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AMERICAN RIVER Messenger

"Written by the people, for the people"

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Hearts of Champions



A great season by a team with big hearts. Inside Linebacker/Running Back #6 Devin Carmona (center, above photo). Photo at right, kicker Jimmy Mersal.

**Story and Photos
By Andrea Hatch**

SACRAMENTO REGION, CA (MPG) - For the first time in ten years the Casa Roble Varsity Football team made it to the championships. It was not an easy journey to end a season with such accomplishment. When I asked Coach Horner what the hardships and joys have been he said that the joy is just being able to be part of the championships, and the hard parts are week to week. He said one of the biggest challenges is keeping the guys motivated each day. With 50 players on the team 31 are returning players and 17 of the 31 are returning starters, this has definitely given Casa Roble a leg up this season. Casa Roble made it to the semi-finals last year and that only made them hungrier this year to get to the championships. This success did not happen overnight by any means.

Coach Horner offered the boys an off season option and they were all in. After getting so close last season the team wanted to give it their all this season. Off season started on January 20, 2018 and it entailed a personal trainer and starting their workouts at 5:30 a.m. four days per week. That is dedication for any age group, but especially for teenage boys. Coach Horner said, "I watched boys become men". He watched them work harder than ever before and said, "This accomplishment has nothing to do with the coaches. Players win games, they do all the work; we just put them in the right place and teach them to play with passion". He said it takes leadership to keep the team focused, especially when they get a "false sense of awesome", which is a common issue with any group that is continuously succeeding. Coach Horner



said, "We had to teach them that they have to work hard even when they feel untouchable". It takes a pretty great coach to see what the team needs and to help guide them all the way through. It seems to me the coaches have definitely stepped up and done their part to help in the success shown by Casa Roble this season.

I asked the coach if the team is required to do any type of community service or volunteering. He said that they are not required to, and he isn't sure if they do it just to

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Volunteers Needed for County Homeless Survey

SACRAMENTO COUNTY, CA (MPG) - Volunteer registration for the 2019 Homeless Point-In-Time (PIT) Count is now open. The count will be conducted on the evenings of January 30 and 31, 2019.

The biennial PIT count is a county-wide special census which provides a snapshot of who is experiencing homelessness on any given night. The data gathered helps shape policy and programs designed to assist some of our most vulnerable residents.

Sacramento Steps Forward is partnering with Sacramento State's Division of Social Work and the Institute for Social Research on this crucial project.

Sacramento Steps Forward will be recruiting hundreds of volunteers who will be trained and grouped in teams to canvass the community in organized deployments during the two evening counts, rain or shine. Volunteering does not require any prior experience but you must: be 18 years of age or older; have a strong interest in helping people who are experiencing homelessness; and attend required training's to learn to safely conduct accurate counts with teams within carefully pre-mapped territories..

If you would like to form a group of coworkers, family or friends, we will accommodate your requests. More information will be provided to registered volunteers as we prepare for the event. Volunteer at Volunteer@SacStepsForward.org

The most recent biennial PIT Count was conducted in January 2017 and found that the total number of people experiencing homelessness in Sacramento had increased by 30 percent since 2015. Of those, people who are living outdoors on the street, in tents, cars, or RVs - increased by 85 percent. Sacramento followed a West Coast-wide trend reporting increasing numbers of people experiencing homelessness.

Sacramento Steps Forward is a nonprofit organization committed to ending homelessness in our region through collaboration, innovation, and connecting people to services. Walking side-by-side with our partners, we seek to provide people experiencing homelessness with the support and services they need to find stability and long-term housing. Since 2012, Sacramento Steps Forward has been the lead agency for Sacramento's Homeless Continuum of Care. ★



New Smoke-Free Ordinance Passes for Fair Oaks Parks

**Story by
Shaunna Boyd**

FAIR OAKS, CA (MPG) - The Fair Oaks Recreation and Park District (FORPD) Board of Directors recently passed a new smoke-free ordinance that is now in effect for all parks in the District. The Fair Oaks Youth Advisory Board (FOYAB) presented the Smoke, Tobacco, and Vape-free Parks Policy proposal to the Board as part of the Healthy Parks Policy—which promotes healthy activity, outdoor recreation, and community involvement.

FOYAB is a youth leadership program for students in 6th through 12th grade. FOYAB serves in an advisory capacity to the Board

of Directors, allowing Fair Oaks youth to participate in District programs and help impact policy. FOYAB wants to improve the health and wellbeing of Fair Oaks residents and to ensure that the parks are safe areas for outdoor recreation.

Secondhand smoke is a known health hazard, and the trash discarded by many smokers creates an environmental concern as well. Although California has some of the strictest smoking laws in the nation, many communities are enacting local policies to further limit secondhand smoke exposure in outdoor recreation areas. Sacramento County Tobacco Control Coalition (TCC) advocates

for a completely smoke-free society and, to further that goal, they provide education and support to local communities in the development and implementation of smoke-free policies.

Katy Coss, FORPD recreation superintendent, partnered with Sacramento County TCC to draft the policy proposal and create the official language of the ordinance. Coss said, "The Tobacco Coalition advised how to go about it and offered so much information about the process and best practices...It was a really great partnership, and they were so invested in the youth participation as well."

The Board of Directors

voted unanimously to adopt the policy. "The Board was very supportive," said Coss. "And they were very happy to see the collaboration between the District, the Youth Advisory Board, and the Tobacco Control Coalition. It didn't take too much to get them to vote yes."

The new ordinance prohibits the use of all tobacco and smoke products, including cigarettes, vaping devices, and marijuana. The District is in the process of designing new signage for all the parks and creating educational resources to inform visitors and residents of the new park rules. Sacramento County police officers

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Lonnie Cook Survived the USS Arizona Bombing

Story by Trina L. Drotar

CARMICHAEL, CA (MPG) - Lonnie Cook and his wife of 68 years, Marietta, have lived in Aegis of Carmichael since July after moving from Oklahoma. Cook is witty, a natural storyteller, just a tad bit feisty, and he recently celebrated his 98th birthday. He's a celebrity without a star on the Hollywood or Sacramento Walks of Fame. He has no viral videos on YouTube or Facebook. He is, however, one of only 335 men who survived the attack on the USS Arizona on December 7, 1941, and as of 2017, was one only five still living. And he knows exactly where he was when the bombs hit.

He entered the U.S. Navy when he was 19 years old. Only two years into his six year term, after having showered and changed into clothes to go ashore in, the bombs hit the battleship.

"It's good I didn't take too long," he said, "or I would have been blown up."

Cook was part of the 3rd division in charge of the gun turret. The ship, he said, sunk 15 to 18 feet before the orders to abandon were given. The next morning, he was one of several men who volunteered to go on the destroyers.

