail line are packed with questions about politics, elections, the future, and more. Here is a sampling of questions, with my predictions. Unlike a recent guest of mine said about herself, my background is NOT in prophecy -- consider it a disclaimer!

**David Pakman, host of the internationally syndicated political talk radio and television program, "The David Pakman Show," writes a monthly column. He can be reached at [www.davidpakman.com](http://www.davidpakman.com).**

**Will unemployment decline?**

If you believe Mitt Romney, unemployment will go away completely if you elect him. Romney recently told a student "when you get out of college, if I'm President, you'll have a job. If President Obama is re-elected, you will not be able to get a job." Combine this incredible promise

with Michele Bachmann's claim that gas would drop to \$2 per gallon under her Presidency, and you can see why a Romney/Bachmann 2012 ticket would be incredibly appealing, if you live in a fantasy world.

**Will there be a viable third party candidate in the 2012 Presidential election?**

Unfortunately, no. Those currently in power got there under the current system, so there's absolutely no reason lawmakers would jeopardize the system they used to get elected in the first place. Can the Occupy movement effect change when it comes to financing of elections?

**Will the Republican House of Representatives get anything done?**

As Tina Dupuy, Managing Editor of Crooks and Liars, recently wrote, one quarter into the 112<sup>th</sup> Congress' two-year term, only 14 pieces of legislation originating in the Republican-controlled House

had become law, compared with 254 laws at the same time in the 111<sup>th</sup> Congress, and 308 in the 110<sup>th</sup>. After campaigning on actually "doing stuff," the current Republican House has spent time passing bills meant to "send a message" (to who?), for example declaring the much-discussed healthcare reform bill unconstitutional, or voting on failed proposals to defund National Public Radio and Planned Parenthood. It's unlikely this will be any different in 2012.

**Will Hillary Clinton replace Joe Biden as Barack Obama's running mate for the 2012 election?**

Joe Biden is not a viable Presidential candidate for 2016, regardless of whether Barack Obama is re-elected. He's also has his fair share of gaffes which, while not nearly resignation-worthy, certainly haven't helped his reputation. A recent Gallup study finds that Barack

Obama was the most admired man of 2011, and Hillary Clinton was the most admired woman for the 16<sup>th</sup> time since 1993. As Robert Reich recently wrote, replacing the current Vice President with Hillary Clinton for the 2012 campaign would make sense for several reasons, including the recruitment of disappointed Hillary supporters from 2008, and the positioning of Hillary Clinton to run for President in 2016. This could lead to 12 or even 16 straight years of Democratic Presidents.

**Where will the religious right focus their energy once marriage equality becomes the law in more states?**

Preventing pairs of consenting adults from getting married has been a priority for the religious right for years. Unfortunately, that's one battle they're going to lose as states continue to use logic, reason, and common sense to legalize marriage equality. Expect attention to shift back

to women's right to reproductive choice, another right-wing standby, but also to refocus on preventing stem-cell research and other biotech research that will likely lead to countless new cures and useful technologies, continuing to stand in the way of progress.

**What will happen with TSA patdowns and porno scanners?**

I recently talked on The David Pakman Show about the TSA's confiscation of a red velvet cupcake because the frosting on it was substantial enough to be considered a potential threat. While cakes and cupcakes are typically allowed on planes, I haven't yet read the TSA's specific stance on strudels, poundcake, croissants, and corn breads. We recently saw the addition of "porno scanners," the see-through-clothes devices of still-unknown safety which former Secretary of Homeland Security Michael Chertoff's

consulting client, Rapiscan, manufactures. As a result of opting out of these scanners, I received a number of hilariously invasive and not particularly effective patdowns during 2011, one of which I filmed and is currently available on YouTube.

Expect the patdowns and scanners to continue, but keep in mind that if even one out of ten airport passengers opts for a patdown instead of the scanner, airports would essentially be shut down given the lack of resources to conduct these patdowns, often taking 10 or 15 minutes each until an available agent comes to "take care of business."

**Is the world really going to end on December 21, 2012?**

Only in the sense that it will be the shortest day of the year, which to people with winter depression might "feel" like the end of the world.



“Keeping the Faith”

By Ronnie McBrayer

“Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have.” These are the words of Simon Peter, one of Jesus’ first disciples, written to some of the first and earliest Christians. And like most words put down on paper, these instructions have not always honored the intent of the author.

Peter wrote this during a time when Christianity was new, unheard of in most places, and very often viewed with suspicion. Thus, a graceful and thoughtful explanation “for the hope that you have” was absolutely required. Thousands of years later, Christianity is still handled with suspicion by many. Not because it is a novel invention, but because a large core of its adherents have misapplied Simon Peter’s good words.

