

AMERICAN RIVER

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Volume 4 Issue 2

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

Second Edition for January 2009

Tax Changes Announced



Sacramento - (Business Wire)

The Franchise Tax Board (FTB) has announced tax law changes and free tax services available for California taxpayers' filing their 2008 state personal income tax returns.

Delay of Refunds

Due to the state's persistent cash and budget problems, the State Controller announced that he may have to delay refunds for 30 days starting February 1, 2009, for both personal and business taxpayers. FTB is still processing returns as normal. However, it is likely this delay will affect state refunds for most early filers. Returns that have not completed processing before February 1, may have their refunds held for 30 days.

Law Changes

Mortgage relief - New state law for 2007 and 2008 provides relief for people who have been through foreclosure or had their home mortgage modified. Usually, taxes are paid on debt that a lender forgave or cancelled. Now this amount may be excluded from taxable income. California and federal limits differ. **Net operating losses suspended for 2008 and 2009 for taxpayers with net business income of \$500,000 or more** - The time limit to carry forward losses increases from 10 to 20 years. Starting in 2011, taxpayers

can carry back losses for two years. Carry backs are limited to 50 percent of losses for tax year 2011, 75 percent for 2012, and 100 percent in 2013.

Business tax credits - For taxpayers with net business income of \$500,000 or more, business tax credits are limited to 50 percent of the net tax for 2008 and 2009. Be sure to review our tax forms instructions for specific details. **Charitable contributions** - Taxpayers can contribute to any of 15 charities listed on the tax return. Contributions will reduce refunds or increase taxes owed. Those who itemize their deductions may take a charitable contribution deduction on next year's return. New this year are the:

- California Ovarian Cancer Research Fund
- Municipal Shelter Spay-Neuter Fund
- California Cancer Research Fund
- ALS/Lou Gehrig's Disease Research Fund

Standard deduction - The standard deduction for single or married filing separately is increased from \$3,516 to \$3,692. For joint, surviving spouse, or head of household filers, it increased from \$7,032 to \$7,384. **Personal exemption credit** - The personal exemption amount for single, married filing separately, and head of household filers jumps from \$94 to \$99. For joint or surviving spouses, it increases from \$188 to \$198. The dependent exemption credit changes from \$294 to \$309 per dependent. **Estimated tax payments** - Starting in 2009, estimated tax payments for the first and second quarters increase from 25 to 30 percent. The percentage drops to 20 percent for the third and fourth quarters. Also new, fewer people will be required to make estimated tax payments. Now, they are required only when the tax owed after timely tax payments and credits is expected to be \$500 or more (\$250 for married/RDP filing separately). The prior threshold was \$200. To avoid penalties, the estimated payments for taxpayers with income of \$1 million or more must be at least 90 percent of the taxes owed.

Electronic payment requirement - New law requires that individuals who make a 2009 estimated tax or extension payment larger than \$20,000, or with total 2009 tax liabilities of more than \$80,000, must make all future payments electronically.

Free e-file Services

ReadyReturn is FTB's completed tax return program where FTB completes the tax return for the taxpayer. It is based on information already collected from employers such as W-2s. ReadyReturn has been expanded to include more people this year. Nearly 1.9 million taxpayers who last year earned wages from a single employer, filed either as single or head of household, only took the standard deduction, claimed no more than five dependents, were renters, or can be claimed as a dependent are eligible.

CalFile is FTB's no-cost, direct to FTB, online filing program. It is available in both English and Spanish to more than 6.5 million taxpayers on FTB's website. CalFile accepts income of up to \$326,379, itemized deductions, and some tax credits.

Check your My FTB Account

- Check your My FTB Account on our website to get information such as your estimated tax payments, any balances due, state W-2 information, or FTB issued 1099 forms. Claiming the wrong amount of estimated tax payments is the top error made on returns. **Pay taxes online** - FTB's Web Pay allows taxpayers to authorize a payment from their bank account on a specific date to satisfy their return balance due or extension payment. Pay on or before April 15 to avoid penalties and interest. Taxpayers can also pay estimated tax or make any bill payments online. New this year, sign up for e-mail reminders of upcoming estimate payments due. For a fee, taxpayers can also pay their taxes with their American Express, Discover/NOVUS, MasterCard, and Visa cards. FTB also accepts payments made via Western Union.

Other Changes

Designate contact person on your tax form - You can now designate a third party contact person, such as your tax preparer or family member, by checking a box. This feature gives FTB permission to contact your designee to get information if needed to process your return, discuss math errors and offsets, or provide the status of your refunds. It does not authorize the designee to receive any refund checks, or bind the taxpayers to anything.

Source: FTB Press Release

Niello Introduces Legislation To Ease Forgiven Mortgage Debt Tax Burden

Legislation would extend state tax exemption provisions that expired in 2008

SACRAMENTO - The national mortgage crisis hits home in California, where foreclosures occur at a rate of 1,300 every business day. Assemblyman Roger Niello (R-Fair Oaks) recently introduced legislation to help California families faced with the loss of their homes through short sale or foreclosure.