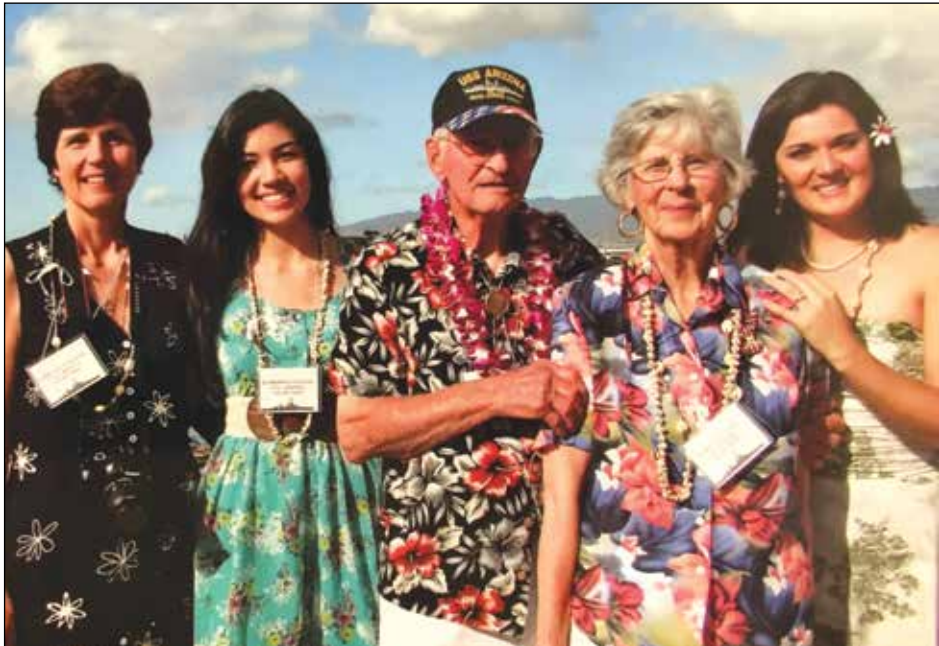
The couple was married two years after Cook finished his service. He attended college in Salinas and learned to weld. He spent 30 years as a welder.

"I helped build the two largest boilers west of the Mississippi River for Babcock and Wilcox and Kellogg, and I put a 20" gas line right through Brooklyn, NY in '57," he said.

The couple traveled the country for work, and he has many stories. He worked 75 straight graveyard shifts



Lonnie pointing to barbet of turret number 3 - his sleeping quarters and battle station.



70th anniversary of Pearl Harbor - Lonnie, Marietta, Daughter, Granddaughters.

once, but could not spend all the money he had earned. He needed the sleep.

"We bought a house, paid \$59 thousand for it. I don't remember what we put down. Three years later, I

put \$37 thousand cash in a paper sack, my 45 in my belt, and we went to Salinas Bank to pay the house off." This would be unimaginable today as would be the hunting he did on his way to and

from high school each day.

Cook, who is not a large man, was captain of his high school football team three out of four years, and he smiles a bit when he says that he crowned three

football queens. He is not a football follower and admits that he had considered basketball a sissy game, but he has since learned that it is not. Cook always chose hunting season over basketball.

He joined the service, he said, because he had no work and no money.

"I had to do something," he said.

His mom sent him to business school, but that did not work out because the city, with its street cars and police sirens, was too loud for the young man who grew up in the country.

"I couldn't sleep, so I told her I'm not going back, so I joined the service."

Two years later, he was on the USS Arizona expecting to go ashore on leave when the bombs dropped.

"Our shower was up just forward of where it blew up," he said. "I'd just come

back down to my locker." His work station was Turret 3 as part of the gun crew and he was at the bottom when the bombs dropped.

"I started up through the turret and I was half way up on the shell deck when it exploded and it turned the lights out and almost knocked me off the ladder, but I went on up into the gun room and we stayed there until we could go up on deck and take people off."

Most of the people on deck were crippled and burned beyond recognition he recalled and since the day's uniform was t-shirts and white shorts, the men had no protection.

Cook ended up on the USS Patterson DD-392 for temporary duty. He saw Lt. O'Hare shoot down six planes and become the first navy ace. He was in the Coral Sea battle when the Lexington was sunk, and went to Midway.

"When that was over I went to Alaska and took a tanker back to Pearl. I got transferred and went to electro hydraulic gunnery school in D.C. for three months," he said. "We got a call to go New York City to pick up the Battleship Iowa, which was a new battleship, and escorted it with President Roosevelt to Africa." The men spent time down the coast of Africa while President Roosevelt was engaged in meetings.

"I spent four days there, then came back to pick the battleship up, took it back to New York, and went down through the canal in time for January 1st."

He served in the Marshall Islands, Taipan, and made three landings in the Philippines before being transferred to Charleston, South Carolina to work on the hull of the USS 583 and picked up a convoy to the Azores. ★



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New Smoke-Free Ordinance
Passes for Fair Oaks Parks

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and Fulton El Camino park police will have the authority to issue citations to anyone who refuses to comply, but the primary measure “will be voluntary compliance enforcement,” said Mike Aho, FORPD district administrator. He explained that while there will be some citable offenses, such as smoking near a playground, in most cases people will be issued warnings. Aho acknowledged that “enforcement can be a challenge,” but in other places that have enacted similar ordinances “compliance is 90% across the board.”
Chelsey Adams, FORPD recreation supervisor and FOYAB advisor, said that FOYAB will be providing \$500 to fund the purchase of the first round of new signs. FOYAB also plans

to organize multiple park clean-up days throughout the year to collect cigarette butts and other tobacco waste. The first round of clean-ups will reduce years of waste build-up and illustrate the importance of this policy for the health of safety of the parks. Waste collected during subsequent clean-up days will allow FOYAB to assess how well the policy is working during the first year of implementation and then to evaluate the policy’s impact over time.
FOYAB will also be involved in helping the District with policy outreach, education, and implementation. Coss said that the new signs should be placed by the beginning of the year, and the ordinance specifies that outreach will continue until the end of 2019. ★

Fair Oaks Resident Rachael DiRegolo
Earns Collegiate Basketball Honors



Fair Oaks resident Rachael DiRegolo (Cal State LA) prepares for inbound in Saturday matchup with Stanislaus State. Photo Credit Robert Huskey/Cal State LA

By Margie Low, Csula

FAIR OAKS, CA (MPG) - Fair Oaks resident Rachael DiRegolo has been named the California Collegiate Athletic Association Women's Basketball Player of the Week for the week of Nov. 19-25, the conference has announced.
DiRegolo, a junior center with the Cal State LA Golden Eagles, enjoyed a sensational career night in an 80-60 comeback win over Stanislaus State to open CCAA play Saturday. The Bella Vista High School alumna was the first Cal State LA women's basketball player to earn CCAA Player of the Week honors since February 2017.
“I think it’s really awesome to be able to put Cal State LA back on the map for the conference,” DiRegolo said of the recognition. “We’re not a team to overlook.”
She had a perfect offensive showing, hitting all eight of her field-goal attempts while going 10 for 10 from the free-throw line, recording a career-high 26-point performance. She also had a game-high 12 rebounds, which was one shy of her career high.
“A lot of it was our guards being able to move [the] Stanislaus defense and get me open, so having them be able to shift the defense and get me in a great position to score helped me just keep going,” she said.
DiRegolo is shooting a team-best 63.3 percent, which is No. 25 in the NCAA Division II. She also ranks ninth in the country with 3.67 blocks per game. She had the only five blocks of the game on Saturday and is one of

only 10 women's basketball players nationally to enjoy a 10-for-10 or better performance from the free-throw line. She plays on the Golden Eagles squad with her twin sister, Rebecca DiRegolo. The pair played together on the Bella Vista team.
“I think we’re off to a good start this season,”

Rachel DiRegolo said. “We’re really locking in on our games and putting in the work at practice. I’m excited to play against San Bern and the following game at East Bay.”
Cal State LA (3-0, 1-0 CCAA) returns to action on Thursday with a road conference game at Cal State San Bernardino. The

Golden Eagles' next home game is Monday, Dec. 17 against Seattle Pacific.
California State University, Los Angeles is the premier comprehensive public university in the heart of Los Angeles. Cal State LA is ranked number one in the United States for the upward mobility of its students. ★

Hearts of Champions




The Casa Roble Varsity Football Team.