Having a “prepared answer” — that is a ready opportunity to interact, dialogue, and discuss beliefs with others — has been replaced with defensiveness, anger, and out-and-out hostility toward those who see things differently. Many have forgotten to read the second half of old St. Pete’s instructions: “But do this in a gentle and respectful way,” he said.

Yes, I am a follower of Jesus.

## Belief, not Belligerency

Yes, I consider myself a Christian (on most days). Yes, there are a number of essential beliefs important to me and to which I hold. Yes, some of these beliefs are in conflict with the beliefs of others, and these conflicts are not easily dismissed. But my beliefs, as important as they may be, do not give me the right to be belligerent toward others who do not share my beliefs.

I will allow that Christians aren’t the only ones who behave this way. Devotees to other faiths, politicians of all parties and persuasions, soccer fans, college alumni, and those with all manner of competing opinions will attack, degrade, and smear those they consider their opponents. The intent, it seems, is clear: Win the argument at all costs.

This cutthroat way of life is consuming every facet of our society, resulting in a complete collapse of common civility — that’s a column unto itself — and there is no relief on the near horizon. Anywhere there is an “us” versus “them” attitude there will be nothing but antagonism and disappointment until “them/they” are somehow rehabilitated or totally vanquished in favor of “us/we.”

In other words, peace will only come when all our adversaries are destroyed. This may be the way the world works, but it is not the way of Christ. For Christians, if Jesus is who this thing is about, then things should be different. Just because we have some assurance of our faith and beliefs, we forfeit the ability to share that assurance when we behave badly.

Our beliefs need not — should not — cannot — must not

— be used to hurt or harm others. Consistently, and this should rend our hearts to pieces, Christians are characterized as mean-spirited, judgmental, critical, and inflexible (You don’t need research statistics to confirm this conclusion. Simply do an informal interview on any street corner).

This is a reputation we have largely earned, because we have been more concerned with proving we are right, than we have been proving God’s profound love and grace. We have been more concerned with providing answers than we have with providing gentleness and respect.

Personally, I don’t think Jesus came to create an “in” group, an assembly of elitists who have truth held down under lock and key. I believe he came to create a “come on in” group, a crowd of fellow-journeymen who come to know God, experience grace, live life, and serve others together. But why would anyone want to come in to such a group if its representatives are constantly rude, arrogant, and unyielding.

Even if such a group had all the answers to all the questions in the world (and humility should caution anyone from making such a claim), it would be impossible to hear what they had to say, because it is simply impossible to hear the truth when it is communicated from a hard heart.

Ronnie McBrayer is a syndicated columnist, speaker, and author. His books include “Leaving Religion, Following Jesus” and “The Jesus Tribe.” Visit his website at [www.ronniemcbrayer.net](http://www.ronniemcbrayer.net).

## Here We Go Again; the Art of Redundancy

By Rev. James L. Snyder

Forgive me if I have said this before, but, “Happy New Year.” It may be the epitome of redundancy but I have given this greeting for 60 years and I mean it as sincerely this year as I have all the years preceding.

The first few years of my life, I had no teeth and so all I could say was “Goo-goo, daa-daa.” It meant the same thing. This year I have all of my teeth but I am not certain how many more years.

The way we start life is the way we usually end life, with no teeth and drooling all the time with a silly grin on our face.

Why is it so cute to have a toothless drool at three months but rather disgusting when you are 93 years old?

We all start life wearing diapers and if we live long enough we will end our life wearing the same apparatus. I guess it all depends upon what we do between the two events.

I suppose I could be guilty of not learning as much as I could at my age, but one thing I have learned and that is the good things in life are always repeated. Sure, there are some things that we do once in a lifetime and cherish their memories, but the good things in life are those things we continually repeat.

I would wager that in this New Year there would be relatively few, if any, new things. The past year was supposed to carry with it a lot of brand-new things. Most things were those repeated ad nauseam for many years.

This year is an election year. Of course, the purpose of this year is to elect a new president. Every four years we elect a “new” president and I have participated in many presidential elections. At least, I went to the voting booth and voted. In all those years of electing a “new” president it has usually worked

out that the new president was remarkably quite like the old president.

Some political pundits make a great deal between a Republican and a Democrat. It may be my age, but it seems to me that most Democrats are Republicans in disguise and most Republicans are Democrats in disguise. If I was backed up against a wall with a firing squad in front of me and asked to tell the difference between a Democrat and a Republican, the only thing I could come up with would be the spelling.

A Republican when elected will always act like a Democrat and a Democrat when elected will usually act like a Republican. Then they wonder why the voting public is confused.