In short sale and foreclosure situations, lenders forgive a portion of the homeowner's mortgage debt in exchange for selling or taking possession of the property. Until the Federal Mortgage Debt Relief Act of 2007 was passed, the amount of forgiven debt was considered income and was taxed under federal and state income tax law.

Assemblyman Niello co-authored legislation in 2008 that provided conformity to federal tax law through tax year 2008. Subsequent to Governor Schwarzenegger signing that legislation, Congress took action. As part of the Federal Emergency Economic Stabilization Act of 2008, Congress acted to extend mortgage debt tax relief until January 1, 2012.

Assembly Bill 111 will provide full California conformity to federal law by extending the current provision until 2012.

"Congress recognizes that we should not add insult to injury by handing huge tax bills to displaced homeowners," said Assemblyman Niello.



Assemblyman
Roger Niello

What Budget Crisis?



by Jon Coupal

Humans have been around for tens of thousands of years. And yet, as recently as a thousand years ago, there was a broad consensus--even among the most highly educated -- that the world was flat. The problem with "consensus" is that it becomes groupthink. If an idea has no challengers, it becomes difficult to disprove and those who speak against the established orthodoxy are always marginalized.

There seems to be a consensus in California that we have a "Budget Crisis." But if "crisis" is defined as a situation where impending disaster is a probable outcome -- think Cuban Missile Crisis -- then the notion that California is in the midst of crisis needs to be challenged.

In support of the crisis mentality for California's predicament is the contention that California is "going to run out of money" by February. This is inaccurate for two reasons. First, even with significant reductions in tax revenues to the state and local governments, California remains a tax producing behemoth. Because of its \$1.6 trillion economy, California will generate tens of billions of dollars more than next-ranked Texas.

The distinct nature of California's economy reveals the second inaccuracy. It is not California that is running out of money, it is California government that, more accurately, has a cash flow problem. And government is going to run out of money only if one assumes a continuation of the rate of spending based on previous years. But why should we be forced to make this assumption?

It is not a "crisis" if you are merely driving down the freeway. It is a crisis if you fail to slow down when you get to your exit. Reducing government expenditures when revenues decrease should be as natural as slowing down a car when approaching an off ramp -- and we can do it without invoking the "C" word.

You want a real crisis? Talk to the folks at Circuit City and Mervyns. Except for inventory liquidations, there is no more revenue coming in the door. Could those corporations and thousands of other small and large businesses going through bankruptcy have avoided this fate with a ten or fifteen percent reduction in revenue? Probably.

Although the vast majority of Californians have indeed been convinced that government is in the midst of a budget crisis, our political leaders have another problem on their hands: Not everyone cares. As recently reported in the Sacramento Bee, citizens are more concerned with their own issues than with the threat of a government shutdown. It is not that they want failure, it is simply that they don't see a direct impact on them.

For that reason, and motivated to ensure that the voting public will resign itself to a tax increase, our political leadership has taken steps in an effort to engage -- or frighten -- the public. Sure, if asked, the taxpaying public would prefer that

Californiagovernments' books be balanced, but the majority of citizens do not rely directly on government for their livelihoods.

The first scare tactic -- and one targeted specifically at the productive segment of our population -- is the threat to pay tax refunds with IOUs. But is this really necessary? We have our doubts.

It turns out that there exist in the vaults of governments billions of dollars of unused funds. Whether it is redevelopment money, excess revenue from the tobacco tax or millionaires' tax, the account balances of dozens of funds under the control of the state do not reflect the level of poverty we are being told.

What is sorely needed now is a healthy dose of skepticism about the threats now being issued by our State Controller, State Treasurer and Director of Finance. Just one question illustrates this concern. We have been told that, without a resolution of the budget deficit, California would be shut out of the bond market. If that is true, then how did California just recently manage to sell almost \$350 million in Department of Water Resource Bonds? Obviously, someone still recognizes that debt issuances by California are a worthy investment.

All this is not to say everything is coming up roses in the Golden State. To the contrary, government's rampant overspending continues and we indeed have a cash flow problem. But let's not accept without critical analysis a "cure" for a problem that now appears to be significantly overstated.

Jon Coupal is President of the Howard Jarvis Taxpayers Association -- California's largest taxpayer organization -- which is dedicated to the protection of Proposition 13 and promoting taxpayers' rights.

