

# AMERICAN RIVER

## M E S S E N G E R



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Our Readers  
A Merry  
Christmas**



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Volume 5 Issue 24

Serving Citrus Heights, Fair Oaks, Carmichael, Orangevale & Gold River

Second Edition for December 2010

## County Plans for Winter Storm Response



**Be sure to call about flood-related problems and potentially hazardous conditions.**

**Sacramento Region** - The Sacramento County Department of Transportation (SACDOT) is prepared to provide quick response to roadway maintenance incidents that may result from mild to severe weather conditions. Maintenance and Operations Division crews provide year round 24/7 response for weather related incidents, roadway hazards, urgent roadway repairs, pavement maintenance problems, traffic control and detour sign posting. Although, crews are in the field every day, they can still use the assistance of residents, especially during bad weather conditions to report problems affecting roadways.

### **Report any of these Roadway Issues**

• **Trees or Fallen Branches:** Maintenance crews respond to incidents of fallen trees or branches in the roadway. During severe weather conditions, crews may clear just the material in the roadway and move on to the next incident. Additional cleanup work is performed when crews have handled all incidents that require immediate attention. Trees or

branches that fall on private property are the responsibility of the property owner. Property owners should contact a private tree service for tree removal.

• **Flooded Roads:** Maintenance crews respond immediately to flooded road incidents and attempt to clear what is causing the problem right away. If the flooded road cannot be cleared, signage will be placed to close the road and maintenance crews will work to continue to clear the roadway.

#### • **Plugged Storm Drains:**

- **Above Ground:** If a storm drain is plugged with leaves or debris above ground, SACDOT maintenance crews will clear the drain.

- **Below Ground:** If the storm drain is plugged below ground, call the Department of Water Resources (874-6851), who will dispatch a crew with hand augers or a vacuum truck to dislodge and remove leaves and/or other debris from the drain.

• **Plugged Culverts:** Culvert maintenance and operations is a SACDOT responsibility. If a culvert is plugged,

SACDOT crews will use a vacuum truck to either vacuum out materials or jet-flush the culvert until it's clear.

• **Traffic Signal Out:** Signal and Lighting technicians are dispatched immediately to make repairs to traffic signals that are out or malfunctioning.

• **Downed Street Signs and Stop Signs:** Street signs that are knocked down in heavy weather or by a collision will be replaced as soon as possible. Downed stop signs are a priority and SACDOT's goal is to have them back up within two hours of notification.

• **Street Light Out:** To report street lights that are out contact Customer Service. If possible, when reporting a problem, have the pole number or property address available. The pole number can be found on a sticker approximately 8 feet high, usually on the traffic side of the pole.

To report an incident residents can contact: SACDOT Customer Service: Phone: 916-875-5171 or their website: [www.sacdot.com](http://www.sacdot.com) - Report A Problem.

## DMV Announces New 2011 Motor Laws

### *Motorcycle Safety Course Required for Under-21 Instruction Permit Applicants*

**Sacramento** - A required motorcycle safety course for under-21 motorcycle permit applicants, new oversight of online traffic violator schools, and extensions of HOV lane stickers are among several new laws of interest to California motorists that will take effect Jan. 2, 2011, the Department of Motor Vehicles announced today.

Following are capsule summaries of the new laws:

**Motorcycle Instruction Permit (AB 1952/Niello)** This new law requires a person under 21 years of age to complete an approved motorcycle safety course before being issued an instruction permit with which to practice operating a motorcycle, and requires the permit to be held for six months before being issued a class M motorcycle driver license. There are currently more than 6,000 drivers 19 years and younger who are licensed to ride a motorcycle in California.

**Traffic Violator School Program (AB 2499/Portantino)** Prior to this new law which starts January 1, the DMV only licensed and regulated "brick and mortar" classroom traffic violator schools. This new law will bring court-approved courses, such as online and home study traffic schools into the DMV Traffic Violator School licensing program and implements a number of recommendations included in a DMV study of traffic violator school issues. This law will have a 3-year implementation process.

**High-Occupancy Vehicle Lanes (SB 535/Yee)** Prior law that permitted certain fuel-efficient, low-emission vehicles to display stickers allowing them to be operated in HOV



**You STILL can't talk on your cellphone!**

lanes with a single occupant was to expire on January 1, 2011. The new law extends the "sunset" date for the yellow stickers for hybrid vehicles until July 1, 2011; the white stickers issued to fully-electric and compressed natural gas vehicles until January 1, 2015; and creates a third sticker, for plug-in hybrid vehicles, to be issued and valid from January 1, 2012 until January 1, 2015.

**New Firefighter Endorsement (AB 1648/Jeffries)** In an effort to simplify the proper licensing of firefighters while continuing to ensure public safety, this law exempts operators of firefighting vehicles from the Commercial Driver License program and creates a new license endorsement process.

**New Laws Starting on July 1 and Beyond**

• **Organ Donation (SB 1395/Alquist)** Starting July 1, the language on the DMV's application for a driver license will include a "no" option relative to an applicant's willingness to register as a prospective organ donor to increase the number of enrollees in the organ donor program. This

change will now require the organ donor registration field of the application to be answered with either a yes or no response.

• **Local Traffic Ordinances (SB 949/Oropeza)** On July 1, in an effort of ensuring that traffic convictions are recorded by the Department of Motor Vehicles, local authorities may not enact or enforce a local ordinance on any matter covered by the California Vehicle Code.

• **Driving Under the Influence (AB 1601/Hill)** Effective in January 1, 2012, this bill authorizes a court to order a 10-year revocation of the driver license of a person convicted of a third or subsequent DUI violation, with possible reinstatement after five years if specified conditions are met.

*Don't Stand In Line, Go Online!* Doing business with the DMV has never been easier. The DMV offers an array of services to customers 24 hours a day, 7 days a week through its Web site ([www.dmv.ca.gov](http://www.dmv.ca.gov)), including online appointments for written and drive tests; vehicle registration and driver license renewals, selection of personalized license plates, changes of address and payment of fees via secure debit transactions.

DMV is a department under the Business, Transportation and Housing Agency, which is under the direction of Secretary Dale E. Bonner. The DMV licenses drivers; maintains driving records; registers and tracks official ownership of vehicles and vessels; investigates auto and identity-related fraud; and licenses car dealers, driving schools, and traffic violator schools.

## State Water Project Allocation Increased

**Sacramento** - The Department of Water Resources last week increased its projected deliveries of State Water Project water in 2011 to 50 percent of contractors' requests.

"This is very good news after the 2007-2009 drought from which we're still recovering," said DWR Director Mark Cowin. "We don't want to be overly optimistic with most of the winter ahead of us, but recent storms have given us the best early season water supply outlook in five years."

The initial 2011 allocation, or delivery estimate, on November 22 was 1,043,034 acre-feet, or 25 percent of the SWP contractors' requested amount of 4,172,126 acre-feet. The 50 percent allocation announced today equals 2,086,065 acre-feet.

This year's (2010) final allocation was 50 percent of requests, up from

the 5 percent initially projected after three dry years. The 5 percent initial allocation was the lowest since the SWP began delivering water in 1967.

DWR is conservative in estimating water deliveries since farmers and others can suffer if expected amounts cannot be delivered. It is likely that the 50 percent allocation will be increased as rain and snowfall totals continue to increase. A major storm system is sweeping into the state today.

Electronic readings indicate that water content in the statewide mountain snowpack is 122 percent of normal for the date, and as of yesterday, the northern Sierra region had received 42 percent of normal precipitation for the entire water year (October 1 - September 30).

Releases have been increased from several reservoirs, including

the federal Central Valley Project's Lake Shasta north of Redding and Folsom Lake near Sacramento, to make room for runoff from storms sweeping in from the Gulf of Alaska over the next several days.

Lake Oroville in Butte County, the State Water Project's principal reservoir, is at 81 percent of normal storage for the date (50 percent of capacity), still with plenty of room to handle incoming storms. Shasta is at 73 percent capacity (118 percent of normal), and Folsom at 48 percent of capacity (100 percent of normal for the date).

DWR supplies water to 29 public agencies with long-term contracts to purchase State Water Project water. Collectively, the contractors serve more than 25 million Californians and close to a million acres of irrigated farmland.

**Enjoy a Happy and Safe  
Holiday Season**





Commentary by  
Lee Hamilton

I’ve never been able to figure out why Congress seems so interested in giving up power. When you’re sworn in as a member on Capitol Hill, you take an oath to uphold the Constitution, which places Congress first in the firmament of national governance and makes it coequal to the presidency. Yet over the years, members of Congress have repeatedly handed the executive branch more power, in everything from going to war to budget-making to designing the specifics of financial-industry reform.