Continued from page 1
appease him, but that they definitely step up anytime they are asked to pitch in. There is a church nearby that does a yard sale and the team was asked if they wanted to take 45 minutes away from practice to help out and they did. They were able to unload what would have taken the church staff a week, or more, in 45 minutes. It helped the church and gave the boys a sense of accomplishment. They also participate in Orangevale night by volunteering their time to work the booths, which gives the younger age groups people to look up to.
Casa Roble not only works to better themselves, and their community, but they voluntarily strive to help those around them as well. As we are all aware, many people have been affected by the Paradise fire. When the football players were given an option to help, or not, they chose to jump in and adopt the Paradise football team. They did not do this to “look good” or to get “kudos” from their community, they did this because

they have been taught that other football players are not just their rivals, they are family. I see it as a sibling relationship. We fight and compete with our siblings on a daily basis, but if they are in trouble we step up and do what we can to help them. The Casa Roble football team took care of their football brothers, which is what we hope to see from our youth.
While Casa Roble made it to the Championship they did not win today's game against Rio Linda. The final score was 63-14. While they did not win, they did work hard and did their best. They worked together as a team and their stands were full of community support. Casa Roble are winners even if the score at the end of today's game said differently. It has taken them a decade to get here and something tells me it will not take another decade to see them in the championships again. Anyone that works as hard as they have will definitely been seen again soon. Way to go boys, keep up the good work. ★





**Publisher,
Paul V. Scholl**

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Business must be located in Fair Oaks or be a Chamber of Commerce Member.

All votes must be received no later than December 31, 2018 at 5:00 pm at the office of Messenger Publishing Group.

Only one vote per category per person. All voting entries must have complete information or the votes will not be counted.

Best of Fair Oaks winners will be presented at this year's "Best of Fair Oaks" event.

Sacramento Area Highway Patrol Cadets Become Officers

Story and Photos
By Trina L. Drotar

WEST SACRAMENTO, CA (MPG) - When they woke on the morning of Friday, November 16, the 46 men and women who arrived for final inspection spent their last morning as California Highway Patrol cadets. The class of 43 men and 3 women received their stars in a ceremony filled with pomp, circumstance, and a lot of fun.

Poor air quality had cancelled the cadets' run to the state capitol earlier in the week, and the final inspection had to be moved from the quad into the dining hall, and the emergency vehicle operator course (EVOC) demonstration was also cancelled, but none of those things dampened the spirit and the joy shared by cadets and their family and friends upon finishing a grueling six months at the state's only CHP Academy. Among the graduates was Margarito Meza, the first graduate in the Law



Officer Erik Rodriguez with Family and Friends.

Enforcement Candidate Scholars (LECS) program at Sacramento State which began in 2017 to prepare college students from all disciplines for careers as sworn law enforcement officers at the local and state level. Program director Shelby Moffatt and a large group of LECS students were on hand to

support Meza. Four are currently in the CHP Academy and are expected to graduate in 2019.

Early arrivals toured the Academy's museum and learned the history of the CHP and its role in popular culture. Timelines, motorcycles, including a rare 1941 model, and communications equipment

spanning several decades are on display in the museum which is open to visitors Monday through Friday from 8:00 a.m. until 4:45 p.m. and is free of charge.

Not free were the hours of intense physical and mental training that cadets endured during their six months away from family and friends. Cadets live on the West Sacramento campus for the duration of their training and education which includes a host of courses from basic Spanish to marksmanship to how to perform field sobriety tests. They must pass the EVOC driver training, attain certification in arrest techniques, and keep on top of their physical training. During the ceremony, a short film created by the graduating class provided family and friends a glimpse of life during the past six months at the Academy.

Prior to the ceremony in which cadets received their badges, they underwent their final inspection. Photos were snapped

and hugs were given to cadets for a few minutes before the inspection began. Commissioner Warren Stanley, Deputy Commissioner Scott Silsbee, Assistant Commissioners Amanda Ray and Nick Norton, and Captain James Mann greeted each cadet, moving through the ranks, shaking hands, and providing encouraging words to each.

In that group was Erik Rodriguez of West Sacramento whose family was joined by several of his military buddies who had flown in from Texas for his special day. The 34-year old veteran was honored with a plaque for being the class's most inspirational cadet, and he was recog-

are never first stationed in Sacramento.

Perhaps the brightest smiles to be found were from Cortez Sanders of Sacramento, his parents, and his extended family. His proud father, Bennett, was also recognized during the ceremony as he is a CHP employee. Sanders' mother, Adrienne, said that she is very proud of her son and all the work he put into becoming an officer. It was his father who held the honor of pinning the badge on his son, one of the traditions that did occur outside as is custom.

Cortez will report to Redwood City for his first assignment and will be joined there by fellow Sacramentan David



Cadets Lujan and Lee.

nized for his work as one of the company commanders. He will report to the San Francisco Bay Area for his first assignment as an officer.

Graduates are required to report to their first assignments within ten days and are sent where the greatest need is so many were sent to the southern part of the state. Cadets select up to three possible choices and

Waggoner who was honored as outstanding athlete. Also headed to Redwood City are Trevor Gossett of Sacramento and David Tran of Elk Grove.

For additional information, visit: <https://www.chp.ca.gov/chp-careers/officer/life-in-the-academy>. For additional information about the LECS program, visit: <https://www.csus.edu/hhs/lecs/>. ★



Officer Cortez Sanders Family and Friends.



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Families Needed to Provide Love to Foster Children

**By Brenda Bongiorno,
Sacramento County**

SACRAMENTO COUNTY, CA (MPG) - In California, there are more than 62,000 youth living in foster care and more than 34,000 waiting for a permanent family. In Sacramento County alone, there are less than 2,000 foster youth in need of a loving and affirming home.

Each November during National Adoption Month, Sacramento County reminds the community that you can make a difference in the life of a child by becoming a resource family. These resource parents, once known as foster parents, provide love, parental care, guidance and stability to children until they can either return to their parents or are provided a permanent home through adoption or guardianship.

Whether you are married or single, gay or straight, a homeowner or a renter, an aunt, teacher or simply a loving person that wants to positively impact the life of a child, Sacramento County Department of Child, Family and Adult Services hopes more people in our community will consider fostering a child.