As far as I am concerned, a rattlesnake wearing a rabbit outfit does not change its nature. It still has poisonous fangs looking for some human flesh.

What has not changed is the fact that a politician running for office will say anything to get elected and then once elected will develop an acute sense of amnesia, which is not that cute.

Whenever I hear politicians say that when they are elected they are going to change things I know I am either listening to a fool or someone who is trying to fool me. Hundreds of politicians have run on the platform of changing Washington DC. Well, how has that been working?

The coming presidential election will be the same as every other one in the history of the United States.

In spite of that, there are a few things I am glad will not change.

The things that are really important in life are those things that do not change.

For instance, I am glad the sun comes up every morning. Even though every day is a new day, the same sun starts the day with

its rising. The beautiful thing about this is that we can only live one day at a time. I cannot remember how much time I have spent worrying about something in the future and when that day came, I worried in vain.

I am so glad that the rising of the sun is not in the hands of some political committee somewhere. Wherever two or three politicians are gathered together, there is gridlock. If a political committee were responsible for the rising of the sun, it would never rise. The only thing a political committee can do when it comes to the phenomenon of rising is in the area of taxes and their salaries.

As sure as the sun will rise tomorrow so will our taxes and so will the salaries of the politicians. Would be great the politician’s salary was tied to the economy? If the economy was up, the politicians would get a raise. If the economy went down, the politicians would take a cut in salary.

I am not sure how to do that, but if it ever became law in our country, the economy of our country would be on the rise for generations to come.

Another redundancy that I am delighted to participate in and that is the mercies of God. “It is of the LORD’S mercies that we are not consumed, because his compassions fail not. They are new every morning: great is thy faithfulness” (Lamentations 3: 22-23 KJV).

Although repeated daily, God’s mercies are never redundant.

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](mailto:jamesnyder2@att.net). The church web site is [www.whatafellowship.com](http://www.whatafellowship.com).



By Pastor Ray Dare

## See Yourself as God Sees You

smell, sight. Everything you experience in life comes from those five senses. When you are born again spiritually, you get spiritual senses. You get spiritual eyes to see what God wants to do; you get spiritual ears to hear God’s voice.

The Bible is full of examples of people seeing with spiritual eyes. Genesis 21 is the story of Hagar taken out to the desert with her son Ishmael to die. She said, “God, don’t let me look upon the death of my son.” The Bible says, “*God opened her eyes.*” and she saw a well of water in the middle of the desert and it met her needs. In Luke 24 there’s the example of the two disciples on the road to Emmaus after Jesus had been resurrected. Jesus is walking with them but they didn’t recognize Him until *He opened their eyes* and they saw that God had been with them all along. In Genesis 13, God takes Abraham up on a hill and says, “Look as far as you can see. Anything you can see, you can have. This will be the Promised Land. *If you can see it, you can have it.*” He saw with spiritual eyes.

In Numbers 13, we have an example of an entire nation

failing to realize their potential because they could not see with eyes of faith. Because of the way they SAW themselves, the way they SAW their obstacles. They underestimated what God could do through them. “*And there we saw the giants...and we were in our own sight as grasshoppers.*” Numbers 13:33 (KJV)

So let me ask you, as you look into your future, what do you see? What do you see God accomplishing through you? What do you see yourself doing for God? God wants you to see as He sees, because He wants to use you in the world today in a significant way. You know you are created for far more than you’ve experienced to date. Many people never achieve their full potential because they can’t see themselves as God sees. They miss God’s plan for their life because of self imposed limitations.

My challenge to you this week is to get a new view of you. Ask God to open your spiritual eyes so you can see yourself as He sees you. God says, “You can be more than you are right now, you can be something you never thought you could be before.”

Pastor Ray



By Marlys Norris, Christian Author

One who trusts that God exists will also trust in the Word of God to be truth and authority for their life. Honoring and being obedient to the Word of God becomes a priority for ones life as they surrender their lives into God’s care. As one approach their senior years and the end of life is evident, one begins to wonder what the meaningful message of their life will exist after they are gone.

Once deciding to walk with God, have they now walked away, wandering and quit finding the purpose and meaning of their existence? The question exists did they ever think about embracing “God’s Vision”

## God’s Vision for Your Life


for their life? God has a beautiful designed plan for each life and discovering what it is brings unbelievable blessings and adventure beyond measure into life. God searches and knows each heart and His wisdom prevails over every life committed and surrendered to Him. *1 John 4:2-3 Hereby “know the Spirit of God.” Every spirit that confesses that Jesus Christ is come in the flesh is of God. And every spirit that confesses not that Jesus Christ is come in the flesh is not of God; and this is that spirit of antichrist, whereof you have heard that is should come: and even now already it is in the world.*

Every day should be a day of worship as one thinks about God’s plan and call on their life to exemplify His love to the world around them. Beginning each morning with a little prayer of thanksgiving to God starts the day acknowledging God. Asking a blessing on members of the

family as they go their way and leave for the day enriches everyone’s life. It evokes God’s favor and blessings on them as well as yourself. His vision will be revealed to those who seek His face early in the day.