Capitol Hill’s latest exercise in self-shrinkage is its proposed ban on earmarks. These are the moves by individual legislators to direct federal dollars — usually in the form of spending or tax breaks — to specific projects, interests, or companies. The unsuccessful attempt to fund Alaska’s infamous “Bridge to Nowhere” was through an earmark. On the other hand, earmarks were used to develop the Children’s National Medical Center in Washington, D.C., the Human Genome Project, and the Predator drone missile. They also may well have helped fund the highway improvement you drive to work on, the flood control project that protects your home, or the federal contract that keeps some of your neighbors employed.

You would think, given the rhetoric we’ve been treated to recently on earmarks, that they’re a significant part of federal spending. Not even close. As Daniel Inouye, the chair of the Senate Appropriations Committee, pointed out recently, earmarks make

# Congress Keeps Ceding Power to the President

up less than one-half of one percent of total federal spending. We have a \$1.3 trillion deficit, he told fellow senators, and “if we accept this proposal to eliminate all earmarks and take the second necessary step of actually applying the savings to deficit reduction, the total deficit for the United States would still be \$1.3 trillion.”

There is no question that the earmark process has been misused and abused over the years. Members have carried favor with powerful constituents, steered federal funds to prominent campaign contributors, and supported projects whose benefit to their districts, let alone their country, was dubious at best. All of this was usually done in total secrecy.

But any dispassionate look at earmarks would suggest that most of them have been useful and defensible. Over the last few years, moreover, Congress has made the earmark process more transparent, detailing members’ requests so that the names of their sponsors are public information and readily available.

This trend toward transparency should be encouraged — indeed, I would argue that if you want to sponsor an earmark, you should also be willing to stand up in your chamber and defend it in the face of an up-or-down vote, rather than allow it to be slipped into some massive spending bill where it disappears from sight. Congress needs to make progress on this front, just as it could do a better job of figuring out where a particular project ought to fit in terms of national priorities — and not simply allow it to rise to the top because the member supporting it has seniority. Still, these ought not be fatal flaws.

The most important argument in favor of earmarks is that they give members of Congress — the people in the federal government who are most intimately familiar with the needs of

their home districts and states — the ability to make sure that needed projects get attention. Because make no mistake: money on roads, bridges, transit projects, sewer lines, flood-control projects, and community centers is going to get spent. The only question is whether the decision on where it’s spent gets made in at least some cases by our elected representatives, or exclusively by federal bureaucrats who may or may not be familiar with the communities they’re affecting.

During a recent debate over the proposed earmarks ban, Iowa Sen. Tom Harkin had this to say: “When a Federal agency announces that a facility should be built in Nebraska rather than Texas or Alabama or whether a defense contract should go to a company in Colorado or Arizona rather than Rhode Island or Ohio, there may be no accountability to voters for those decisions. The employees of Federal agencies are...good people, but they are not elected. They do not meet with constituents. They cannot possibly understand the needs of local communities as well as those who stand for election.” He’s right.

In the end, then, the debate over earmarks is not about improving the federal deficit, it’s about power over the federal purse-strings and whether to give the President and the federal officials who work for him exclusive power to decide where money gets spent. If Congress yet again opts to diminish itself while strengthening the President, you’ve got to wonder how much further Congress will go in handing over more power to the President and rejecting its constitutional role as a coequal branch of government.

Lee Hamilton is Director of the Center on Congress at Indiana University. He was a member of the U.S. House of Representatives for 34 years

# Design to Fail: Of Supertrains and Sprawl

Commentary by  
Adam Eran

“We must face the prospect of changing our basic ways of living. This change will either be made on our own initiative in a planned way, or forced on us with chaos and suffering by the inexorable laws of nature.” — Jimmy Carter (1976)

Cities built as sprawl require every trip of significance be in an auto. If CO2 pollution and foreign oil consumption increase, then every commute is a failure. Why design such failure into the fabric of our cities? Says one sprawl critic (Jane Jacobs): “The pseudo science of planning seems almost neurotic in its determination to imitate empiric failure and ignore empiric success...to put it bluntly, [sprawl planners] are all in the same stage of elaborately learned superstition as medical science was early in the last century, when physicians put their faith in bloodletting.”

One recent such sprawl-enabling designed-to-fail project is California’s proposed high speed “supertrain.” This would take years and cost billions to build. After that, it might provide expensive rides between northern and southern California for a few passengers, but would still require auto commutes to and from the terminal,

and rental cars when people arrived at their destination, at least outside San Francisco.

The alternative would be increasing local transit and building the land-use to support it. I say do that first, then build high-speed rail. This alternative is far cheaper and more effective. How expensive would local transit amenities be, compared to sprawl infrastructure? Portland built its entire 300-mile network of bikeways for the cost of a single mile of urban freeway.

We could even emulate Curitiba (Brazil). Curitiba received funding for a “heavy rail” project like high speed rail, but discovered that heavy rail is ten times more expensive than light rail, and light rail is ten times more expensive than buses, even with dedicated busways. They wanted the 100-times larger transit coverage buses offered, but were concerned about the downside of buses: the expense of hiring drivers. While trains can add capacity for a single driver by adding more cars, buses were confined to 40–80 passengers per driver. Not having learned “design to fail,” Curitiba worked with bus manufacturers to make “accordion” buses—that triple the length of a bus for a single driver, carrying nearly 300 passengers.

As part of their design-to-succeed, Curitiba’s land use planning also

supports ridership. The stops are nice, not just a sign stuck in the side of the road. City planning insures many potential transit customers are near the stops too, and have sidewalks that reach them — none of which is true for sprawl

Incidentally, far from being a “big government” solution, Speedybus itself is a public-private partnership. The public owns the routes and sets fares; private investors own the buses. Far from being subsidized, the system generates nearly two million fares a day from a city of 1.8 million, and turns a profit.

Designing cities to succeed, and support transit is not rocket science; we did so before 1950. The elements of success include pedestrian access, particularly to transit stops, so ... sidewalks and mixed-use neighborhoods. Mixed-use means stores, residences and offices, perhaps even light industry, all coexist in a single neighborhood. So when you get off the bus, there’s actually someplace to go.

The good news is that recent moves by California’s legislature like AB 32 make such mixed-use, pedestrian-friendly planning something we’ll see more of...if we don’t spend all our money on expensive politically “sexy” design failures like high speed rail first.

# Workers Assert Constitutionally Protected Rights after Demands

From The National Right to Work Legal Defense Foundation

Sacramento — (December 20, 2010) — A Sutter Roseville Medical Center healthcare professional has filed federal labor charges against a local union for coercing her and her colleagues into paying forced union dues.

With free legal aid from National Right to Work Foundation attorneys, Mary Massen filed the unfair labor practice charges with the National Labor Relations Board regional office in San Francisco.

Because California does not have Right to Work protections for its workers, Massen, who elects to refrain from formal union membership, is still forced to pay union fees as a condition of employment. However, because of a National Right to Work Foundation-won Supreme Court precedent in *Communication Workers v. Beck*, she cannot be compelled to pay the portion of union dues used for the union’s political, lobbying, and member-only activities. Union officials are also legally obligated to inform workers of these rights and to provide workers with an independently verified audit of chargeable and non-chargeable expenses.

Service Employees International Union (SEIU) United Healthcare Workers — West union officials refuse

to provide the Center’s nonmember employees with the disclosure Beck requires. SEIU United Healthcare union officials also require the workers to annually object, a tactic designed to force workers into paying full union dues. Foundation attorneys defeated the annual objection requirement of another union before the NLRB earlier this year.

Additionally, this union requires employees who choose not to join the union to provide their social security numbers to refrain from supporting the union officials’ non-bargaining expenses, further discouraging workers from exercising their rights.

The use of social security numbers by union bosses to retaliate against workers who refuse to toe the union line is not without precedent. In an ongoing case, Foundation attorneys are assisting 16 employees in North Carolina whose social security numbers and other personal information were publicly posted by union

officials in apparent retaliation for exercising their right to not join the union.

“It is unconscionable for union officials to require employees to give away sensitive personal information for no other reason than to discourage them from exercising their constitutional rights” said Patrick Semmens, Legal Information Director of the National Right to Work Foundation. “California needs a Right to Work law to protect workers from these forced unionism abuses in the future.”

The National Right to Work Legal Defense Foundation is a nonprofit, charitable organization providing free legal aid to employees whose human or civil rights have been violated by compulsory unionism abuses. The Foundation, which can be contacted toll-free at 1-800-336-3600, is assisting thousands of employees in nearly 200 cases nationwide. Its web address is [www.nrtw.org](http://www.nrtw.org).