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10 Bush Mistakes

At his final press conference, President Bush said pursuing Social Security reform instead of immigration reform immediately after the 2004 election was a “mistake,” as was hanging the “Mission Accomplished” banner on the tower of the USS Abraham Lincoln. Now home in Texas, Bush should reflect on these 10 more important mistakes that shaped his presidency:

- Not getting congressional buy-in on detention policy immediately after 9/11. Going to Congress would have forced more deliberation when the administration was rushing into the hasty improvisation of Gitmo and made it harder for Democrats to grandstand once it became controversial.
- An ineffective management style. Bush, the “CEO president,” wisely wanted to delegate. Alas, the quality of some of his Texas loyalists wasn’t particularly high, and when people under Bush failed, his first instinct was to stand by them stalwartly rather than to hold them accountable.
- Not replacing George Tenet after 9/11. Someone should have taken responsibility after the terror attacks. Tenet’s exit wouldn’t have prevented the WMD debacle, but at least he wouldn’t have been around to give his dramatic “slam-dunk” demonstration in the Oval Office.
- Deferring to his generals. It wasn’t until his generals had nearly lost the war that Bush fully stepped up to his role as commander in chief, going around the brass to order the surge, the most successful and consequential initiative of his second term.
- Not taking charge during Hurricane Katrina. As soon as National Weather Service bulletins warned of the possible destruction of an American city, Bush should have rode herd on the tangled homeland-security bureaucracy and, once the storm hit, federalized the response to save New Orleans

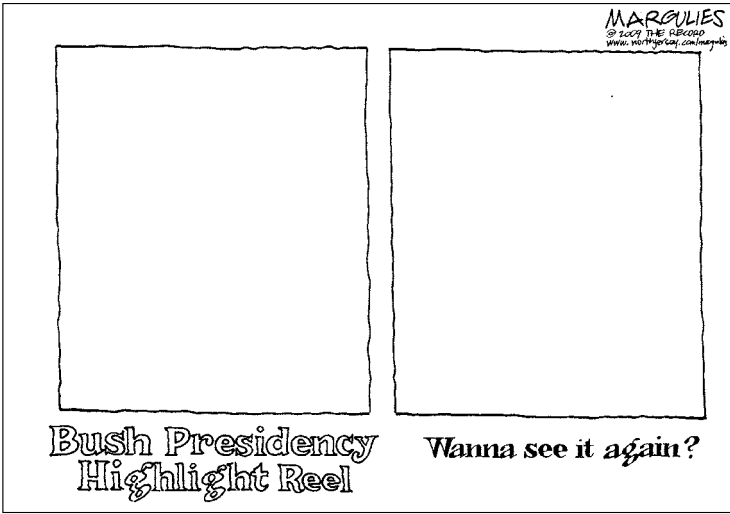
from the incompetence and limited capabilities of its state and local governments.

- Too much accommodation of a GOP Congress. Bush got what he wanted out of Congress at the price of looking the other way from burgeoning earmarks and a creeping culture of corruption.
- Not reading enough history. Bush has admirably applied himself to an extensive reading program as president, but if he had absorbed more history before taking office -- particularly about military matters -- he’d have had a better grounding to make important decisions.
- Refusing to settle the internal war within his administration. The acrimony between the State Department and CIA on the one hand and the Defense Department and vice president’s office on the other was poisonous and debilitating. It hampered the prosecution of the Iraq War and led to the “Scooter” Libby mess.
- Underestimating the power of explanation. By temperament and ability, Bush was more a “decider” than a “persuader.” He’s not naturally drawn to public argument, giving his administration its unfortunate (and not entirely fair) “my way or the highway” reputation at home and abroad.
- Ignoring health-care reform too long. By the time Bush unveiled a serious and sensible health-care reform in 2007, it was DOA, leaving Democrats with the initiative on this crucial issue.

Oddly enough, many of Bush’s mistakes involve not being active enough or taking a stronger hand. How that came to be so with a president who believed so deeply in strong leadership should long occupy Bush, and fair-minded historians.

Rich Lowry is editor of the National Review.
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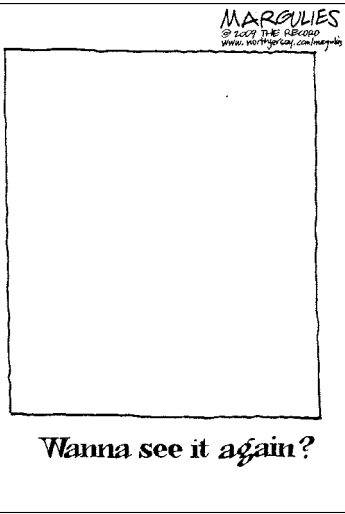


by Joe Sobran

At times you get the feeling that libA bilious letter to my local newspaper accuses the Catholic Church of “one-issue politics” because she condemns feticide (alias abortion rights) and allegedly neglects such issues as war, AIDS, and global warming. The writer asserts that this explains why the Church is now “imploding.”

You have to give that writer credit: He displays a fine fluency in cliché. How many people have, over the centuries, pronounced the Church’s obituary because she had let the times pass her by! Yet, as of last Sunday, she was still here. If there was any implosion, I didn’t notice it.