Hundreds of new resource families are needed so that children and youth can live with a caring family in a home-based setting rather than in a group home. The more families who can open their doors to our children, the better. In particular, the County is looking for families who are able to foster teenagers, LGBTQ youth, African-American children, children with medical needs, emergency/last-minute placements and homes for sibling sets.

Sacramento County supports, trains and offers guidance, support and



Hundreds of new resource families are needed so that children and youth can live with a caring family in a home-based setting rather than in a group home.

assistance to resource families to make sure the journey is a positive transition. While reuniting children with their biological families is the primary goal, when that is not possible, staff can help resource parents adopt or take legal guardianship without having to undergo another approval process. This creates a continuous care experience for children who will no longer have to switch homes at the point of adoption.

On Nov. 15, we pause our busy lives long enough to speak the names of thousands of California children who are waiting in foster care for the love and support of a permanent family. Sacramento County, along with adoption agencies, are hosting the 30th Annual Calling Out of Names on the North Steps of the State Capitol from 9:15 a.m. – 4:45 p.m.

During the seven-hour vigil, adoptive parents, child advocates, community leaders and elected officials will continually read the names and ages of every child in California currently waiting for families. Some names have been read year after year.

“This powerful vigil for the community helps us to come together annually to

raise awareness and hope for children who are awaiting permanent homes in Sacramento County and throughout California," said Michelle Callejas, Sacramento County Director of Child, Family and Adult Services.

Participating foster family agencies and sponsors:

- **Legislative Sponsor:** Assembly member Blanca E. Rubio
- **Fiscal Sponsors:** Better Life Children Services, California Department of Social Services, Koinonia Family Services, Lilliput Families, Sacramento County, Sierra Forever Families, Stanford Youth Solutions and Uplift Family Services
- **Organizing Sponsors:** California Alliance of Child and Family Services, Gail Johnson Vaughan and Sierra Forever Families

If you are interested in learning more about becoming a resource family for local foster children or an adoptive parent, attend the next Resource Family/Adoptive Parent Orientation or call (916) 875-5543.

Source: Sacramento
County Media ★

Project "Warm Wishes" Needs You

**By Michelle
Bustamante**

SACRAMENTO REGION, CA (MPG) - Can you imagine waking up all alone on Christmas morning with nothing to look forward to, no visitors coming, and nowhere to go? Each year countless seniors are left isolated and forgotten during the holidays.

Meals on Wheels by ACC serves approximately 1,500 home bound seniors through Sacramento County, many of whom suffer from loneliness day in and day out. For many, our volunteer drivers deliver much more than a meal, they deliver a connection to the outside world, friendship, and a warm smile.

This Holiday season we would like to invite you to brighten the day of a local senior by supporting our “Project Warm Wishes” and let a local senior know that they are remembered this holiday season. Now through December 14th, Meals on Wheels by ACC is gathering warm and cozy gifts of new purchased or handmade lap blankets.



A simple gift can bring a big smile. Photo courtesy Meals on Wheels

scarfs, gloves, socks, hats, tea or coffee, pet toys or treats (our seniors love their pets!) and more for our home bound seniors who might not otherwise receive a simple holiday gift.

Are you able to share a little holiday magic with a local senior? Your unwrapped gifts may be dropped off at Meals on Wheels by ACC, 7375 Park City Drive, Sacramento

95831 or arrangements for
pick up may be available.

For more information about Meals on Wheels by ACC, our Project Warm Wishes donations, general donations or how to become a volunteer please contact Michelle Bustamante at (916) 444-9533 or mbustamante@mowsac.org.

From the Meals on Wheels by ACC family to yours. Happy Holidays! ★

Sacramento Children's Home Launches Annual Holiday Giving Program

SACRAMENTO, CA (MPG) - The Sacramento Children's Home has kicked off its annual Holiday Giving Program, bringing the local community together during the holidays to serve children and families in need. Last year, our program provided gifts for 1,200 children, and the community adopted nearly 70 families, providing them with gifts, gift cards and everyday essentials. Once again this year we have 1,200 children participating; many of whom the gifts they receive through our program will be the only gifts they receive this year.

The holidays are a joyful time when we can give thanks for all that we have and give back to those in need. There are several ways for community members to get involved with the SCH Holiday Giving Program, which ends December 14.

Wish Stars and Ornaments: The classic yellow wish star includes three wishes from an SCH child. Community members are encouraged to shop for their child and return unwrapped gifts to the Sacramento Children's Home at 2750 Sutterville Road in Sacramento. Financial contributions of \$25, \$50, \$100 or more, as well as gift card donations

help us ensure that all kids and families have their holiday wishes fulfilled and basic needs met. Some male youth in our Residential Program do not have family to spend the holidays with, so financial support specific to our snow trip enables us to send our residents on a snow trip to Mt. Shasta over the holidays.

Adopt-a-Family:
Community members can also adopt an entire family this holiday season. The adoptees are families that participate in Sacramento Children's Home programs such as the Family Resource Centers and the Counseling Center.

Volunteer Opportunities: Every year, we rely on community volunteers to help run our holiday donation site. Last year, about 200 volunteers provided nearly 100 hours of support, which included greeting donors, accepting gifts, registering gifts into our system, sorting, and wrapping.

Giving Tree Sites and Holiday Sponsors: Local businesses and schools participate by hosting Giving Tree sites with stars available to the public for pick up. Businesses and corporations also have the opportunity to sponsor an SCH Holiday Party for individual programs such

as our Family Resource Centers and Crisis Nurseries to help strengthen families in our highest risk communities.

For more information about all of these options and important dates, please visit www.kidshome.org/holiday-giving.

The Sacramento Children's Home was founded in 1867 and today it is the most comprehensive child and family service organization in Sacramento County, serving more than 70,000 children and 4,300 families each year through a broad spectrum of residential, community-based, mental health and educational programs. Throughout its 151-year history, the Sacramento Children's Home has been at the forefront of trauma-informed care and developing new ways to improve the outcomes of children and families. Through its multiple programs at six sites in the county, the Sacramento Children's Home offers prevention, early intervention and treatment programs that are critical to strengthening families and stopping the generational cycle of child abuse and neglect. More information is available at www.kidshome.org

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Dave Ramsey Says



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Dear Dave,
I’ll be graduating from college with no debt in a couple of weeks, and I have a good job waiting for me in January. During the last few years, I’ve managed to save almost \$25,000 from my part-time jobs while in school. My car is pretty beaten up and old, so I’ve been shopping at a couple of car dealerships recently. Every time I talk to a salesperson, they tell me I should finance something new instead of paying cash for a used car. What should I do?
-Ethan

Dear Ethan,
I hope you’ll keep one very important thing in mind. This is *your* purchase, not theirs. The only reason they want you to finance something is so they’ll make a lot more money off the deal. Forget what *they* want. You need to do what’s best for *you*.
You’ve been a hard-working, smart guy over the last few years. The fact that you’ve been able to save nearly \$25,000 is proof of that. I don’t think you want to throw a big chunk of your savings—or your new income—into something that’s going to go down in value like a rock. New cars lose about 60 percent of their value during the first four years of ownership. That means a \$28,000 car would be worth around \$11,000 after that period. That’s not a smart investment.
If I were you, I’d shop around and pay cash for a nice, slightly

used \$10,000 car. You can get a great automobile for that kind of money, plus you’ll still have the majority of your savings.
Congratulations, young man. You’ve done a great job!
—Dave