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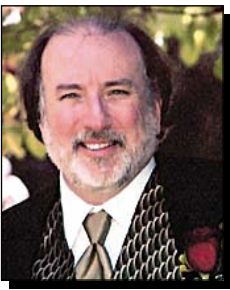
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Publisher—Paul V. Scholl

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# Metro Fire Celebrates 10 Years of Service

*A merged fire district is leaner, more efficient and continues to meet the challenges of a weak economy*

*Sacramento* – This month, December, 2010 the Sacramento Metropolitan Fire District celebrates its 10th anniversary of the merger between two local fire agencies, which comprised 16 stand-alone fire districts.

Encompassing 417 square miles in Sacramento and Placer counties with 42 strategically located fire stations (including the cities of Citrus Heights and Rancho Cordova); “Metro Fire” is the region’s largest fire district and the state’s seventh largest fire agency.

“Consolidation has had its rewards – duplicative functions and positions were eliminated and the core services were improved,” said Fire Chief William Sponable, who became Metro Fire’s third chief in 2009 after serving as the district’s Chief Financial Officer. “Had such a consolidation not occurred when it did, today many of the prior small fire districts would be in very serious financial trouble as so many others are throughout the state.”

This is not to say that the downturn in the economy has not presented Metro Fire with challenges. During the past two years, Metro



Fire’s management team and Board of Directors, in cooperation with its labor units, has taken actions to reduce the district’s operating costs, including closing three fire stations in 2009.

Metro Fire has significantly reduced management and administration costs through staff reductions, including 24 recent layoffs of non-firefighting personnel. To close an \$11 million budget gap last year, cost-reduction initiatives were initiated and district firefighters agreed to forego contracted salary increases in both 2008 and 2009.

Sponable added, “I am proud to say in the face of these challenging economic times, Metro Fire has emerged as a leaner, more efficient organization that provides the best in emergency medical response and fire suppression services that our fiscal resources allow.”

The economic reality is that Metro Fire is still under intense fiscal pressure. 80 percent of the district’s revenues are from property taxes, which – due to the housing crisis – have been reduced by 12% since 2009.

The population within Metro Fire’s geographic footprint has grown by approximately 40,000 residents during the past decade. Since the inception of Metro Fire service calls have increased 25 percent to approximately 75,000 per year.

“Metro Fire is working hard to maintain service levels,” said Sponable. “The cost-cutting measures taken in recent years have driven our organization to achieve its greatest levels of efficiency. There is a fixed cost to operating the needed number of fire stations and units around the clock. Such a large investment is difficult to ratchet down every time there is a dip in property tax revenues.”

Under the guidance of its Board of Directors, Metro Fire’s management team and firefighting personnel look forward to serving the community in the coming decade and meeting the immediate fiscal challenges associated with a weak regional economy.

# Jewelry Gallery and Showroom

## a Treasure in the Sacramento Region



Beginning Students become Seasoned Jewelry Makers.

### From CIJT

*Carmichael* – Welcome to 2010 Student Jewelry Gallery, opening again to the public for your jewelry selections. The California Institute of Jewelry Training opened it’s gallery in 2009 with a smaller space and less inventory, today it is a treasure of beautiful items originally handcrafted for you to see and enjoy. Or you can sit with a private designer and design the jewelry treasure of your dreams and have it manufactured for you and only you. Amazing designers, one of a kind, expert crafts persons, mentored by their instructors who are seasoned jewelry designers and have earned a mark in the industry through their magnificent skill levels and areas of expertise.

How about this, collect your unused jewelry and have it redesigned and remodeled, just like new.

Now we know that not everyone wants someone to make their jewelry for them, instead they want to learn now to create their own masterpieces. We have a full range of jewelry related courses which include Jewelry Making and Design, Gemology and

Jewelry Appraising, not to forget Jewelry Sales Associate programs. We have what you want and ....

More news from CIJT comes in the form of implementing the first jewelry making Apprenticeship program of its kind. Graduates are offered the opportunity to enter into apprenticeship upon completion of the jewelry arts or gemology programs and mentored by professionals in the jewelry industry.

This program promises to give a great lead into employment above entry level, thus creating better earning opportunities and independence for self-employment. You can learn, apprentice, earn in that order and the skills and resources you gain will remain with you for a lifetime.

In 2008 Robyn Marie graduated and stayed on at CIJT for a year until she felt she was ready to start her company and currently has her studio in her home, her jewelry in several galleries in the Sierra foothills, has a following of several groups who have become repeat customers over the past year. She has an inventory of over 350 pieces of jewelry and has

made it all. She uses many disciplines including, fabrication, casting, filigree, precious metal clay, cloisonné and piercing.

Because of her diligence and enthusiasm, she is successful, happy and says she will never look back. She has left the corporate world, entered the world of jewelry art and is earning an income which is really a plus to her added personal pleasure and the independence she was seeking.

Currently CIJT has openings for graduates throughout the United States. CIJT has also consulted with international schools and there are openings for bench jewelers, gemologists and appraisers in these countries as well.

CIJT is a place to study and/or shop, a place to bring joy to your job and take up your time in a very positive way. Classes are offered both part and full time and some weekends. Your designer will be assigned and you will have the one of a kind gifts to give yourself and others. Custom design is arranged by appointment.



One of the many works of art from CIJT

Other services include providing seminars for your group, we can take our show on the road and set up a group showing of jewelry for your friends and family to look at, try on and purchase. Jewelry classes come with Lab time and when you have the skill, there is studio time available to work at your own project and pace.

CIJT is open year round, and on some weekends. Additional services include watch battery replacement and jewelry repair. Call for more information 916-487-1122.

# SMUD Thanks Customers Who Help the Needy Pay their Electric Bills

*Sacramento Region* – “Energy-HELP” approaches \$2 million mark benefitting more than 12,000 households

As the recession lingers, making ends meet can be especially challenging during the holiday season. While these are very tough economic times for many, Sacramento Municipal Utility District (SMUD) customers are here to help. Fellow customers who are in need can get assistance paying their electric bill thanks to the EnergyHELP program. EnergyHELP provides an easy way for residential customers to contribute funds to help struggling customers.

The program is almost seven years old and, in that time, SMUD customers have contributed nearly \$2 million to EnergyHELP. More than

12,000 customers now voluntarily give monthly to help low-income SMUD customers in financial crisis keep the lights on.

Here’s how the program works: Through EnergyHELP, customers can contribute automatically in their monthly bill payment to any of four partner charity agencies. The donation is tax-deductible, and SMUD sends 100 percent of the proceeds directly to the charity. In turn, the charities offer as much as \$200 in one-time bill assistance to low-income customers whose electric power has been, or is about to be, disconnected for non-payment. Typical monthly donations are between \$1 and \$10 per month, while some customers have contributed \$20 to \$100 per month.

Since its inception in January 2004,

a total of \$1,945,000 in assistance has been distributed to more than 12,000 local households in crisis through all four EnergyHELP partner charity agencies: Sacramento Food Bank and Family Services, the Salvation Army, Travelers Aid Emergency Assistance Agency, and the Folsom Cordova Community Partnership.

Based on the enthusiasm SMUD customers have for helping their neighbors in need, the electric utility expects to reach \$500,000 in annual pledged EnergyHELP contributions by year end.

For more information about SMUD, contributing to EnergyHELP or SMUD’s low-income programs, or to inquire about qualification guidelines for assistance, visit [smud.org](http://smud.org) or call SMUD at 1-888-742-7683.



### Eyebrow Plus 1

#### Eyebrow Threading

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Threading is a hair removing technique used to remove unwanted facial hair

A precise way shape eyebrows, less painful

Does not peel layers of skin or traumatize like waxing or shaving



# Local Coach Charged for Drugs by CHPD

By Lieutenant Ray Bechler,  
Investigative Services Division

*Citrus Heights* - On December 15th, 2010, Citrus Heights Police Narcotics Detectives arrested Nathanael Matthew Milburn after serving a search warrant at his residence in the 7800 block Vista Ridge Lane. Large quantities of prescription pills (Vicodin) and marijuana were found and seized from his residence.

Nathanael Milburn is a high



Nathanael Matthew Milburn

school girl’s basketball and freshman boy’s football coach at Mesa Verde High School in Citrus Heights. Milburn was taken into custody and booked on charges of possession for sales of marijuana and prescription pills.

For further information please call the Citrus Heights Police Department at (916) 727-5500 and ask for Lt. Ray Bechler.

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# Your Healthcare Professional 'Tis the season...



By Colleen Slaughter

..... to shop for healthcare ? Yes, along with the hustle and bustle of the holidays, fighting for a parking space, and standing in long lines, many seniors have the added task of shopping for the right health plan. Some people will need to select a new insurance provider, because their current plan won't be available in 2011. New laws have changed many aspects of the healthcare industry, making the information and decisions overwhelming. Why does it need to be so confusing!? Even agents, including me are confronted with frustration—the proverbial “red tape”. Strict rules and regulations make it challenging to educate individuals and provide information to make these important decisions.