One reason I remain a believing Catholic is that the world still hates the Church so much, after two millennia, just as Jesus predicted. No other religion inspires such hostility so consistently throughout history. Men are still avidly trying to stamp her out, by word and deed. As Robert Royal reminds us, the communist persecution of the Church in the last



What Children Must Know (It can’t be taught in public schools)

century was even more terrible than the Roman persecution in the first. Nero had nothing on Stalin.

The current market for atheism naturally concentrates on her (and not on, say, Islam) as the main enemy. Communists, liberals, feminists, what have you, all have recognized her, as did the original Protestants and the French revolutionaries, as the one entity that must be destroyed. But somehow they have never been able to achieve this.

As G.K. Chesterton put it, “Only the Catholic Church can save a man from the degrading slavery of being a child of his age.” The letter I cite displays the mentality of a perfectly docile child of our age. The ironic thing is that such children, hurling tiresomely conventional liberal accusations against the Church, always seem to fancy themselves bold rebels and original thinkers.

What a silly vanity! Anyone can be “original.” The important thing is not originality, but truth. And the letter in question is really a complaint that the Church has not adopted the current liberal agenda as her own. Her real agenda, to call it that, is charity, a key principle of which is not to harm the innocent -- as by murdering them in the womb.

This principle is now under attack -- even by some professing Catholics who hold political power. And the Church herself is under attack for



defending it! Well, as Mark Twain might say, dog my cats.

George Bernard Shaw once wrote: “The vilest abortionist is he who attempts to mold a child’s character.” That epigram presupposes a moral consensus that has long ceased to exist -- a consensus that abortion is evil and that a abortionist is a particularly heinous man. In his way, Shaw himself helped to undermine that assumption; and even the most “progressive” people agreed, in the not very distant past, that killing unborn children was a horror. That is one reason that, despite his genius, Shaw’s works have lost much of their power. Once upon a time, he was “original.” Now he’s old hat.

If the Church, a generation from now, is the last institution to condemn cannibalism, you can be sure that angry letters to the newspapers will accuse her of having an eccentric obsession with the subject -- “one-issue politics.” The liberal world would say, between belches, that she had a monomania about cannibalism. A far-fetched hypothesis? Not so long ago, it would have seemed extremely improbable that feticide would one day be declared to be protected by the U.S. Constitution. And now people are indignant with her for refusing to change her teachings to keep pace with the dizzying trends and fads of the times -- as if conformity to temporal flux were a spiritual duty. (If it were, Nancy Pelosi, Joseph Biden, and

Edward Kennedy would be saints!)

Liberals are now eager to declare resistance to legal abortion a lost cause. In their minds, it seems, Barack Obama’s victory has settled the matter, even though he was careful to discuss it as little as possible during the campaign. Now those same liberals have the nerve to pretend the election was chiefly a popular referendum on legal feticide! What a swindle.

Excitement ran high in this presidential election, partly because of record voter turnouts. Odd logic: A moment’s reflection tells you that the greater the number of voters is, the less the individual ballot matters. Yet to hear many people rave about democracy, you’d get just the opposite impression, as if a high turnout at the polls somehow enhanced the value of their franchise

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Joe Sobran is an author and a syndicated columnist. See his latest writings at <http://www.fgfbooks.com/Sobran-Joe/Sobran.bio.html> , and see him on YouTube at <http://www.youtube.com/watch?v=--NJZ3FZ4iiv>.

Why the Crash of 2008 Is Not a Market Failure?

by Fred Foldvary

Government officials, media commentators, and even some economists are leaping to the mistaken conclusion that the financial waterfall of 2008 is a colossal market failure. We hear that the free market went wild because of too much deregulation. But by focusing too narrowly on regulations, critics ignore the wider issue of governmental intervention. Economic analysis shows that it was interventions that caused not only this recession but all past panics and depressions. The long-term cure for the boom-bust cycle is a truly free market, not ever more intervention.

The Crash of 2008 was easily predictable by anyone who understands the economics of business cycles. As an economist, I wrote a number of articles on the coming crash before 2008, including two columns for the Libertarian Perspective.

In my column of October 16, 2007, I wrote, “There is nothing the [Federal Reserve] can do to prevent the next recession” that I predicted would occur in 2008. The low interest rates accommodated by the Fed after 2001 sparked a real estate boom that burst in 2006, which was inevitably followed by falling land values and a crash of the financial derivatives based on mortgages.

I also explained that “The real estate boom gets escalated by another government intervention: the tax system.” Government works and services such as freeways, streets, parks, fire protection, security, and schooling make land more productive and attractive. This gain in land rent and land value is a subsidy to landowners, because these services are mostly paid for by taxes on goods, wages, and enterprise. Land speculation exploits the rise in land values during an economic boom, causing an even greater and unsustainable escalation of real estate prices.

The way to prevent the boom-bust is to prevent the financial and tax interventions of government. We should abolish the Federal Reserve and let the money supply and interest rates be set by a truly

free market, not a governmental monetary authority. We must also replace punitive taxes on labor, goods, and enterprise either by privatizing schools, streets, and other governmental works, or by eliminating the land-value subsidy. Third, we should take back the rent generated by government services by having landowners pay an assessment on their land value.