Because of His love for each person individually, God’s Vision for everyone’s life is greater than they ever imagined. To those who have received His Beloved Son, God Almighty will be enabled with gifts of His Spirit to do supernatural things to build-up and edify others in their walk with God. They will minister His love-gifts to the world for Jesus said, “*When I leave you, you will do even greater things than I did.*” BELIEVE!

Marlys Johnsen Norris, Christian Author [Marlys5934@sbcbglobal.net](mailto:Marlys5934@sbcbglobal.net) *God Moves Mountains, It was a Miracle! Intimacy Begins Going God’s Way.*



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### Widowed Person's Association Dinner

AUBURN – Widowed Person's Association of California will hold its monthly "Get Acquainted" dinner on Thur. January 5, 2012 at 4:30 PM at the Sizzler Restaurant in Auburn. Call (530) 878-1728 for reservations by Tues. January 3, 2012. If you are new to WPAC this is an appropriate time to meet people who are also widowed.

All Widowed People are invited to attend three activities of this organization prior to joining our membership. Other activities include: card playing, luncheons, bingo, bowling, trips to Reno, Koffee klatches and special activities.

For a free newsletter call (530) 878-1728.

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#### CLUES

**ACROSS**

- Found on a necklace
- Cul de \_\_\_\_
- Loads
- Furry coats
- Make a mistake
- "Snow impression
- Nets basketball coach
- Major record label
- Bogart's "Key \_\_\_\_"
- "Dripped shape
- "Like cleanest snow?"
- Sigma \_\_\_\_ Epsilon
- Never wave the white one?
- Bayerische Motoren Werke
- Somebody \_\_\_\_
- "It means more winter?"
- Paper unit
- One of many on a list
- Pro teams do this all the time
- Therefore
- "The Bear Who \_\_\_\_ Through Christmas"
- Algonquian people
- Sour in taste
- Dunking treat
- Retained
- Often done for ransom
- "Eternal life" character
- " \_\_\_\_ & the Family Stone"
- It's projected in frames
- Long time
- "Popular sculpture
- Result of audience demand
- Hades river with magic water
- Cause annoyance in or disturb
- Native of American Great Plains
- Worry
- Female reproductive cell, pl.
- Ruhr's industrial center
- Between stop and roll
- Type of sweet potato
- Used in fermenting
- Possesses
- F in FBI
- "No school
- Sarkozy's thank you
- Engaged, as in war
- Unaccompanied
- St. Louis monument
- Challenges
- Nancy \_\_\_\_ of "Entertainment Tonight"
- Like untended garden
- Between dawn and noon
- Welcoming sign
- \_\_\_\_ of appreciation
- Male mixologists
- Princess tester?
- "It features six on six
- Diplomat on a mission
- It can be loud or white
- "Pulled ride
- Not far
- Von Bismarck or Hahn, e.g.
- Wallop
- Ophthalmologist's check-up, e.g.
- Civil Rights icon
- Female sheep, pl.
- Actress Longoria
- The little one "stopped to tie his shoe"

**DOWN**

- Accounting degree
- \_\_\_\_ Strauss
- Actor recently kicked off airplane
- Used for landing
- Psychologist's domain
- Withered
- Part of a circle
- Front \_\_\_\_ in swimming
- Annoying biter
- Mike Myers animated character
- What panhandler does
- Vegas bandit
- Ablaze
- Jaunty rhythms

For Solution See Page 7

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# El Dorado Winery Association Annual Bring Out the Barrel

PLACERVILLE – El Dorado Winery Association (EDWA) invites you to hunt for your next favorite wine during their annual Bring Out the Barrel event on January 28 and 29, 2012. The event will be held from 11:00 a.m. until 5:00 p.m. each day.

Bring Out the Barrel is a self-guided tour of 27 wineries nestled in and around the Sierra Foothills of El Dorado County. During the event, wine lovers of all levels will get a special preview of wines that are about to be bottled, by tasting them straight from the barrel. There will also be an opportunity to taste extraordinary varietals that are ready to be purchased and enjoyed now. In addition, the weekend will feature learning more about winemaking from the vintners themselves, sales on wine futures, light appetizers and demonstrations.