The computer savvy can do the research and contact 800 numbers to determine what's best to fit their needs. However, the deadline to make a final selection is December 31, 2010. So along with preparing

for the holidays, there's the added dilemma of changing health plans or not. Then being tasked with figuring out the meaning of the voluminous information. Premiums, co-pays, total out-of-pocket expense. Not to mention coverage, prescriptions, doctors, hospitals, specialists, HMO, PPO's? As if one needs more stress at this time of year!

Before you develop a headache,

consider an old-fashioned solution to navigate the health care maze. Do you remember when a telephone call meant reaching a live person? Rather than pressing one, two or three? Well, I am that live person, an insurance specialist, eager to help. I will personally meet with you, at no charge – yes, a complimentary service. I will research your current plan, the available options and provide details to make an informed decision that's right for you. Not to mention freeing up your valuable time. In this age of technology, text, and email—personal service seems to be a lost art. Hopefully it will make a comeback! Please contact me as I would sincerely like to assist. Have a wonderful Christmas!

Contact information: Colleen Slaughter—Phone: 916.616.7484—email: agentslaughter007@earthlink.net.

Since cyber space is here to stay, my website is presently under construction!

# New Year's Resolutions for Your Wallet

Commentary by  
Louis Scatigna

When the big ball drops at midnight New Year's Eve, the calendar will change, but will you? An expert reveals 5 ways to boost your financial health in 2011.

After two years of recession and recovery that is moving slower than molasses going uphill in January, Certified Financial Planner Louis Scatigna, author of *The Financial Physician* ([www.thefinancialphysician.com](http://www.thefinancialphysician.com)), believes that 2011 is the time for people to make some solid resolutions to change those old habits.

“Most people think that their financial problems revolve around not earning enough money to make ends meet,” said Scatigna, whose Financial Physician radio show is heard nationwide. “The truth is, everyone can improve their financial health by using the following five tips, and they don't have to make a dime more than they are making today in order to feel more financially healthy.”

Scatigna's tips include:

**Calculate Your Net Worth** — If you want to get healthy, you need a check up. Your net worth tells you how financially healthy you are right now, so you know where you're starting. Here's how you do it: Take a piece of paper and make two columns. On the left side of the paper list the value of all your assets and on the right side the balances of all your loans, using the totals from the end of 2009. Now, subtract your

total debts from the total value of your assets and you arrive at your net worth, the exact amount of money you would have if you liquidated all your assets and paid off all your debts. The goal is to grow your net worth each and every year.

**Prepare a Budget** — Take another piece of paper, and make two columns, one for monthly expenses and one for annual expenses. On top of the page list all your sources of income (wages, interest, dividends, odd jobs, etc.). Total up all your income. Now list every expense in your life as accurately as you can. Make sure you keep track of your cash expenditures, like those Starbucks coffees and lunches at work. Spend one month writing down every penny you spend. Now, total up all your expenses, and then subtract your expenses from your income. If you're in the hole, it's time to reduce your spending. If you're ahead, now you have an idea of how much you might be able to put away and save every month. The truth is that most families can cut 5 to 10 percent of their monthly expenses without too much trouble.

**Manage the Money Together** — If you're married, it's imperative that you manage the money as a couple. In most families either the husband or the wife handle the monthly bills, but that often leads to miscommunication and overspending. Sit down together and pay the bills and discuss with each other how you can reduce the household expenses. Review bills for accuracy and resolve to pay down the

balances as fast as possible. Review each investment account statement for performance and risk. Doing it together ensures fewer crises and more savings.

**Learn More About Money** — The majority of Americans have little knowledge about finances, so they make costly mistakes. There are many books and websites that you can read to learn the basics about investing, buying cars and homes, insurance, the different types of mortgages, and credit cards. Knowledge is power, especially when it comes to your money.

**Be Financially Responsible** — What do you really need? What do you really want? These days, it's difficult to have both, so we each need to evaluate our lives to determine what we can do without. Do you need to buy lunch at work every day, or does your break room have a kitchen where you could keep a loaf of bread and lunchmeat? Do we need 20 HBO channels, when there's never anything good on, anyway? We now live in frugal times and must adjust our behavior in order to survive and become financially healthy.

*Louis Scatigna is a Certified Financial Planner, national radio talk show host and author of The Financial Physician: How To Cure Your Money Problems and Boost Your Financial Health (www.thefinancialphysician.com). Lou is a regular guest on both national and local television programs and has been quoted in hundreds of publications and Web sites.*

# More than 400K Troops Miss Holidays at Home

## Military Wife Has Message for Their Families

You don't have to tell Kat DeMille about what it's like to be home for the holidays, but still without the ones you love.

The former Navy brat grew up to become an Air Force wife, so she doesn't need to be reminded of the 425,000 Americans who will celebrate the holidays somewhere other than home this year, according to U.S. Department of Defense statistics. She's been living those holidays most of her life.

“One of the most important things I learned as a kid was that it is okay to feel sad and to miss the ones we love,” said DeMille, author of the children's book *I Wish Daddy Was Here* ([www.iwishdaddywashere.com](http://www.iwishdaddywashere.com)). “Children take their cues from the adults who surround them, and in military families, there is always this semblance of steely reserve. They don't want to show sadness around the kids, so all the kids see are the brave faces, and it makes it easy for them to bottle up their sadness or feel that missing their moms or dads is a bad thing. I had to unlearn that misconception, and it actually helped me feel better.”

DeMille believes kids should know that while it's important to move on with their daily lives while a parent is deployed, that it's also okay to miss them and to let their sadness out when they need to. She said that part of the message of her children's book is that the sadness is a part of coping with the reality of modern troop deployments.

“My husband is currently deployed right now, so my daughter and I are living it along with every other military family this holiday season,” she added. “Especially during this time of year, missing a family member is like the elephant in the room that no one wants to acknowledge. The military life causes many families to endure extended separation. How we deal with the time apart makes a big difference in a child's life.”

One of the key parts of helping children get through a holiday without a parent who is deployed is to get them to talk about what they are feeling, so they can work through it faster.

“Any job that takes a parent away for an extended period is difficult

on a child,” DeMille said. “Letting your children express their feelings will help them get through the separation. Life does not stop because someone we love is away, but that does not mean we cannot miss them. Emotions can be hard for a child to talk about. Letting your child know that you feel sad, as well, let's them know it is okay to have feelings and it makes them feel safe to express them to you. It brings them a level of security and makes them feel more mature when they know they are feeling the same thing as the adults around them. More than that, it helps them become stronger and more capable of dealing with the demands of being in a military family.”

*Kat DeMille grew up in a Navy family and married into the Air Force. She studied Hotel/Restaurant Management in school, and still enjoys cooking. She works with stained glass windows to help pass the time during deployments, and is the proud mother of one daughter. Incidentally, Kat's family was the basis for the characters in her book*

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The Friends of the Sacramento Public Library are hosting a Warehouse Clearance Sale at the Book Den Warehouse, 8250 Belvedere Avenue, Suite E, on Saturday, January 8, and Sunday, January 9, 10 am to 4 pm. A preview for Friends members only will be held Friday, January 7, 5 to 8 pm. The warehouse is currently overstocked with a wide variety of books which must be sold so that room is available for incoming new donations. Proceeds will benefit the Sacramento Public Library system.

All books and other materials in the warehouse will be sold for \$6 a bag at the preview and during both sale days. Because of the reduced prices, the Friends members' usual discount will not be offered at this sale. The Book Den store, which specializes in collectibles and better books and is located at the same site, will be open during the same hours with materials offered at regular prices. For more information, call 916-731-8493 or email [fspl@att.net](mailto:fspl@att.net).

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By Marlys Norris,  
Christian Author

Some people spend a whole life-time trying to find the missing ingredient in their life. They fill their lives with material things, events, wealth, travel, work, people, socials, sports, drugs, sex, even religion trying to find the ingredient that will make them feel complete. Shouldn't they believe that one of those things would satisfy? Possibly for a short duration of time any one of those things give a sense of euphoria, but it doesn't last. Not one of those things gives them the kind of inner satisfaction,

# What's Missing?

meaning and purpose they are seeking. Depending on their temperament and personality they will jump from one to another, continually trying to fill that void in their life. Others may accept their lot and live in a state of denial but miss the mysterious one simple act that would give their life that special ingredient. And some will recognize their dilemma and diligently seek answers. Will they find what's missing? The answer is not complicated but often too simple for many. A simple answer can be found yearly in the story as it is replayed in the church and news with the yearly celebration birth of baby Jesus (Christmas) and 33 years later, (Easter) His sacrificial death on the Cross. His Son's shed blood purchased and washed away mankind's acts of sin and reconciled us back to the Father. Jesus was the Father's gift to us and when we accept His Son, we become Jesus gift back to the Father. When God created man/woman he placed an empty place in each of us for the residence of His Holy Spirit

to help every individual in their journey to "know and love" Him with their heart and soul. A simple willful act and many miss ever discovering it because of their rebellion and negligence. The void or empty place purposely left in each of us by God. This empty unfulfilled place can only be filled when a person accepts Jesus death on the Cross as payment for their wrongful acts (sin) and then, invite God's Son (Jesus) into a their heart and life. God's Words says "You must be born-again not of water but of the spirit to enter the Kingdom of Heaven". Just kneel where you are now and ask Jesus to come into your heart and life and you will be born-again into a brand new life. (John 3) and heaven is Father's gift for accepting His Son, Jesus Christ.