After the transition to this tax shift, a payment based on land rent or site value would not hurt even landowners, as the purchase price of land would fall to that level where the payment is offset by not having to pay the same amount in mortgage interest. That’s because a levy on land value constitutes an elimination of a government subsidy, rather than an imposed cost on the owners.

Those who read my column of August 2, 2005 were warned of the coming crash well in advance. I wrote, “House prices will plunge, defaults will crash the banks, and many will be unemployed. California’s public

finances will again be in crisis.”

In addition to interventions and the tax system, the federal government sponsored and guaranteed the secondary market in mortgages, in which Fannie Mae and Freddie Mac bought loans from banks, which could then make more mortgage loans. The federal and state governments promoted home ownership with loan guarantees, tax breaks, subsidies, and regulations that promoted home buying by risky low-income folks. Government is supposed to protect people from fraud, yet it allowed massive deception in derivatives based on mortgages. Fraud is not a market failure but rather the failure of government to prevent such acts of theft.

Even worse, government guarantees and bailouts (such as with the Savings and Loans in the 1980s) create the expectation, now fulfilled, that government will rescue banks, insurance companies, brokerage firms, and other institutions that are “too big to let fail.” This is called “moral hazard” in insurance and

economics, and we now have it on a massive scale.

I warned in 2005, “We will just have to ride this real estate tsunami wave and then plunge down the financial waterfall that lies ahead.” Again I say, “The cause is the same all over: government financial and fiscal interventions. So please ... don’t blame the market!”

Fred E. Foldvary teaches economics at Santa Clara University, where he is also an associate of the Civil Society Institute. His main areas of research include public finance, public choice, social ethics, and the economics of real estate. A more complete biography and a photograph of the author suitable for printing may be found at: The Libertarian Perspective - Biographies and Photographs. If you publish this column, as a courtesy please drop us an e-mail to let us know the publication name and date (and URL, if applicable). Libertarian Suite of California | 14547 Titus Street | Suite 214 | Panorama City | CA | 91402-4935

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Joni Hilton

Who Needs Reality TV?

Back when I was the Ambassador from Nairobi—oh, wait—you didn’t know I was the Ambassador from Nairobi? My dears, you have no idea the careers I’ve had. At least according to my 16-year-old daughter, Nicole.

She can take one glance at an outfit I intend to wear—or purchase—and assign it a description that will forever mark it as the wrong choice.

My green pantsuit with the brown zigzags is the Nairobi Ambassador suit. But that’s not the only one. Oh, no, I have many more.

A conservative tan blouse is the (nasal voice here) “Secretary to the Dean of Anthropology blouse.”

A powder blue silk pant suit is my “ER” nurse uniform.

And I have more identities than an international spy.

The black sweat pants with the gold stripe down the leg are my “Soul Train” pants.

My lavender T-shirt is the “I Give Up” top.

My beige tunic with the brass grommets is the costume from a Hebrew play.

A black smock top is the cover choice for a magazine called Pregnant Amish Woman.

And my cute autumn sweater with seasonal appliques sewn on, is the “Why not just say, ‘I’m a felt board?’” sweater.

Oh, don’t think I can’t switch ethnicities, either. Anything animal print immediately transforms me into the mom from “Sister Sister” and most of my jackets are “so Eighties” that they deem me a look-alike for the mom on “The Cosby Show.”

Some of my friends’ daughters are the same way. What is causing all these teenagers to think they’re image experts? I mean, besides the fact that they’re teenagers. I blame all the makeover shows you see on television these days. Suddenly everyone’s a hair stylist, a top chef, and an interior designer, all rolled into one.

“Why do all your jackets have shoulder pads?” I am asked.

“Because I liked the Eighties, and I was really cute and thin in that decade,” I say, still hoping to fit into the stirrup pants of that same era. Shoulder pads minimize my middle, right? I mean, were all the women’s magazines of that time lying? I think not.

“You can’t buy that,” Nicole says as she sees me eyeing a silver handbag. “You’re too old for a silver bag. You could wear bronze, though.”

What—I am suddenly in the Accessory Olympics and have just been bumped down one, based on my age?

“I thought you said I needed to dress younger.”

“I said you look like a grandma.” Like this is a better label?

“But I am grandma aged, even if I don’t have any grandkids yet.”

“And put those back,” she says, taking some sunglasses out of my hands. “Those are wangster.”

“What?”

“When white people try to do gangster bling. That’s what it’s called. Wangster.”

Oh, good grief. This girl needs her own TV show. It could be called “What Not To Wear and How Not to Be.” She could get a scholarship at the Police Academy, just based on her fashion policing.

It’s enough to make you go home and put on your “I Give Up” top.