As you're discovering great wines, you can also be on the hunt for your ideal wine assortment as part of the Good Wine Hunting Treasure Hunt. A drawing will be held after the event and five winners will be selected to receive 2 tickets to EDWA's upcoming Passport event, a free

Passport designated driver ticket and gift baskets. Details regarding qualifications for the drawing will be posted on the EDWA website as soon as they are available and will also be provided on the day of the event.

To purchase tickets for this event, go to [www.eldoradowines.org](http://www.eldoradowines.org). Tickets are \$35, which includes both days of the event. Only a limited number of tickets are available. Find additional information about the wineries, touring maps and touring tips on the [eldoradowines.org](http://eldoradowines.org) website. For more information about the event, you can also contact the El Dorado Winery Association at (800) 306-3956 or [info@eldoradowines.org](mailto:info@eldoradowines.org).

Just about an hour from Sacramento or South Lake Tahoe and a little over two hours from Reno or the San Francisco area, El Dorado's wineries beckon both beginning wine tasters and experts with award-winning wines, friendly tasting room staff and idyllic views. El Dorado wineries are also family friendly with outside areas for picnics.

In El Dorado wine country you will find hundreds of microclimates, from 1,200 to 3,500 feet,

nearly 50 varieties of grapes, and dozens of artisan winemakers with a passion for experimenting with all of the above to achieve exceptional wines. Our vintners credit mountain and hillside vineyards, along with a long growing season and cool nights for their stylish and unique wines. The terroir encourages a balance of fruit flavors, tannin and body that valley regions just can't match

Because our wineries are small, family owned wineries, visitors often have the unique experience of wine tasting with an owner or winemaker. Come visit to explore the distinctive characteristics that sets El Dorado apart from any other wine region. Learn more about our wines and events, and get touring maps and tips at [www.eldoradowines.org](http://www.eldoradowines.org).

*Please be our guest! If you and a guest would like to attend, please contact Betty Young-McIntire at (800) 306-3956 or [info@eldoradowines.org](mailto:info@eldoradowines.org) for a pair of complimentary weekend passes. Thank you for your continued support of the El Dorado Winery Association.*



by David Dickstein

### Family Films Beauty and the Beast Opens Jan. 13, rated G

Beauty needs a makeover more than Beauty, but the eventual sweethearts both get spruced up for a limited 3-D theatrical run of the 2-D 1991 classic. Disney's take on the tale that concludes that true beauty comes from within is already viewable in 3-D thanks to a home video reissue, but seeing the first animated film nominated for Oscar as Best Picture (losing out to "Silence of the Lambs") on the big screen



promises to be a short-windowed treat.

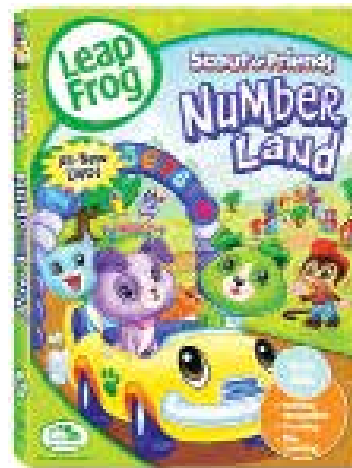
In a month typically shy on family films comes something unique in that Disney is debuting a sequel not on its own in feature-length form, but as an animated short audiences don't have to pay extra for. "Tangled Ever After" (rated G), the follow-up to last year's animated hit, "Tangled," is being shown before every screening of "Beauty and the Beast" in 3-D. The bonus film picks up where the original left off. The royal wedding of Rapunzel and Flynn Rider has the Kingdom in a festive mood, but that could all change if Pascal and Maximus, the irresponsible flower chameleon and ring bearer, don't find the bride and groom's gold bands. Returning to voice Rapunzel and Flynn are Mandy Moore and Zachary Levi.

# Movies and DVDs for the Whole Family

If your family enjoyed seeing the "The Lion King" re-released and reformatted in 3-D back in September, this reissue of "Beauty and the Beast" will be your cup of tea, poured, of course, from the motherly and proper Mrs. Potts (voiced by Angela Lansbury), who is the kitchen head when not cursed like everyone else of the prince's castle.

More good news for fans of Disney 3-D reissues: You'll be donning those uncomely eyeglasses for "Finding Nemo" (Sept. 14), "Monsters, Inc." (Jan. 18, 2013) and "The Little Mermaid" (Sept. 13, 2013).