Marlys Johnsen Norris, Author  
Marlys5934@sbc global.net  
"Intimacy Begins Going God's Way"  
"God Moves Mountains, It was a Miracle"



By Pastor Ray Dare

What's so special about Christmas? What's the big deal? Because of three miracles that happened 2003 years ago. First, God came to earth! That's the first miracle of Christmas. God came to earth. This is the most significant event in the history of the world and it's why billions of people will celebrate it this year. The first miracle is WHO came to earth. The second miracle is HOW He came. God became a man. He became like one of us. "The virgin will be with child and will give birth to a son, and they will call him Immanuel – which means, 'God with us.'"  
Matthew 1:23  
Of all the ways God could have come into the world, why did He come as a baby? He had to come in a way that you could understand and relate to. You see, there was a communication problem and there was no way that you could get up to God's level, so

# Christmas Miracles

He had to come down to your level. The Bible says He became like us. He was born like us, He grew up like us and He even worked like us. The Bible teaches that while He was on earth, He was tempted just like we are. He had the same struggles that you have, the same problems. He faced the same pressures that you face. There were times when He was discouraged, frustrated and fatigued. That's good news. What that means is...He understands how you feel. He's not a distant, out of touch God, who doesn't understand what you're going through. He's been in your shoes. He knows what it means to be human. He knows what you're going through right now and He cares. The greatest miracle of all is WHY He came. He came for YOU. He came for your benefit. He came because you needed Him to come. You may have never realized it, but you needed Him to come. These two verses explain the real reason for the season; "Jesus said, 'I was born for this purpose: I came to bring TRUTH to the world.'" John 18:37 (LB) and Jesus said, "I have come to SAVE the world and not to judge it." John 12:48 (LB) First, Jesus came to give us truth. Truth about what? A lot of things...truth about life...truth about God...truth about yourself. There are a lot of misconceptions about God and there are a lot of philosophies that

lead to dead ends. If you don't build your life on the right foundation, it's going to cause problems in every other area of your life. So Jesus came to bring you truth. Second, Jesus came to save you. Jesus came to save you, not judge you. What was it that the angels announce to the shepherds? "Unto you a Savior is born". Christmas is not about a Santa, it's about a Savior. You may have never realized that you need a savior but you do. God wouldn't have wasted the effort. We're all in need of a savior because none of us are perfect – that's the reason for the season. God came to earth, God came down to your level and God came for your benefit. What we're talking about is a relationship, not a religion. Christianity is not about a bunch of rules, rituals and regulations. It's about a relationship with your Creator. I extend a warm invitation to you to worship with me at New Community Church this Christmas. We have a special community service planned on Christmas Eve beginning at 6pm. You're invited! I'll be sharing a special message about Christmas planned for you and our community.

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Sunday Worship 11:00 am  
Sunday Evening 6:00 pm  
Wednesday Evening 7:00 pm

*Come and Experience God's Amazing Grace*  
(Located south of Madison; just east of Dewey)  
Call for More Information

*You are invited to our*  
**THIRD NOEL COMMUNITY DINNER**  
*Christmas Day, December 25th*  
*12 Noon - 3pm, in the Parish Hall*  
*Community Messiah Sing - Sunday, December 12th, 5:00pm*  
Donations of non-perishable food items requested. Festive reception following.

*December 24th, Christmas Eve*  
**4PM NATIVITY RHYTHMS OF GRACE**  
**10:30PM CAROL SING**  
**11:00PM FESTIVE HOLY COMMUNION**

*December 25th, Christmas Day*  
**10AM HOLY COMMUNION IN CHAPEL**

**ST FRANCIS EPISCOPAL CHURCH**  
**11430 FAIR OAKS BLVD., FAIR OAKS, CA**  
**916-966-2261**

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**Air Conditioning & Heating System**

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38 point inspection.  
Reg. Priced \$105.00  
Offer Exp 1/31/11

**\$89<sup>00</sup> OFF**  
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**HURRY!**  
The Cash for Appliances has expired & the Federal Tax Credit is over this month!

**We GUARANTEE 100% satisfaction and WE WILL NOT BE UNDERSOLD!**

**\*100% Financing - O.A.C.**  
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Relax. Breathe deeply.  
Retreat into our beautiful grounds, generous space, and atmosphere of serenity. Visitors will find a peaceful sanctuary in a monastic tradition, space to reflect and opportunities to reconnect with God.  
Walk among old growth oak and redwood trees.  
Stroll through the stations of the cross or visit a labyrinth.

Weekend programs available. Community Mass Thursdays.  
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**Come visit us.**

*Come to Your Center...and rediscover your center.*  
**(916) 725-4720**



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**Live-In Companion for Elderly** Experienced, Kind, Caring & Compassionate. Will provide meal preparation, light housekeeping, Errands & Appointments. Compensation Negotiable. (MPG 12-22)

**Elderly Care Home** in beautiful Orangevale neighborhood. Long-term care only. Nutritional daily meals. Call Maria from 8am-9pm. 916-833-8371 (MPG)

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A Film Review by Tim Riley

BLACK SWAN (Rated R) and THE KING’S SPEECH (Rated R)

Judging from trailers alone, one movie that had the look of a must-see event was the pairing of a full-lipped, elegantly dressed Angelina Jolie and a scruffy Johnny Depp. They meet as strangers on a train and take off on one grand adventure to scenic Paris and Venice. “The Tourist” seemed to have it all, but Columbia decided not to have general press screenings, catering instead only to a select few overrated critics like Roger Ebert. Apparently, nobody figured out early enough to save the film that Johnny Depp is too improbable as a math teacher, one from Wisconsin no less. So far, the reviews haven’t been too kind to “The Tourist,” and though, notwithstanding the bad press, I remain curious about the film, I am willing to wait for the DVD release.

Fortunately, there are better movies available, though some may require a wait for an expansion to a greater number of screens around the country. One of the most disturbing, intense dramas of recent years is Darren Aronofsky’s “Black Swan,” starring Natalie Portman as you’ve never seen her before. The film has already generated a fair amount of controversy for being a sexually-charged thriller about the machinations behind the scenes with a New

# Riley Reviews

FILMS WORTH THE EFFORT TO SEE; “THE TOURIST” NOT SO MUCH

York ballet troupe at the Lincoln Center. Of course, there’s the titillation about the encounter between Portman’s repressed ballerina Nina and sexy new dancer Lily (Mila Kunis).

Nina may appear to be the innocent, but she’s ambitious enough to want to take over the lead role in “Swan Lake,” as it is being imagined by choreographer Thomas Leroy (Vincent Cassel), a smooth-talking lothario who is very demanding on his dancers. A very proficient ballerina, Nina perfectly executes the role of the White Swan, but she seems too stilted to create the dark side of her alter ego, the evil Black Swan. This is where the sexually liberated Lily comes into the picture, looming as a rival to Nina’s ambition. Meanwhile, Nina suffers from raging paranoia and many hallucinations, and she has to contend with her domineering mother (Barbara Hershey), the stage mother from hell.

In terms of pushing the limits of psychological thrills to keep the audience on edge, director Aronofsky doesn’t hold back in creating a hellish nightmare world for his top dancer Nina, who is driven to the brink of madness. “Black Swan” is lurid and sensational, not surprisingly for an R rated film. Who knew that ballet could so gut-wrenching and emotionally violent? One is likely to look back at “Black Swan” with the curious wonder of what was real and what was an illusion.

One of the best films of the year that may have even less distribution at theaters is “The King’s Speech.”

You’ll have to search this one out, and it will be worth the effort. This is based on the true story of the relationship between an Australian speech therapist and Albert, Duke of York, who had to overcome a speech impediment in the years leading up to his unlikely coronation as King George VI. Excellent actors Geoffrey Rush and Colin Firth are cast, respectively, as Lionel Logue, the unorthodox therapist, and the future king, known to friends as Bertie.