Joni Hilton is an award-winning playwright, the author of 16 books, holds a Master of Fine Arts degree in Professional Writing from USC, and is frequently published in major magazines. A former TV talk show host in Los Angeles, she is also a TV spokeswoman across the U.S. for various corporations, and highly in demand as a public speaker. She is Founder of Holy Cow, an organic line of cleaning products (holycowproducts.com), the winner of dozens of cooking contests, and a former model and Miss California. She is married to Bob Hilton, and they are the parents of four children. For book reviews, recipes, purchasing information about her books, and more, simply type Joni Hilton into Google or Yahoo.

Listen to “The Joni Hilton Show” streaming live, weekdays 9-10 am on www.KAHL.com or 950 AM



COMING OF AGE

Who am I? What am I? What does life have in store for me? And how do I succeed? These are common questions we all seek answers for! Dr. John Chirban found some profound principles from such American notables as Tom Hanks, Ron Howard, Diane Sawyer, Sandra Day O’Connor, and Maya Angelou. In his groundbreaking book “True Coming of Age”, Dr. Chirban puts forth fundamentals for fulfillment and purpose that identifies three key aspects of our nature in order to create a setting for authentic change. These connections include:

1) THE SPHERE: How you connect with your true self. This is your emotions, your thoughts, and the 7 intrinsic qualities defined by the good Doctor as: spontaneity, reasoning, creativity, free will, spirituality, discernment, and love.

2) THE OTHER SPHERE: How to build and examine all the relationships you are in. The degree to which we are able to make emotional engagement with others depends on how much influence out True Self, exerts on our self.

3) THE GOD SPHERE: How you bring faith, spirit, and spirituality, as gained through your religious beliefs, existential ideas, belief systems, and ideas of a higher power, into all our relationships. But then you have to connect

all the parts of your life to direct your actions, and here Dr. C helps us expand self-awareness with:

- 1) Recognizing and accepting your 7 intrinsic gifts.
- 2) Understanding your true self.
- 3) Understanding what leads to fulfillment.
- 4) Understanding the importance of your relationship to yourself, others, and God.
- 5) Understanding the relationship between True Self and our purpose.
- 6) Creating meaningful relationships.
- 7) Knowing if we guide our life in accordance with our beliefs: Do we have a personal relationship with God?

A couple of good examples of these relationships come from folks like little Opi from “The Andy Griffith Show” turned Director of blockbuster movies...Ron Howard. Ron told Dr. Chirban how his relationship with his father nurtured his creativity and supported his discovery of his True Self.

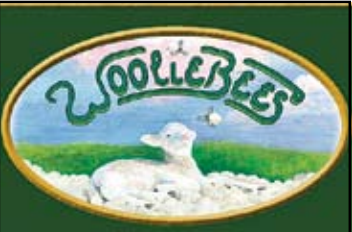
Another success story comes from Supreme Court Justice Sandra Day O’Connor who was motivated to gain respect among her colleagues, peers, and the American public. She finds it extremely satisfying to help others with their problems. Quoting Teddy Roosevelt, she described happiness as “work worth doing.”

To be self-aware we need to know our individual characteristics, including our temperament and personality, our virtues, habits, and hobbies, and all that we have acquired. True Coming Of Age leads us along the path to authentic living. It requires us to discover and understand who we are, evaluate our personal commitments in relationships, and recognize our connection to our soul. Dr. Chirban is Clinical Instructor at The Cambridge Health Alliance at Harvard Medical School. His

credentials alone can fill a column, but suffice to say, with the names he has talked to, he gets it from the people doing and getting things done!

Need more info? Log on to www.drchirban.com. In the meantime, keep searching for the real you. It is unique and beautiful! There is only one of you!

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Emeritus Celebrates Grand Opening



Staff members from Emeritus join in with the band, The Frank Oddo Trio, as they celebrate their Grand Re-Opening. Staff and tenants alike enjoyed the music, the food and the dancing!

Emeritus at Citrus Heights, an Alzheimer’s and Memory Care Assisted Living Community, held a Grand Re-Opening celebration on evening of January 15th in honor of their recent name change. The event featured a ribbon cutting by the Citrus Heights Chamber of Commerce, as well as live swing music and dancing. The event was attended by dozens of family members, staff from Emeritus and local business people.

Formerly known as “The Gardens at Citrus Heights”, Emeritus at Citrus Heights offers specialized care for those suffering from Alzheimer’s and related Dementias. In addition to providing traditional long-term care, the community also offers short-term options for caregivers who need respite. For more information or to schedule a tour, please call 916-729-2722.

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- Why do you need a credit report ahead of time?
- What to do if you can’t qualify now?
- What is the first step in purchasing a home?
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When: Wednesday February 18th at 7:00 - 8:00 p.m.

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Daffodils Bring Hope to Local Cancer Patients

For cancer patients, hope will arrive this spring in the form of bright, yellow daffodils courtesy of the American Cancer Society. One of the first flowers of spring, daffodils have become a symbol of hope; to the American Cancer Society, daffodils represent the hope for a cancer-free world.