The real surprise may be how much preschoolers learn without realizing it – the DVD is that entertaining. *Grade: A*



**Penguins of Madagascar: Operation Blowhole** (ages 3-10, out Jan. 10, not rated). The best thing about it is Neil Patrick Harris voicing Dr. Blowhole, arch nemesis of the crafty penguins who spun off from the animated "Madagascar" features for a successful series on Nickelodeon. The six original musical numbers are amusing, and though it's not fair to expect the same level of quality from the theatrical releases, this made-for-TV stuff lacks production muscle. *Grade: B*

**Timmy Time: Timmy Needs a Bath** (ages 2-5, out Jan. 24, not rated). Heavy on slapstick, light on dialogue – in fact, there is none – this program on the Disney Channel is a winner for preschoolers who, like Mary of nursery rhyme fame, want to have a little lamb. Timmy is its name, and this title has him in a sticky situation after adventures with mud, glue and paint. British humor might not be every tike's cup of English tea. *Grade: B+*



### Family DVDs

**Barney: I Love My Friends** (ages 2-6, out Jan. 3, not rated): Pretty much every "Barney" title is about making friends, but this one adds lessons in keeping promises, being honest and expressing one's feelings in a constructive way. All good stuff, and, as is the case wherever and whenever the imaginary purple dinosaur is around, there's lots of singing and dancing. *Grade: A*

**LeapFrog: Number Land** (ages 2-5, out Jan. 31, not rated): Complementing its toy line, LeapFrog has put out another DVD featuring Scout the puppy and his friends, moving from letter sounds with the debut title "Phonics Farm" of last November to early numeracy skills. The storyline's backdrop is a surprise birthday party.

# Lou and Peter Berryman in Concert

AUBURN – On January 22 Lou and Peter Berryman, authors of sixteen recordings and three songbooks of original material, have performed together for more than thirty-five years.

Their whimsical and wonderfully accessible performances of their hilarious, quirky, yet oddly profound songs leave audiences with cheeks aching from smiling.

"Lou & Peter Berryman! Long may they wave! Their song "A Chat with your Mother" is one of the great American folksongs of the 20th century." —Pete Seeger

Reservations are required. Your entire contribution goes to the artists. Doors open at 2:30 pm, music starts at 3:00 pm.

Call (530) 885-4292 or email [info@AuburnHouseConcerts.org](mailto:info@AuburnHouseConcerts.org) for reservations and directions.



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AUBURN – Local "surf guitar heroes" The Pyronauts are hosting a rockin' surf guitar night featuring guitar legend Dick Dale (aka: King of the Surf Guitar). Dick Dale, the inventor of the surf guitar sound, got his start in the late 1950's, found fame in the early 60's, had a major comeback in the early 90's, and is still going strong today! His son, Jimmy Dale, will join him playing drums for the Dick Dale band. This will be Dick Dale's 3rd appearance in Auburn and the 15th time The Pyronauts will have opened for their hero – an ultimate honor. Both groups are looking forward to providing a fun filled evening of music at the Auburn Event Center.

Dick Dale and son Jimmy Dale with The Pyronauts



Dick Dale with The Pyronauts. Photo by Kurt Bertilson

Saturday, January 21st, Auburn Event Center, 145 Elm Ave, Auburn, CA 95603 (530) 823-8310  
Doors open 7 PM, show 8 PM, All Ages. \$20 adv, \$25 at the door.

Tickets available at: Dimple Records, Liquor Outlet, Cherry Records, Briar Patch, Encore Music, and Lake of the Pines  
Music at [www.dickdale.com](http://www.dickdale.com) [www.thepyronauts.com](http://www.thepyronauts.com).



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# POPOFF!

with Mary Jane Popp

for "Tough Talk About Fat"... How to Reach and Maintain Your Ideal Weight. 10 pounds or 100 pounds, you can lose it. "Tough Talk" doesn't scold you for being fat. It teaches us how to get rid of it...all of it!

Dr. P says it works like your bank balance. Take out more than you put in, and it goes down. There are some other incredible edible facts like, don't fret about protein vs. carbs or whatever. Calorie control is everything. Then there's the exercise thing. Although important for fitness, exercise plays a minor role in weight control.

Dr. Parsons also put it very bluntly when it comes to books on weight control. There are thousands of ideas out there. According to Dr. P, in the U.S., the weight loss industry is a \$58 Billion business with a 98% failure rate. Encouraging huh!? But Dr P says he is more concerned that obesity is now a major risk factor for Heart Attacks and Diabetes. He added that by wearing out weight-bearing joints, obesity is a major cause of disability. Then there's the big surgery surge movement for morbid surgery. Dr Parsons says it saves lives, but he feels "Tough Talk" can save more.