The Duke of York is unlikely to succeed his father, King George V (Michael Gambon) because his older brother David (Guy Pearce), an irrepressible playboy, is next in line. This is a good thing because Bertie stammers horribly when placed in a situation of public speaking. When David eventually becomes King Edward VIII, his reign is brief because he would rather abdicate the throne so that he can marry the twice-divorced American socialite Wallis Simpson. On the eve of World War II, the unprepared Bertie is thrust into the unwanted limelight, and it becomes imperative that he must rally his countrymen to stand united against Hitler and the forces of evil.

As much as anything else, “The King’s Speech” is a buddy film, albeit a strange, unorthodox and rocky road to friendship. Before he becomes King, Bertie is pushed by his loving wife Elizabeth (Helena Bonham Carter) – the future Queen Mother – to use the services of the eccentric Lionel Logue. Much of the movie is about the unsteady, twisting relationship between the self-taught commoner and the future monarch. There’s plenty of give-and-take between the shy royal, who maintains a quiet dignity, and the brassy therapist. The future king’s ability to lead his subjects in rousing speech is trapped inside him, and it’s up to Lionel to entice it out of his royal pupil. “The King’s Speech” is so good that it won’t take much to coax some Oscar nominations for it.

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*Come back every week for Sudoku!*

For Solution See Page 7.

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ROCK DOC

By Dr. E. Kirsten Peters

It's that time of year once again. As a geologist, I'm not thinking of the holiday season when I note this time on the calendar. What's impressed me lately is the clear start of the annual cycle in which we benefit from a recharging of the nation's water supply. In late November, while I was digging my pickup truck out of 14 inches of snow, I had time to meditate on the importance of this time of year. Not long after my shoveling effort, the Midwest was hit by major snowfalls. Now other parts of our geographically complex nation have had substantial rains. Both snow and rain are different ways of spelling water, of course. Roughly 10 inches of snow are the same as an inch of rain. I say "roughly" because snow can be dry powder, in which case it doesn't have much water content, or sloppy stuff that weighs a heck of a lot more because it's got more water in each scoop of my shovel. There are two basic ways that significant parts of the country will depend on this winter's snow and rainfall well down the road. That's

Recharging the Battery  
Made of Water

worth a moment's consideration, because we're just as dependent on water as we are on energy. First, winter snows at high elevations build up over time. Near the start of the summer, those snows melt. Water enters creeks that flow down into larger streams. That's why a healthy snowpack at high elevations leads to plentiful water in rivers during the summer. With current climate trends in the western U.S., snowpack runoff may happen earlier in the spring and summer—with important consequences for our ability to generate electricity and meet peak irrigation needs later in the warm season. But there's a second, more invisible, way that precipitation is crucial to our water supply. In several regions of the country, aquifers hold water beneath our feet and supply the water that we all depend on. Here's the story. As we all can observe, rain and snowmelt soak into the soil. What we can't easily see is that part of the water in the soil continues to move downward. It's a slow process, but over time water trickles into the little cracks and tiny holes that exist in the solid rock that's beneath the soil. If you drill a well down through the soil of my backyard and into the rock under it, you'd reach the water table. That's the depth beneath which water flows into open holes in the Earth, like wells. Rock doesn't hold a lot of water. Imagine you could look at some of the rock under my house that's beneath the water table, a cubic piece of solid stone that was one foot on each side.

Only a thimbleful of water would flow from that rock into a well, nowhere near enough to fill my coffeemaker each morning. But a good well gets the benefit of the water that's stored in huge volumes of rock. And each morning I fill my coffee pot with water exactly like that, what geologists call groundwater from a deep aquifer. All aquifers have to be recharged. That's what is happening at this time of year. Snow and rain are trickling down into soil. Over time, water will move into the rock underneath the soil, recharging the systems on which so much depends. It's an unfortunate fact that we are pulling water out of major American aquifers at a faster rate than Mother Nature recharges them. The day will come that we will have to change our way of doing business. It's not that we will abruptly have no water at all to use, but that we'll have to engineer more solutions to meet our needs, deal with new environmental impacts, and end up spending a lot more money for water than we're used to doing. It's impressive that such a simple substance as water gives us so much we really need to think about. For the New Year let me raise with you a toast of cold, clear water – an often overlooked but precious gift. Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rockdoc.wsu.edu and on Twitter @RockDocWSU. This column is a service of the College of Sciences at Washington State University.

Gov. Presents Gold Star Family License  
Plates to Families Who Lost Sons in Iraq

Honors Members of the Armed Forces and their Families

Sacramento – Governor Arnold Schwarzenegger recently joined California Department of Veterans Affairs (CalVet) Secretary Roger Brautigan and Department of Motor Vehicles (DMV) Director George Valverde to present the first three Gold Star Family License Plates to the families of three men killed in the line of duty. “The Gold Star Family License Plate is a reminder to all of us of those who have lost their lives while defending ours, and of their families who face each day without their loved ones,” said Governor Schwarzenegger. “I am grateful to all who made this license plate possible, and may we never forget the courage, bravery and sacrifice of those in the Armed Forces.” The Governor presented the first three Gold Star Family License Plates to Mike Anderson, whose son Mike Anderson Jr. was killed in Iraq on December 14, 2004; Kevin and Leianne Graves, whose son Joey Graves was killed in Iraq on July 25, 2006; and to Dianne Layfield, whose

son Travis Layfield was killed in Iraq on April 6, 2004. “This is a recognition that is worthy of our efforts and is a small token for the families who have given so much to protect our nation our freedom,” said Secretary Brautigan. “I am honored to have played a small part in this process.” “The Gold Star Family License Plate is an honor to those families whose family members paid the ultimate sacrifice,” said DMV Director George Valverde. “The California DMV is proud to join with the Department of Veterans Affairs in making this recognition possible for thousands of families throughout California.” The Gold Star Family License Plate was created when the Governor signed SB 1455 by Senator Dave Cogdill (R-Modesto) and Senator Jeff Denham (R-Merced) in 2008, which enables family members who have lost an active duty member of the U.S. Armed Forces in current and prior wars to obtain a Gold Star Family License Plate honoring the

sacrifices their families have endured. This legislation directed the DMV to design a new license plate to be made available to Gold Star families. Under the provisions of the bill, the cost of setting up the program was to be covered by private donations collected by CalVet. The Department reached the designated amount of \$300,000 in donations and direct pledges this past November. As a token of the state's appreciation for their sacrifice, the legislation provides a special waiver of some fees for Gold Star families obtaining the plate. Originally established after World War I, the Gold Star has come to symbolize the sacrifice a family makes when someone in their family is killed in the line of duty while serving in the U.S. Armed Forces. The Gold Star License Plates include, on the left side, a Gold Star on a blue field surrounded by a wreath of small white stars; along the bottom of the plate, the words “Gold Star Family” in gold on a blue field; on the right corner, an image of a small folded American Flag.

DUI / Drivers License Checkpoint Results

Citrus Heights - The Citrus Heights Police Department held a DUI / Drivers License Checkpoint on Thursday, 12-16-2010, 7:30 pm to 2:00 am. The checkpoint took place at San Juan Ave at Madison Ave. DUI / Drivers License Checkpoints involve vehicles being stopped randomly as they drive through a specific

location. Drivers are briefly contacted to determine if they are impaired; and/or licensed. Unlicensed drivers may have their vehicle towed. Those drivers found to be under the influence are arrested. The goal is to improve traffic safety by removing impaired and unsafe drivers from our roadways. 1217 vehicles drove through the checkpoint, 8 vehicles

were towed, no drivers were arrested for DUI, 28 citations were issued. Drivers are reminded not to drink and drive. If you are going to drink, please use a designated driver. Funding for the grant comes from the California Office of Traffic Safety through the National Highway Traffic Safety Administration.

NFIB Issues Statement on Release  
of ATRA Judicial Hellhole Ranking

Sacramento, C December 14, 2010 - John Kabateck, Executive Director, National Federation of Independent Business/California, America's leading small business association, issued the following statement on the release of the American Tort Reform Association's Annual Judicial Hellhole rankings: “Several California cities once again have the dubious honor of being listed among America's worst areas for civil litigation. From lawsuits claiming that extra virgin olive oil was “extra virgin enough” to one litigant filing more than 1,000 Americans with Disabilities (ADA) access lawsuits since 2003, California continues to be a haven for those who want to take advantage of

loopholes in the system.” “California small businesses are preyed upon more frequently than other businesses for the simple reason that they do not have the resources to fight these types of lawsuits. When surveyed in 2008, three quarters of NFIB member small businesses felt threatened by frivolous lawsuits and thought that if sued they might have to close their doors forever.” “NFIB/CA remains committed to working with ATRA and California Citizens Against Lawsuit Abuse to get California off this list and make California a place small businesses will want to operate.” NFIB is the nation's leading small business association, with offices in

Washington, D.C. and all 50 states. Founded in 1943 as a nonprofit, non-partisan organization, NFIB gives small and independent business owners a voice in shaping the public policy issues that affect their business. NFIB's powerful network of grassroots activists sends their views directly to state and federal lawmakers through our unique member-only ballot, thus playing a critical role in supporting America's free enterprise system. NFIB's mission is to promote and protect the right of our members to own, operate and grow their businesses. More information about NFIB is available online at www.NFIB.com/newsroom.