The Gift of Hope is part of the American Cancer Society's annual Daffodil Days, a campaign that raises money for cancer research, educational programs, and free services for cancer patients and their families. The Gift of Hope program enables the American Cancer Society to deliver bouquets of daffodils anonymously to cancer patients at medical centers and facilities throughout the greater Sacramento area.

A Gift of Hope, a bouquet of 10 daffodils in a glass vase, is not delivered to a specific cancer patient and the donor's name is not attached to the gift. A minimum of \$25 is suggested, but donations of \$50, \$75, \$100 or more will help support greater numbers of cancer patients and their families.

"Daffodil Days provides an opportunity for an average person to demonstrate their compassion for those battling cancer. Every Gift of Hope donation makes a difference in the lives of real people fighting cancer, whose faces light up when they receive a surprise daffodil bouquet," said Jennifer Farr, special events director with the American Cancer Society. "Compassionate individuals and companies are not only cheering on these courageous cancer patients; they're saying that the community is behind them, and that we're funding research that may find a cure."

Volunteers are needed on March 14 to help prepare the flowers for delivery; additional volunteers are needed on March 16 to deliver the flowers to medical and treatment facilities. In 2008, American Cancer Society volunteers delivered more than 2,500 Gifts of Hope to more than 35 facilities in the greater Sacramento area.

According to the American Cancer Society, cancer will affect the lives of one in every two men and one in every three women. "By participating in Daffodil Days, you are giving hope by enabling the American Cancer Society to offer free programs and services to improve the lives of people facing cancer," said Farr.

The American Cancer Society offers many free programs such as: Road to Recovery, a transportation program for those who need a ride to and from cancer-related treatment; Reach to Recovery and Man to Man, a program where cancer survivors provide one-on-one support to those who are newly diagnosed; and Look Good... Feel Better, a program taught by cosmetologists that teaches women how to mask their physical side-effects of cancer treatment.

The ordering deadline is February 26. Daffodils will be delivered on March 16. For more information or to order your flowers, please call the American Cancer Society toll-free at 1-800-ACS-2345, visit www.cancer.org or email SacramentoDaffodils@cancer.org.

Bee Reporter Dave Richie Will Be Greatly Missed

Considered a friend and true supporter of neighborhood news, Dave Richie was the Bee's connection to the communities he served. Truth and honesty were an important part of his reporting and he will be deeply missed by all those who knew him well.

Richie reported on crime and community issues in El Dorado, Placer and eastern Sacramento counties for The Bee and its former Neighbors publication since 1997. He also was a frequent contributor to Sacto 9-1-1, The Bee's crime blog. He died January 19th at age 57.

A memorial service was held for Dave, on January 23 at First Presbyterian Church of Roseville, 515 Sunrise Ave., Roseville.

Mark K. Boettger, Commander of Investigative Services for the City of Citrus Heights Police Department wished to offer the following about Dave.

"On June 26, 2006, the new Citrus Heights Police Department was officially born; so too was a relationship with Sacramento Bee reporter Dave Richie. Dave was very dedicated to his craft and really cared about the community. Through Dave, I was able to meet citizens and community stakeholders and quickly "connect" to the community I was now helping to protect and serve. On more than one occasion, I received calls from Dave alerting me to issues in the community that needed addressing.

Over the past few years, Dave worked very closely with the department staff and spent many times in my office or on the phone, talking about what was going on in Citrus Heights. In fact, Dave Richie and I worked together so frequently that I now look back with fond memories of his "appearing" in my office to sometimes just say hello and talk about his latest trip. One that comes to mind was his trip to New Orleans, which seems like just yesterday.

To say I am shocked about his passing is an understatement; it is significant in many ways to his colleagues, his newspaper, the communities he wrote about and especially to his family. I already miss not seeing and hearing from Dave Richie and know that our department and community has lost someone special.

Mark K. Boettger, Commander, City of Citrus Heights Police Dept.

In lieu of flowers, donations may be made in his name to the Placer County SPCA.

Local Students to Honor Veterans With Valentine Day Greetings

The Sacramento VA Medical Center will host a Valentine Day Celebration Visitation on February 11th Sacramento VA Medical Center in Mather by twelve Elementary students from St. John the Evangelist Catholic School, Third Grade Teacher, Cynthia Camalita, staff, parents, and Mr. Joe Fraccola. Students will visit with veteran outpatients and inpatients and presents hand made Valentine Day Greeting Cards.

In 1999 local area veterans advocate and WWII veteran Joe Fraccola organized a patriotic community project to honor our nation's veterans at the Sacramento VA Medical Center. Mr. Fraccola worked with Nancy Conroy, Principal of St. John the Evangelist Catholic School in Carmichael, in organizing a project for elementary students to make Valentine Day Greeting Cards and present them to patients at the medical center. Now in its 11th consecutive year, the project has been extremely successful with VA veteran patients, family members, staff and the students.