Retirement contributions

As part of your Baby Steps plan, you always advise people to put 15 percent of their income toward retirement. Would you explain the details of this, please?
-Mallory

Dear Mallory,
For starters, Baby Step 4 of my plan involves saving 15 percent of your gross annual pay for retirement. You don’t have to be a complete nerd about this figure. I mean, you probably won’t end up in the poor house if you set aside 12 to 14 percent. The bottom line is you should be able to save \$7,500 a year if you make \$50,000 annually. That’s just a little over \$600 a month.
However, the only way you can do this is by giving up stupid things like credit cards and car payments. When you get out of debt, it’s easy to set aside an emergency fund of three to six months of expenses—which is Baby Step 3—and start throwing 15 percent at retirement during Baby Step 4.
Did you know you can retire a millionaire if you save 15 percent of a \$50,000 a year income, and invest it in good growth stock mutual funds starting at age 30? Sounds worth it to me!
—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The *Dave Ramsey Show* is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★

George H. W. Bush’s Final Words



President George H.W. Bush
Commentary by Dr. Paul Kengor

The final words of President George H. W. Bush tell us a lot about the kind of man he was, and especially the kind of father he was.
At 94 years old and ailing from Parkinson’s and the pains of old age, Bush said he was ready to go. He told his family he wanted to be with Barbara, his wife of 73 years, and Robin, the child they lost long ago to leukemia. And in a final conversation, his oldest son, George W. Bush, told him he had been a “wonderful father.” His father’s reply—and final words—were: “I love you, too.”
These final sentiments from Bush were touching and not surprising.
The death of that little girl Robin 65 years ago was the enduring heartbreak of his and his wife’s life. As Barbara approached death last April, Robin was on her mind as well.
Robin’s situation in the fall of 1953 became so acute that her parents flew her from Midland, Texas to New York’s Memorial Sloan-Kettering Cancer Center. Her mom held her hand through tears and blood transfusions. Her dad found it too hard to watch.
Robin’s demise came unexpectedly quick.

George H. W. was in Texas and flew all night to get there, but by the time he arrived Robin slipped into a coma. “One minute she was there, and the next she was gone,” remembered her mother. “I truly felt her soul go out of that beautiful little body. For one last time I combed her hair, and we held our precious little girl. I never felt the presence of God more strongly than at that moment.”
George H. W. Bush said he “learned the true meaning of grief when Robin died.” Though he firmly believed she was “in God’s loving arms,” the pain never went away. Asked in 1999 by Larry King how long it hurt, the former president said, “We hurt now.”
Five years after Robin’s death, George H. W. wrote a letter to his mother. It was a sort of poem, with a dozen lines that began, “We need....” The concluding line lamented: “We need a girl.”
In his final moments, George H. W. Bush was thinking about reunification with that three-year-old girl.
Also poignant was the fact that the parting words the elder Bush heard was that he had been a wonderful father. It was fitting that the oldest Bush child, now the family patriarch, would express that sentiment for the family.
George W. referred to his father as “the world’s greatest dad.” At the start of his Republican convention speech in Philadelphia in August 2000, in a subtle reference to President Bill Clinton allegedly calling him

“daddy’s boy” two days earlier, George W. looked toward his father’s seat and proclaimed before a national audience, “I am proud to be your son.”
That 2000 presidential run for the younger Bush is hard to separate from his father’s 1992 presidential defeat. There had been speculation that George W. pursued the presidency in part to avenge his father’s loss in 1992, a charge that George W. disputed. Still, it had burned the younger Bush to see his father lose to a man he saw as lacking character, particularly compared to the father he held in the highest esteem. He hated to see “a good man get whipped.”
As for the younger Bush defeating Bill Clinton’s vice president, Al Gore, in 2000, the senior Bush would savor the irony: “You ever heard the expression, ‘The Lord works in mysterious ways?’” George H. W. Bush said in Erie, Pennsylvania in June 2004. “We had that [happen] in our family all the time, even with some bad things.... And if I’d had won that election in 1992, my oldest son would not be president of the United States of America.” With his voice crackling with emotion, the proud father concluded: “So, what more can a dad ask? I think the Lord works in mysterious ways.”
The son never forgot a moment in the 1960s while an undergrad at Yale struggling with the day’s events and finding purpose in life. His father suggested he visit Yale’s famous (leftist) chaplain William Sloane Coffin.

Bush had questions about the Vietnam War and upheaval all around him. According to Bush, not only was Coffin unhelpful but insulted his father. Bush’s father had just lost a close Texas race for the U.S. Senate to a Democrat named Ralph Yarborough. “Your father lost to a better man,” Bush remembers Coffin remarking.
Coffin would later say he had no recollection of that conversation. It’s hard to imagine it didn’t happen, however, because Bush was so angry that he told his parents right away. His mother said the comment was “shattering” to him. “It was a very awful thing for a chaplain to say to a freshman at college,” said Barbara, “particularly if he might have wanted to have seen him in church. I’m not sure that George ever put his foot again [in the college chapel].”
Regardless of what exactly happened with Coffin, the takeaway is this: George W. Bush considered his father his “hero.” And he certainly wasn’t the only Bush child that felt that way. And for a dad, even one of so many great achievements, that’s a pretty good way to go.
—Dr. Paul Kengor is professor of political science and executive director of The Center for Vision & Values at Grove City College. His latest book (April 2017) is *A Pope and a President: John Paul II, Ronald Reagan, and the Extraordinary Untold Story of the 20th Century*. He is also the author of *11 Principles of a Reagan Conservative*. ★

STATEPOINT CROSSWORD • CARTOON CHARACTERS

- CLUES
- CROSS
1. Middle Eastern staple
6. What I do with my little eye?
9. Cookbook abbr.
13. Potato State?
14. Romanian money
15. Sign of a saint, pl.
16. *Rabbit’s first name
17. Brow shape
18. Like Bananas Foster
19. *Scooby-Doo’s best friend
21. *Eric of “South Park”
23. *Mr. Duck, to friends
24. Hippocrates’ promise
25. TV tube in days yore
28. Vegan’s staple
30. Islamic scholars
35. Hems and ____
37. *Tramp, e.g.
39. Mountie uniform fabric
40. A lightbulb signifies one in many comics
41. Straight ones in a drafter’s toolbox
43. Agitate
44. Wharton’s “The House of ____”
46. *What Charles Schulz did with Snoopy
47. *Flapper Betty
48. *The Sailor Man
50. Black cat, e.g.
52. Abba song
53. Front part of a ship
55. *#48 Across’ “Swee” ____
57. *Pink feline
61. *The youngest Griffin
64. Musical composition
65. 2nd largest bird in world by height
67. Mends a sock
69. Beauty shop
70. Chowd down
71. Grind down
72. ____-a-whirl
73. VHS successor
74. Slow on the uptake