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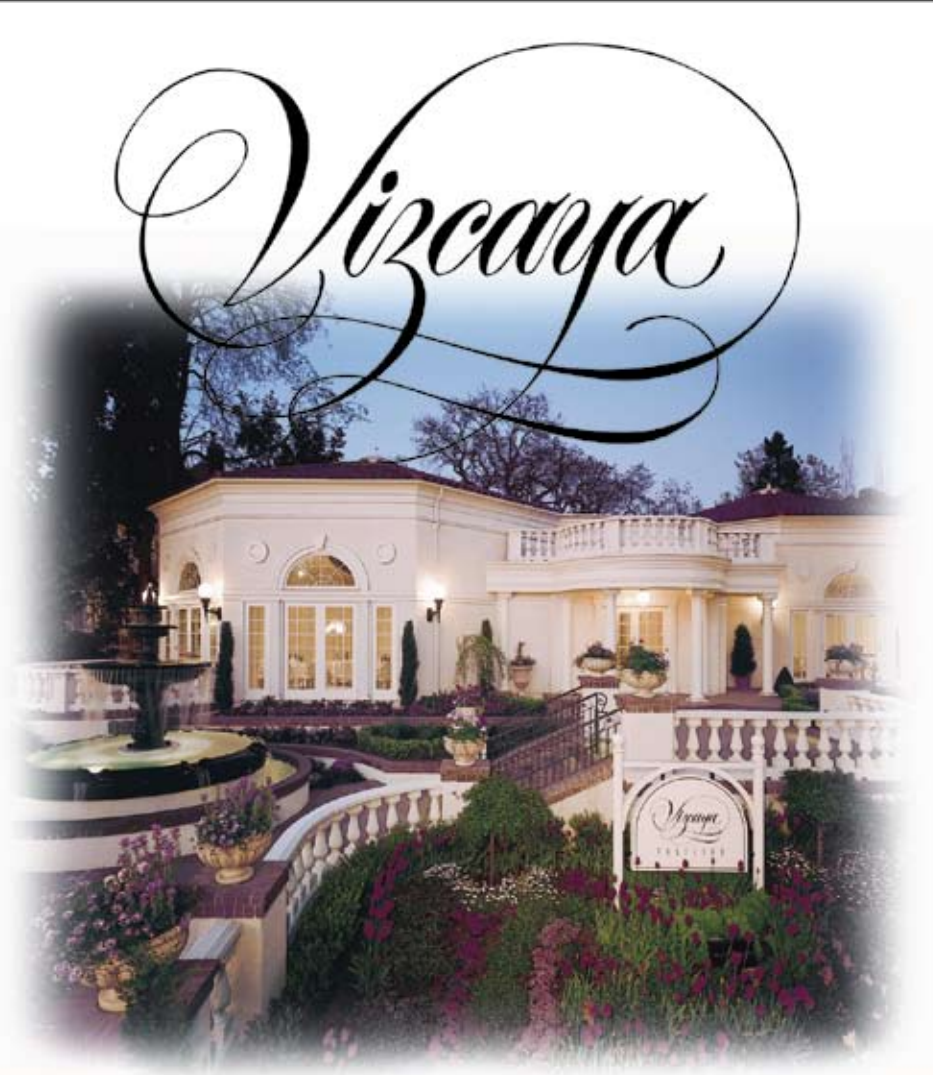
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# POPPOFF!

with Mary Jane Popp

with any Christmas cookies that have landed in your house. Or treat yourself to something you REALLY like from your local bakery. Chocolate is always good.

6) Create your own seasonal cocktail and spend the greater part of December perfecting it...preferably with a hunky Santa.

7) Read "Over the Holidays" by Sandra Harper.

And perhaps the best way to approach the holidays is with a sense of humor. And Sandra takes it to the max with Vanessa's (one of her main gals in the book) Emergency Bag for surviving the holidays. Have these things handy:

- Extra strength aspirin
- Coupon for free cheese pizza
- Magazine article: "How to Create a Meaningful Holiday in Five Easy Steps"
- Single serving of Chardonnay
- Tin of Jelly Bellies
- Lots of Kleenex

Let's face it, we don't have the staff that Martha Stewart has to create all she does, and who cares. I thought Christmas was a season of love and sharing...even if it's just a cup of cocoa and a cookie. Or you can prepare some of Vanessa's Cinnamon Rolls. The recipe is pretty simple, and according to Sandra, you don't have to be a master bakery chef to

do it. Gotta' have something for the home-baked school potluck anyway.

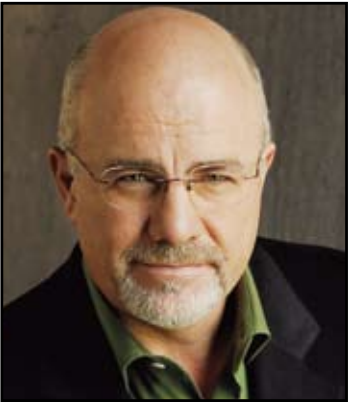
- Here goes:
- 1 package of refrigerated biscuits
  - Handful of chopped nuts
  - ½ cup sugar
  - 1 teaspoon cinnamon
  - Loads of melted butter
- Then :

- 1) Grease an 8" round cookie pan with some melted butter. Preheat oven to 375 degrees.
- 2) Separate biscuits and nestle them together in the baking pan.
- 3) Combine sugar and cinnamon
- 4) Brush loads of butter over biscuits and then sprinkle liberally with the sugar mixture and the nuts.
- 5) Bake 20 minutes or until brown.

Serves 6-8, and will satisfy that potluck requirement with not too much fuss.

And of course, you need to test at least one roll with a cup of java and a great book in a comfy chair! See!!! It's not that hard. A little humor and a good attitude will help you make it through the insanity. Check out Sandra's website at [www.sandraharpers.us](http://www.sandraharpers.us) for more tips. HAPPY HOLIDAYS!!!

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



Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

## Pulling the Plug on a Bad Job

Dear Dave,

My husband and I are completely debt-free. He makes about \$100,000 a year with great benefits, plus we have \$80,000 in savings. The problem is he hates his job. He wants to try something else, but he's not sure where his passion lies. When is it okay to pull the plug?

- Sarah

Dear Sarah,

In a situation like this, I think you need to combine the desire to do something you love with enough wisdom that won't leave your family in jeopardy. In other words, let's run to something, not from something.

I'd suggest that he grab some of Dan Miller's books, like *48 Days to the Work You Love* and *No More Mondays*, and begin a process of reading, studying, and thinking about what he really loves to do. Then, figure out a way to monetize that idea. You're more creative and passionate when you love what you're doing,

# Dave Says

and with the right plan in place you'll make more money, too!

Now, doing this will probably result in a temporary pay cut. But even if he goes from making \$100,000 to \$50,000 that first year, you guys can adjust your lifestyle and still live comfortably. You can get by on way less than a hundred grand, and if needed, you can live for a little while off bits and pieces of that big pile of cash you've got in savings.

I can't imagine spending my entire life doing something I hate. If every Monday morning looks and feels like you're having a root canal, then it's time to find something else. Just make sure you've got a plan, and be smart about it!

- Dave

## Refinance for a Lower Payment?

Dear Dave,

How do you feel about people refinancing their homes? Is it smart to refinance a house in order to have a lower mortgage payment?

- Anonymous

Dear Anonymous,

No, it's not. But it is smart to refinance a house to get a lower interest rate. By doing this, you pay off the home faster.

Think about this. Right now, with a 15-year fixed rate mortgage and one point paid, you can get an interest rate under four percent. That's awesome! Let's say you have a \$300,000 mortgage, and you refinance from six percent to four percent. A two percent savings equals \$6,000 a year, and that's \$500 a month in interest saved. In my book, that's worth doing!

So, refinancing definitely makes sense in cases where you're going to stay in the home a long time

and you get a lower interest rate. Good question!

- Dave

## The First Team Meeting

Dear Dave,

Our company is about to have its first-ever employee meeting. Do you have any suggestions on how to conduct something like this

- Brooke

Dear Brooke,

If you have an existing company, and you've never had an employee meeting in the past, I think the first one should be spent explaining why you've decided to have employee meetings.