He gets into a lot of great tips like reducing our eating by 500-700 calories a day can drop 4-5

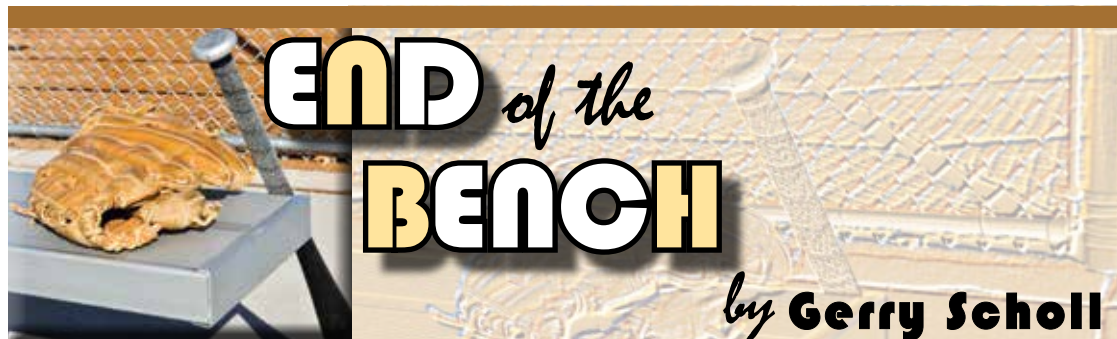
pounds a month. He goes into tips on how to design your own program to lose weight, along with special strategies for your weight reduction program like:

- 1) Buy small...not the largest banana, apple, melon, other
- 2) Cook smaller amounts.
- 3) No nibbling while cooking
- 4) Use smaller plates
- 5) Stop eating when you feel satisfied not stuffed
- 6) Leave some food on your plate...contrary to what mother told you about cleaning your plate

The list goes on and on, and it's pretty simple reading with basics to follow. Dr Parsons even gets into Legislation Congress should pass for a major attack on the epidemic of obesity.

Now that the holidays are almost over, you may want to fortify yourself from the mounds of desserts and taste desires by boning up on "Tough Talk About Fat". You can find all the information you need about Dr Parsons and his books at www.cholesterolnodiets.com. Just a bit of tough talk to make a difference in our life. Happy Eating I mean nibbling!!!

**Join Mary Jane for the KAH1 Noon News Monday-Friday and then again for POPOFF 10 PM-Midnight.**



## Hail the Great Prognosticator!

Bet you didn't know I'm a football expert.

Like few others, I correctly predicted the San Francisco 49ers would win their division. They completed the regular season Sunday defeating the St. Louis Rams, 34-27, to finish 13-3 and earn a first-round bye in the playoffs. I knew it!

Maybe they will go all the way, as I prognosticated, and win their sixth Super Bowl. If they do, I shouldn't boast too loudly, since I always pick "my" teams to win it all every year.

Why do I do that? Because I would hate to be wrong — to have them actually win it and I didn't pick them. Horrible.

So, I've been right on the 49ers five times before, but not in the last seventeen seasons. Why not this time? Don't give me the list of reasons. It's time to break the drought.

I pick the Oakland Raiders the same way, despite serious doubts. There are always so many doubts. I should give up on them, just like their suspect defense (I suspect they have one) gave it up on their final-day opportunity for the postseason. The Raiders defense couldn't force a single punt all day, while getting eliminated, 38-26, by the San Diego Chargers.

I forecast the San Francisco Giants to win the World Series every year. I was right on it in 2010, and have been correct almost two percent of the time.

The Oakland A's — I admit I've stopped picking them (though I had a great run in the '70's), since they have stopped trying to field a real major league

roster.

But, back to the football expert... after all, I did cover one pro football game live as an active media member way back when, and experienced the horror that is an NFL locker room — no place for the faint of heart. Remember how the old announcer Keith Jackson called the linemen "The Big Ugliers?" He wasn't kidding!

Every other so-called expert sportswriter and broadcaster and their brothers feels compelled to make (and fill space and air time) his/her preseason predictions. I was surprised to hear one on the air actually reviewing his picks and comparing them to the final results at season's end. That rarely happens.

So, I took a look back at my Sports Illustrated NFL Preview edition to see how the best experts fared. Not that well.

SI picked the 49ers to go 5-11 and place last in the NFC West. The Rams were to win the division, but were last at 2-14. The SI pro's had four teams finishing last in their respective divisions, with a combined 19-45 record. Of the four, three (49ers, Cincinnati Bengals, Denver Broncos) made the playoffs, and the fourth (Tennessee Titans) was alive until the last few hours Sunday. Combined those teams went 39-25.

SI predicted the correct win/loss records of only six of the 32 teams. It had only three of the eight division winners — and those were the "gimmies" — New England, Green Bay and New Orleans. Any expert could be that good.