CROSSWORD											
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- DOWN
1. Club on a card
2. Beware of these in March
3. Strip of wood
4. In the lead
5. “____ Your Password?”
6. Kill a dragon
7. A pop
8. New Mexico’s state flower
9. Bunch of hair
10. Hat part
11. First name in frozen desserts
12. Hammer part
15. Port in Denmark
20. *Gnomeo or Juliet
22. Cash dispenser
24. Become too mature
25. *Paul Frank’s Julius
26. AM/FM device
27. Pipsqueak
29. *He’s “hunting wabbits”
31. *Phineas’ friend
32. *Huey, Duey, Louie and Blossom, Bubbles, Buttercup, e.g.
33. *Chilly Willy’s home
34. Oozes
36. Fill beyond full
38. Do like bees

42. Hid under a rug
45. What Toulouse-Lautrec and Zeta-Jones have in common
49. “But I heard him exclaim, ____ he drove out of sight,”
51. Vital
54. Artemis’ companion
56. In the know
57. Attention grabber
58. Antioxidant-rich berry
59. He’s one behind Belichick
60. Mother Goose’ “Dame ____ and Her Cat”
61. What victim did in court
62. Fairway club
63. Book ____, pl.
66. “*Beavis and Butt-Head” channel
68. “____ Spot go”

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By Marlys Johnsen Norris, Christian Author

True worship takes place in spite of any preference! Preference has nothing to do with worship! Sincere loving “Worship” is forgetting about self and focusing on giving all honor to a Holy Almighty God. It is giving of oneself wholly to worship and praise - to the Creator of all that is, was and will be. It is belonging to the “church”, which is the whole Family of God, He ordained. Not to any particular denomination.

Most probably many

“Worship” is Not Defined By a Preference

people who worship in a particular denomination will not fully understand those words right now. But they will the minute they enter the Kingdom of God in heaven. There we will be so consumed by the loving presence of God himself, church denominational preference will no longer matter! There, we will instantly know all things we are taking a lifetime to learn here on this earth.

In a twinkling of an eye, just thinking about someone we love and care about we will be immediately in their presence. Possibly we will have and know about understanding others so well only few words will need to be spoken. It will be an awesome experience as we hear gospel music everywhere. Gospel songs will be in our hearts and

on our lips. Worship in the Kingdom of God will be taking place no matter where we are. Uplifting hands of praise and worship will be on everyone’s lips as they embrace and exemplify the love of God every single moment. We will automatically extend our lifted hands of praise and dance as David danced with the clapping to the music as we lovingly participate to honor God.

And as we look into the eyes of God, our Father, Son and Holy Spirit, the peaceful joy in our hearts will exemplify what we see in His eyes. To God be all Glory and Praise!

Marlys Johnsen Norris
Christian Author, Stephens
Minister and teacher
“Messages in the Dust for
the Searching Soul”
Marlysjn@gmail.com ★



By Pastor Ray Dare

On Thanksgiving, our entire nation shuts down as we celebrate the Thanksgiving holiday. The irony is very little thanks to God takes place on Thanksgiving. We’re too busy doing other things...preparing the turkey, watching football, visiting with relatives and friends, looking over at the sale ads for the following day! It seems very little thanks takes place except for a 10 second prayer before the big meal! So, allow me to suggest 3 ways you can thank God this Thanksgiving holiday. Thank God for...

The grace He shows you. Grace is everything God does for you even though you don’t deserve it. Grace is God not waiting till you’re perfect before He starts loving you. When that really sinks in, it will change your life. The Bible says, “I will...not forget the

Pastor Ray’s Encouraging Words

What Do You Have To Be Thankful For?

glorious things God does for me. He forgives all my sins. He heals me. He ransoms me from hell. He surrounds me with love... He fills my life with good things...he is merciful and tender toward those who don’t deserve it; He is slow to get angry...He never bears a grudge...He has not punished us as we deserve for our sins.” Ps. 103:2-11 (LB) Is that something you can thank God for?

The purpose He has for you. “The Lord will fulfill His purpose for me; your love, O Lord, endures forever.” Ps. 138:8 Have you ever felt like a failure? Like you’ve failed at something? Maybe you feel like you’ve let God down, or others down or yourself down? Maybe you want to give up on those things; maybe you want to give up on yourself. What do you do when you feel that way? Refocus your thoughts on God’s promise to fulfill His plan for you. You may have made some mistakes, but God is not finished with you yet! He has promised to complete that which concerns you! Phil. 1:6

The home He’s preparing for you. “We know

that our body...will be destroyed. But when that happens, God will have a house for us. It will not be a house made by human hands; instead, it will be a home in heaven that will last forever.” 2 Cor. 5:1 (NCV) Human beings were created to last forever. Every person has been created not just for this time here on earth but to last forever and ever in eternity. If you’re a follower of Jesus Christ, you don’t have to fear death. Death for the Christian is a homecoming, it’s a transition, a graduation to bigger and better things. It’s a promise, we don’t have to worry, we don’t have to fear death. Is that something to thank God for? Absolutely!

You have a lot of things to be thankful for. One of the healthiest things you can do is to sit down between now and Thanksgiving and make a list of 20 things or people you can be thankful for.

Pastor Ray
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Stand Against Christmas Censorship

Commentary
by Mat Staver,
Founder and Chairman
Liberty Counsel

Liberty Counsel has launched its sixteenth annual Friend or Foe Christmas Campaign, pledging to be a “Friend” to those who recognize Christmas and a “Foe” to those who censor it. The campaign educates, and if necessary litigates, to make sure that Christmas and Christian themes are not censored.

The ACLU, atheist organizations, and other like-minded groups are relentless in their quest to secularize Christmas. Using strong-arm tactics, they intimidate communities, retail stores, government offices, and schools into stripping “Christ” from Christmas -- while people of faith often feel powerless to resist their bullying.

Since our inception, Liberty Counsel has helped lead the charge to put “Christ” back in Christmas, both in the courts and in the public arena. Our legal team is actively monitoring cases across the country where there is intimidation by officials and groups to remove the celebration of Christmas in public and private sectors.

These threats include atheist groups seeking to

ban nativity scenes from public property, senior living centers that prohibit residents from singing Christmas carols, public schools that ban students from wearing the Christmas colors of red and green, school officials who censor religious words from Christmas carols, and retailers which profit from Christmas while pretending it does not exist. In all of these situations, Liberty Counsel has successfully educated and reversed these unconstitutional anti-Christmas actions.

Liberty Counsel first provides a memorandum to offer guidance regarding publicly and privately sponsored religious holiday displays, religious holidays in public schools, and the rights of public school students in the context of religious holidays. Then, we consider further legal action, as warranted.

Being able to fight back against such bullying is more important than ever in 2018. The enemies of Christmas have gotten encouragement from the “We don’t see ourselves as a Christian nation” statements coming from radical secularists with the loudest voices and even members of our own government!

We will not be silenced by Goliath-sized secularists. We will stand up to

their intimidation tactics and their attempts to censor Christmas. But we need a war chest to defeat them.

Our powerful Christmas campaign is a unique opportunity to proclaim Christ this season. Contrary to what the ACLU and secular organizations may stand for in the public square, an overwhelming majority of Americans celebrate “Christmas.” The words “Merry Christmas” still roll off of our lips. And we proudly display the lifestyle and symbols celebrating the birth of our savior, Jesus Christ, for whose birth Christmas is celebrated. No secular organization is going to make honoring Christ politically incorrect for us! We will help faithful Americans stand their ground with your support.