We have staff meetings every week with all 300 team members, mainly for the purpose of communication between the different departments and divisions. We cheerlead when things are going right, and lots of times I'll read email letters bragging on various team members.

Now, no company is perfect, and sometimes there's housecleaning to be done. That kind of stuff isn't always pretty, but we tell the truth and shoot straight with the team about these issues. Occasionally, I'll even use one of the meetings to teach on the principles of the way we run the company. This can cover accounting, marketing, or even the concepts of unity and loyalty.

Just do things gradually, and don't hit your team with too much right off the bat. You might even take suggestions from your team as to what they feel would be beneficial in your meetings!

- Dave

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# Anticipation High as Ohio Valley Gold and Silver Refinery Opens for Business Next Week in Auburn!

By DAVID MORGAN  
STAFF WRITER

Been following the gold and silver market lately? Well if you have a jewelry box or lock box full of gold or a coffee can full of old coins you should be according to Ohio Valley Refinery spokesperson John Miller. “The gold and silver markets have not been this strong for over 30 years,” said Miller. Typically when the U.S. dollar is weak and the economy is flat gold and silver markets soar. “That’s good news if you are sitting on a few gold necklaces or an old class ring,” says Miller.

Next week, starting Monday at 9am and every day next week through Friday, the Ohio Valley Refinery will be setting up a satellite refinery right here in **Auburn** at the **Ridge Golf Course**. During their 5 day stay, anyone can bring gold, silver or platinum items and turn them in for immediate payment, explains John Miller. “Just about everybody has some amount of gold or silver just lying around collecting dust and next week anybody can sell theirs direct to our refinery. Typically, selling direct to a refinery is reserved for larger wholesale customers like jewelry stores, pawn shops, and laboratories,” says Miller. “We are changing how business is done,” he explains. “We want to do business with everybody so we took our business to the streets. Our teams visits various cities around the country hosting 5 day events allowing the general public to take advantage of our services. The turnout has been overwhelming,” says Miller. “Usually each day is busier than the previous day. It seems once people come to us and sell something, they are so amazed by what an old ring or gold coin is worth that they go home and start digging around for more and tell relatives, friends and neighbors. It’s like a feeding frenzy by the third day. People line up with everything from gold jewelry to sterling



Above • Refinery representatives will be on hand next week, starting Monday and continuing through Friday, to purchase all gold, silver and platinum items, as well as coins. Public welcome!

silver flatware sets to old coins. I think during this bad economy everybody can use extra money but most people say they are taking advantage of selling direct to our refinery because of the higher prices we pay.”

During this special event anyone is welcome to bring all types of gold, silver and platinum to the refinery and turn it in for instant payment. The types of items they will accept include: all gold jewelry, gold coins, gold ounces and dental gold. We also buy coins dated 1964 and before including: Silver Dollars, halves, quarters and dimes. Anything marked “sterling” is accepted including: flat ware sets, tea pots, silver bars, silver ounces and all industrial precious metals.

What should you expect if you go to the event to sell your gold and/or silver? Just gather up all gold silver and platinum in any form. If you are not sure if its gold or silver, bring it in and they will test it for free. When you arrive at the event you will be asked to fill out a simple registration card and

will be issued a number. Seating will be available. When your number is called you will be escorted to a table where your items will be examined, tested and sorted. This only takes a few minutes using their expertise and specialized equipment. Items will be counted and/or weighed. The value of the items will be determined based on up to the minute market prices. Live feeds will be available at the event displaying current market prices of all precious metals. If you choose to sell your items, they will be bagged and tagged and you will be escorted to the cashier to collect your payment. Waiting time to sell your items may range from just a few minutes to 1 hour so bring something to read.

If you are the owner of a jewelry store, pawn shop, dentist office or a dealer, you are encouraged to call ahead to make an appointment with the smelt master to discuss their special dealer programs. You can call our venue to make an appointment at (530) 888-7888.

Ohio Valley Refinery will open for business Monday from 9am-6pm. The event continues every day through next Friday. No appointment is needed.

## If you go:

- WHO: Ohio Valley Refinery  
Reclamation Drive
- WHAT: Open to public to sell gold and silver.
- WHEN: January 3rd - 7th
- WHERE: Ridge Golf Course  
2020 Golf Course Road  
Auburn, CA 95603
- TIMES: MONDAY-FRIDAY  
9:00am - 6:00pm  
EVERY DAY
- SHOW INFO: (217) 523-4225

## Silver and Gold Coin Prices Up During Poor Economy.

*Collectors and Enthusiasts in Auburn with \$200,000 to Purchase Yours!*

By DAVID MORGAN  
STAFF WRITER

Got Coin? It might be just the time to cash in. Next week, starting Monday and continuing through Friday, the International Collectors Association, in conjunction with the Ohio Valley Gold & Silver Refinery, will be purchasing all types of silver and gold coins direct from the public. All types are welcome and the event is free.

Collectors will be on hand to identify and sort your coins. Then the quality or grade will be determined. According to collectors I talked with, the better the grade the more they are worth. With the current silver and gold markets, prices are up for older coins too. Any coins minted in 1964 and before in the U.S. are 90% silver, except nickels and pennies.

The coins worth is determined by the rarity and the grade. Old silver dollars are worth a great premium right now. Even well worn and heavy circulated ones are bringing good premiums. Franklin and Kennedy halves, Washington quarters and Mercury and Roosevelt dimes are all worth many times their face value. While older types like Seated Liberty, Standing Liberties, and Barber coins are worth even more.

Gold coins are really worth a lot right now according to Brian Eades of the International Collectors Association. “This country didn’t start minting coins until 1792,” says Eades. “Before that people would trade goods using gold dust and nuggets. Some shop keepers would take more gold than needed to pay for items purchased. There was no uniform system of making change.”

The government opened the first mints and began distributing the coins in 1792. By the beginning of the 19th century, coins and paper currency were wide spread and our monetary system was here to stay. In 1933, Roosevelt required all banking institutions to turn in all gold coins.

Once all banks turned in this gold, the president raised the gold standard from \$20.00 per ounce to \$33.00 per ounce. This was his way of stimulating the economy during the great depression. However, gold coins were never redistributed after the recall. Not all gold coins were turned in. Many folks during that time didn’t completely trust the government and chose to keep their gold.

These gold coins are sought after by collectors today and bring many times the face value. Any gold coins with the mint marks of CC, D or O will bring nice premiums. Collectors at the event will be glad to show you where to look. Other types of coins will also be purchase including: foreign coins, Indian head cents, two cent pieces, half dimes, three cent pieces and buffalo nickels to name a few.

Collectors warn people against trying to clean their coins as significant damage can be done and the coins value lessened.

## Items we will accept include:

- Scrap Jewelry
- Dental Gold
- Sterling Silverware
- Sterling Silver Tea Sets
- Silver Dollars
- All Coins Dated 1964 & Earlier
- Industrial Scrap
- All forms of Platinum

## Items of Interest:

- Vintage Guitars:** Martin, Gibson, Fender, National, Rickenbacker, Gretsch, Mandolins, Banjos and others
- Pocket Watches:** Hamilton, Illinois, Waltham, Patek Phillipe, Ball, Howard, South Bend, Elgin and others
- Wrist watches:** Omega, Accutron, Longines, Hamilton, Breitling and many more
- Old paper money:** United States, Confederate States, Blanket Bills, \$1000.00 bills and more
- Antique Toys:** Trains, Tin wind-ups, Mechanical Banks, Robots, Pressed Steel trucks, and many more
- War Memorabilia:** Swords, Bayonets, Helmets, German, Confederate, Union, USA, and others

Local records reveal to our research department that recent vintage guitar sold for \$2400.00 and another for \$12,000.00 to a collector that will be tied into the event next week via live database feed.



## Local Residents are ready to cash in!

*International antique buyers in town next week and ready to stimulate economy!*

By DAVID MORGAN  
STAFF WRITER

Hundreds of phone calls from local residents this week to the corporate office of the Ohio Valley Gold and Silver Refinery pour in inquiring about items to be purchased all next week by the team of antique buyers that is on site with OVGSR.

The team of buyers next week are purchasing a vast array of vintage items (see left) along with coins, gold jewelry, and sterling silver items the refinery deals in. It is a Local shot in the arm for our economy. The spokesperson for the event expects to spend in excess of \$200,000.00 next week at the **Ridge Golf Course** paying local residents on the spot. The spokesperson for the company explained that these collectors are paying collector price for vintage items. It’s a great way for people to get a great value for their items.



Refinery representatives will be on hand next week starting Monday to purchase all gold, silver and platinum items, as well as coins. Public welcome!