The magazine had the Atlanta Falcons, who are in as a wildcard, defeating the Chargers in Super Bowl XLVI. It read, "San Diego won't make the same mistakes." No. The Chargers made a whole bunch of new ones, missing the playoffs while finishing a disappointing 8-8, only after a late-season rally.

In its preview, SI also had a special on defenses called "Chaos by Design." It was chaos for the most part, all right. Some have called this "The Year of the Quarterback," as four of the 11 highest single-season touchdown passing totals were set this year. Aaron Rodgers (Packers), Drew Brees (Saints), Matt Stafford (Lions) and Tom Brady (Patriots) combined for 166 touchdowns! Rodgers, everybody's MVP choice, finished with a record-breaking quarterback rating of 122.5. His back up, Matt Flynn, had a franchise record 480 yards and six TD's filling in the final game. Patriot Rob Gronkowski set a single-season record for tight ends with 1,327 receiving yards.

In short, all those tricky defenses didn't work out so well. Except, of course, for the top-ranked "D" of your 49ers and the perennial stalwart Baltimore Ravens.

Will this be a season in which the old axiom, "defense wins championships," holds true, or will all these prolific offenses change the old thinking. All the new rules and the new talent may be leading to a new axiom. But, if I am to be hailed as The Great Prognosticator, "old school" will rule — and the 49ers win!

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1 - 4pm: The Dave Ramsey Show  
4 - 6pm: The KAH1 Afternoon News with Dave Rosenthal and the KAH1 News Team  
7 - 10pm: Nick & Artie Sports Talk  
10pm - 12am: Poppoff with Mary Jane Popp

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4:45 - 5pm: Auburn Autohaus Auto IQ Show  
6:05 - 6:30pm: Leaders Without Limits with David McCauley  
7 - 9pm: Thursdays With Bassil

**Saturdays**  
6 - 7am: A Time for Seniors  
7 - 8am: The Swap Shop  
8 - 9am: The KAH1 Corral  
9 - 10am: The Garden Guru  
10am - 7pm: Sinatra & Friends Music  
7 - 8pm: A Way With Words  
8 - 9pm: Rewind with Jimmy Jay

**Sundays**  
7:30 - 9am: Cruisin' Garage & Swap Meet  
9 - 9:30am: Bayside Auburn Church Service  
9:30am - 7pm: Sinatra & Friends Music  
7 - 8pm: A Way With Words  
8 - 9pm: Hearts of Space

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## Car tips for your winter trip

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Winter road conditions can be a real headache. Make sure you have a spare tire, a few extra tools, and a few other things in your trunk.

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### Top 5 Auto Insurance Tips

- Call your agent or insurance broker and find out if you're eligible for a lower rate.
- Don't let your insurance lapse. It's better to pay a little more than to have no coverage.
- If you're not sure about your policy, ask your agent for a copy of the policy.
- If you're not sure about your policy, ask your agent for a copy of the policy.
- Call your agent or insurance broker and find out if you're eligible for a lower rate.

Winter road conditions can be a real headache. Make sure you have a spare tire, a few extra tools, and a few other things in your trunk.

## WINTERIZE YOUR CAR

- To avoid car troubles, schedule a tune-up for your car before winter. This means it's time to check for winter wear.
- Check the oil level. This includes the oil in the engine, as well as the oil in the transmission, brakes, power steering, and wind-shield wipers.
- Monitor tire pressure. You can check yours on a road sign by pushing them. These should be around 30 psi or higher, depending on the load.
- Check the battery. To avoid winter car trouble, check the battery on top to see if it's fully charged. If it's not, have it professionally tested. For conventional batteries, remove the plastic cap on top of the battery and check the fluid level. If it's low, add distilled water. Make sure battery cables are securely attached to the terminals.
- If your battery is more than 4 years old, consider replacing it.
- Check the brakes. If your car gets to the end of the road, you'll want to have your brakes checked. You can apply the brakes to let the vehicle slow down.
- Make sure you have appropriate tires. Partially worn tires reduce your ability to stop or get going in snowy driving conditions. Winter tires have tread patterns and compounds that are specifically designed to grip snow and ice for good traction on slippery roads.
- Pack an emergency kit. It should include a flashlight, flares or reflector triangles, a distress sign, first aid supplies, food and water, a shovel, and a fully charged cell phone. If you have an extra blanket, it's a good idea to have it with you.

### Health Insurance — Do You Need It?

Do you have health insurance? If not, you should consider getting it. Health insurance can help cover the cost of medical care if you get sick or injured. It can also help cover the cost of prescription drugs and other medical services.

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