If you encounter Christmas censorship, let us know. Our dedicated email address for reporting is Christmas@lc.org.

Liberty Counsel, with offices in Florida, Virginia and Washington, D.C., is a nonprofit litigation, education, and policy organization dedicated to advancing religious freedom, the sanctity of human life, and the family. Contact: Liberty Counsel. PO Box 540774, Orlando, FL 32854 . 407-875-1776★

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someone that has the skill, be okay if they don't have a physical address. It takes ALL of us to make changes, but it takes just one of us to kick start it. I know fear of the unknown is present, but you never know someone's story until you ask and really listen to the journey that led them to where they are. Make a move, change a life. ★

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TV GUIDE MAGAZINE

CHEERS & JEERS

Cheers to Tell Me a Story

for booking such a primo cast. From affable James Wolk finally playing dark opposite a refreshingly un-glam (and so good!) Paul Wesley to Kim Cattrall flipping the script on her sassy *Sex and the City* persona as a compassionate grandmother, CBS All Access’s grim twist on classic fairy tales is a treat you should already be addicted to. End of story.

Jeers to Holiday-Movie Overload

It’s not that we don’t love the sleigh full of seasonal flicks from the Hallmark Channel, Lifetime, Freeform and Netflix. It’s just that there are so many now, we’ve lost track of which *One Tree Hill* vet is visiting her quaint hometown and how many soap-opera alums are stranded at snowy country inns.

Jeers to The Walking Dead

for losing its way. With the exit of Andrew Lincoln , AMC’s once-killer zombie drama no longer has Rick Grimes’s central drive to salvage humanity at the heart of the horror, leaving fans with too many



It’s not that we don’t love the sleigh full of seasonal flicks from the Hallmark Channel, Lifetime, Freeform and Netflix. It’s just that there are so many now.

newish characters to sort through and very little reason to care about them.

Cheers to Superstore

for employing Eden Sher. *The Middle* star popped in to the NBC comedy’s November 8 episode as a hilariously peppy job applicant who made Sue Heck seem cool. Too bad she got a limited-time offer of one episode instead of a recurring gig. ★

ASK MATT

BY MATT ROUSH TV Guide Senior Critic

Did The Walking Dead Cop Out With Rick?

Question: In the new *Murphy Brown*, why hasn’t there been any mention that Miles and Corky were once married? —*Sue*

Matt Roush: This is a classic case of sitcom “retcon” (as in “retroactive continuity”), in which a show decides to ignore events from its past life when it gets a fresh start. (The new *Will & Grace* ignored the original series’

ending, to its benefit.) I’ve read some suggestions (unconfirmed) that because the Miles-Corky marriage happened after series creator Diane English left the show, she opted to just ignore that it ever happened—and to be honest, it probably never should have—and that’s why it never comes up. Given how rocky some of those final seasons were, it may be just as well.

Question: On ABC’s recent *Mickey Mouse* special, original Mouseketeers

Bobby Burgess and Sharon Baird were introduced. Are they the only ones left from the 1955 show? —*Carole*

Matt Roush: Of the original cast members who were under contract for the full run of the original *Mickey Mouse Club*, only Annette Funicello and Doreen Tracey have passed away. According to a quick search, Lonnie Burr, Tommy Cole, Darlene Gillespie, Cubby O’Brien and Karen Pendleton are also still around, but may not have been available for the reunion.

To submit questions to TV Critic Matt Roush, go to: tvinsider.com ★



Army for Others

We shop til we drop. We party hearty. Is that what the celebration of the holidays is all about? It doesn’t matter whether you celebrate Christmas, Hanukkah, or Kwanza, the ultimate goal is the same...caring and sharing, right? Unfortunately we get so caught up in the celebration, we tend to forget what it’s all about. I’m not pointing any fingers, because I’m right there with you...tree, decorations and parties to the max. Don’t forget the treats and eats we will regret when the New Year arrives and resolutions go into effect. But we still do it year after year.

But perhaps we can make a difference, and I can guarantee it will feel good. I usually go about my daily radio show at FM-104.5 and AM-950 KAH1 on POPPOFF, interviewing some incredible people from around the

POPPOFF!

with Mary Jane Popp

world. All well and good. And then I learned about a young couple not looking for glory or accolades, but really practicing that caring and sharing we talk about. Lieutenants Jesse and Aline Posner took over the Auburn Salvation Army earlier this year, and boy did they get hit by the trial of fire, literally. They were pulled in to help with the Klamath fire and then the Karr Fire and then the Camp Fire... all the while trying to help those in their own backyard. While serving some three thousand meals a day at the Butte county canteen, as well as helping with clothes, every day necessities and shelter for those who got away with their lives and nothing else, they fed 1200 people on Thanksgiving Day in Auburn, readied the bell ringing program, and now will fill baskets with food and toys for those in need for Christmas.

When I heard their story and dedication, I knew they and their work would be my project for the holidays. I have been choosing a project for many years from the SPCA to the Forgotten Soldier Program, and I just knew it was time for the “Army for Helping Others” campaign. So I launched it. Now I am asking for your help. Christmas is fast approaching and those baskets need to be filled with food and toys for those who would not otherwise enjoy the holiday that you and I take for granted. I feel blessed and I know you do too. So I am asking for you to share some of your good fortune with these caring people. Can you please send a donation to help them, help others? It does not have to be a big amount. Make it out to the Salvations Army or a gift card from your favorite supermarket or department store so they can augment the baskets they are putting together. Any amount will be appreciated. A little from many adds up to so much good. Please send what you can to me...Mary Jane Popp... AM-950 KAH1 985 Lincoln Way, Suite 103, Auburn, California 95603. I will present it to these fine folks who will bring much joy to others. They are indeed the “Army for Others.” GOD BLESS! ★

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Food Bank Solar Panels

Rotary Volunteers to Install Solar Panels at Food Bank

Getting at the Real Cause of Rising Drug Prices

Story by
Shaunna Boyd

FAIR OAKS, CA (MPG) - The Orangevale-Fair Oaks Food Bank will soon be able to put more of their money toward their mission and spend less on operating costs, thanks to the upcoming installation of solar panels on the food bank patio roof.

The Rotary Clubs of Fair Oaks and Orangevale collaborated to provide \$16,000 of funding, and SMUD donated the additional \$10,000 needed to purchase the solar panels. All the labor for the installation will be provided by volunteers from the Rotary Clubs of Fair Oaks and Orangevale, under the direction of licensed solar contractors from Grid Alternatives, a national non-profit that installs solar panels for low-income communities.

The mission of the Orangevale-Fair Oaks Food Bank is to provide food, resources, and hope to families in need. Each month, the food bank serves more than 1,000 people from the Orangevale and Fair Oaks communities. The food bank is a non-profit organization staffed by volunteers, and they rely on donations to cover operating costs. The solar panels

will reduce operating costs by approximately 50%. Orangevale-Fair Oaks Food Bank executive director Keith Wright said, “The savings will be redirected to our goal of reaching more of the 17,000 food insecure individuals within our service area.”

The Orangevale-Fair Oaks Food Bank receives weekly food donations from Raley’s, Safeway, Trader Joe’s, Sprouts, Walmart, Grocery Outlet, and WinCo. Nick Broad of the Fair Oaks Rotary explained that the grocery stores are not donating food that is almost expired or extra food that could not be sold before the next shipment: “They are donating fresh food, just as fresh as if you went to the store to buy it. It is really extraordinarily generous.”

The grocery stores donate perishable items including meat, fruits, vegetables, dairy, and bread. The donations are then sorted and organized by food bank volunteers and distributed to recipients in the community. The food bank also distributes many non-perishable food items collected through local food drives.

Broad approached Grid Alternatives to initiate the solar panel project, and he is the Rotary project manager for the installation.

Broad feels that this is “a very worthy collaborative project” to reduce the food bank’s operational costs in an innovative way.

Grid Alternatives opened their Sacramento office in 2015 and Becca Russell, Grid Alternatives North Valley development programs manager, said the food bank solar panel installation is the organization’s first project for another non-profit in this region. Russell said, “Because the food bank also serves low-income families by providing essential needs, we thought as a collective we can really do something together to help these communities. We’re excited to be able to work on this project.”

The solar panel installation is scheduled for February 2019. The Rotary Clubs plan to host a celebration at the Orangevale-Fair Oaks Food Bank after the installation is complete. Food Bank executive director Keith Wright, Rotary project manager Nick Broad, Grid Alternatives development programs manager Becca Russell, SMUD board member Brandon Rose, County Supervisor Sue Frost District 4, and Assemblyman Kevin Kiley are expected to speak at the celebration ★

Commentary
by Sandip Shah

Democrats and Republicans alike are lining up to criticize pharmaceutical companies for gouging customers and stranding sick patients.

President Donald Trump tweeted that drug companies “should be ashamed that they have raised drug prices for no reason.” Senator Dick Durbin, an Illinois Democrat who disagrees with the President on virtually everything else, is leading a charge to clamp down on drug prices, which he claims are the “#1 driver for increases in premiums” for health insurance.

These concerns are justified, but the blame is misplaced. Many patients do face high prices at the pharmacy, but that’s not because of drug company predation. The problem: the middlemen sitting between manufacturers and patients.

Pharmaceutical companies regularly negotiate substantial discounts with insurers, pharmacy benefit managers, and other supply chain players. These discounts shave down the price of the average brand-name drug by about a third.

Discounts have kept drug prices in check. Last year, the average cost of brand-name pharmaceuticals increased just 2 percent -- a percent increase well below that of doctor’s visits, hospital stays, and other parts of the healthcare sector.

Generic drugs have also curbed costs. Generics are cheaper than the brand-name drugs they’re copied from. Over the last decade, generic drugs have reduced patient health care costs by



Health insurers and other middlemen have steadily ratcheted up their cost-sharing requirements. The product price holds steady, but patients bare an increasingly large slice of the cost.

an estimated \$1.67 trillion.

By preventing disease, patients don’t develop conditions requiring more invasive, expensive treatments down the road. Every dollar spent on drugs could save up to \$10 in avoided ER visits and hospitalizations for patients with congestive heart failure, high blood pressure, diabetes, and more.

But then, the mystery: Given the heavy discounts on brand name products and the prevalence of low-cost generics, why do many patients still face high prices when they fill their prescriptions?

Because health insurers and other middlemen have steadily ratcheted up their cost-sharing requirements. The product price holds steady, but patients bare an increasingly large slice of the cost. Since 2006, insurance deductibles have increased by 350 percent and co-insurance has jumped 89 percent.

Instead of passing discounts to patients, insurers pocket them. More than half of the out-of-pocket requirements for brand name drugs in commercial health insurance are based on the full list price of the drug.

In other words, insurers act as if those discounts don’t exist.

This abuse fuels an odd phenomenon: for some patients, buying a drug with insurance costs more than paying for it directly out-of-pocket. Roughly 40 percent of brand name drugs are more expensive if patients use insurance.

The New York Times recently profiled a UnitedHealthcare customer who went to fill his prescription for a generic cholesterol drug. He was told he owed \$84. That patient later searched online and found the same drug for just \$45. This mismatch happens all the time.

Voters and their elected officials have ample reason to be angry about sky-high drug prices, but pointing fingers at drug manufacturers isn’t helpful. Drug manufacturers have kept prices in check with substantial discounts and low-cost generics.

Sandip Shah is the founder and president of Market Access Solutions, a global market access consultancy, where he develops strategies to optimize patient access to life-changing therapies. ★

SMUD X-Rays High-voltage Lines to Prevent Large Power Outages

SACRAMENTO REGION, CA (MPG) - SMUD’s high voltage transmission lines in the Sierra deliver large amounts of power from SMUD’s hydroelectric facilities to customers in the valley. A fault on one of those lines can significantly impact the electrical system, potentially leaving thousands of customers in the dark. Critical to the lines’ capability are splices that enable the lines to be continuous. As transmission lines are strung or repaired over time, the splices, which are tubular sleeves, can degrade.

To find potential faults SMUD is using state-of-the-art portable X-ray photography to inspect major transmission lines that feed the SMUD grid. Since the X-ray data collected is live, any potential issues are found immediately and repairs are promptly made to arrest future failure.



Suspended from a helicopter, a lineworker conducts X-ray photography on a SMUD transmission line in the Sierra. The work helps SMUD identify potential issues in advance so they can be repaired and help avoid power outages that could affect thousands of customers. Photo courtesy SMUD

These high-voltage lines are strung atop high lattice-style towers. Maintenance and repairs on them can involve a lot of work, sometimes more than a hundred feet above the ground, and the work is typically done while the lines are energized so power can flow without interruption.

“Having this tool available to us helps eliminate the guesswork,” said SMUD Chief Energy Delivery Officer Frankie McDermott. “It provides

another level of protection to help prevent outages on our transmission lines and helps us to harden the SMUD grid.”

To do the X-ray inspections that see inside the critical splices, they brought in lineworkers from Western Area Power Administration (WAPA), who are certified to do what’s called “barehand” work on energized transmission lines high above the ground while suspended from a helicopter.

Barehanding is a technique that safely allows transmission lineworkers to “bond on” and have direct contact with energized, high-voltage lines to perform work. Special protective clothing, including gloves, socks and boots, place the lineworker within the field of electricity that surrounds the energized conductor, allowing the electricity to flow around their body.

The work is part of many ongoing projects to improve and enhance reliable power delivery. The transmission lines in El Dorado County enable SMUD to deliver power from the Upper American River Project (UARP), SMUD’s huge system of hydroelectric power plants in the Sierra. The UARP’s nearly 700 megawatts of clean power can provide about 20 percent of SMUD’s power in a normal water year, which can be crucial especially in summer months when market power is more expensive.

Reliability is a core value of SMUD, a policy set by the SMUD Board of Directors who is elected by SMUD customers. To fulfill that policy, SMUD continues to bolster the infrastructure that comprises SMUD’s grid. For more information about SMUD, visit SMUD.org.

Source: SMUD Media ★

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