For more information call Joe Fraccola 916-638-8720

The American Cancer Society's

Daffodil Days®

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Support Bowl for the Cure

Local bowlers help strike back at breast cancer

United States Attorney McGregor
WSacramento, CA – More than 150 local bowlers are expected to knock down pins to knock out breast cancer with the Greater Sacramento Area USBC at the Bowl for the Cure on February 21, 2009. The event will be held at Fireside Lanes located at 7901 Auburn Blvd, Citrus Heights, CA from 11:30 a.m. to 5:30 p.m.

This year, local bowlers hope to raise more than \$7,000.00 to contribute to Bowl for the Cure, a year-round fundraising and awareness initiative organized by the United States Bowling Congress in support of Susan G. Komen for the Cure. Bowlers around the United States organize tournaments, bowl-a-thons, raffles, auctions and more each year to support Bowl for the Cure. To date, Bowl for the Cure has raised nearly \$6 million!

All proceeds of the Bowl for the Cure benefit Susan G. Komen for the Cure, whose promise is “To save lives and end breast cancer forever by empowering people, ensuring quality care for all, and energizing science to find the cures.”

Pay for college without going broke

Fair Oaks man teaches free workshops to help parents save thousands in process

FAIR OAKS---Parents that are planning on sending a child to college in the next few years, but aren't quite sure how to pay for it can now rest a little easier.

Tary Farnholtz of Dollars for College, Inc. has been educating parents in the community about what to do if they haven't saved enough for college.

‘It's really sad, but most parents that we talk to have done real well financially, but never found the time to save for college, and now they're facing a bill of \$18,000-\$45,000 a year, and they don't know who to turn to,’ he says. ‘Further, most of the time, all they hear is to not even bother applying for any aid because they make too much money. However, most of the time, that is simply not true...even if they make a six-figure income.’

Tary's affiliation with College Planning Specialist of Carlsbad, CA who have worked with over 3000 families in the last 15 years ranging from single moms to corporate CEO's, swears he can help anyone get through the process and save a bundle....no matter how good of a student they have or how much money they make.

‘Simply put, we show parents the truth that they aren't hearing anywhere else about how the college process really works, and how they can get their child into a top school, help that student pick a career that will suit them and pay them well, and save thousands of dollars in the process.’

Parents will have a few opportunities to hear Tary speak. He is teaching his class ‘How to Give Your Kid a 4-Year College Education... Without Going Broke!’

The workshop dates are Saturday, February 21st, 6:15-7:45pm. held at the Carmichael Library, 5605 Marconi Avenue, Carmichael, CA 95608 and Saturday, January 31st at 10:15-11:45am. held at the Fair Oaks Library, 11601 Fair Oaks Blvd., Fair Oaks, CA 95628.

‘We'll discuss everything from the greatest myths about the college process, to how to send your student to a fancy private school for less than the cost of a junior college...it'll be like learning how to get a brand new Lexus for the price of a used pick up truck,’ he grins.

Topics will also include why private scholarships and 529 plans are a waste of time, how to double or even triple the amount of free money you receive from each school, and how to avoid the one mistake that will kill your chances of getting any money at all that almost every other parent will make this year, and much, much more.

‘They will learn a ton, and I do my best to make the class fun,’ he says. ‘It's like I'm giving them a super bright flash light to navigate a pitch black cave, while all the other parents continue to stumble around blindly!’

Don't forget: the class is totally free, but seats are limited by the size of the room and many families have had to be turned away at the door of recent workshops due to no reservation being made. You can reserve a seat by calling (916) 966-8800 or schedule a FREE, no obligation, one-hour consultation.

Should You Choose Roth or Traditional IRA?



Kirk Camunez

you choose? Actually, you might not even have a choice. If you're single, and your adjusted gross income is more than \$110,000, you cannot contribute to a Roth IRA; if you're married and filing jointly, the limit is \$160,000.

However, assuming your income level does permit you to choose between the two IRAs, you'll need to ask a key question: Does the potential tax deduction offered by a traditional IRA outweigh the advantage of the Roth IRA's tax-free earnings? As a (very) general rule, you might say that if you can make deductible contributions and you are going to be in a lower tax bracket upon retirement - and that's far from a certainty- then you might come out ahead by selecting the traditional IRA. However, even this assumption requires some complex number-crunching, so, before you make any decisions, consult with your tax professional.

Apart from this comparison, what other factors could help you choose between a Roth or traditional IRA? Consider the following:

- Your estimated retirement age - If you have a traditional IRA, you must start taking withdrawals when you reach 70 - 1/2. But if you own a Roth IRA, you are never required to take withdrawals. So, if you are still working at 70 - 1/2, and you own a traditional IRA, you'll have to take withdrawals, and pay taxes on them, while simultaneously paying income taxes on the compensation from your job.
- Your need for retirement income - If you think you will be able to preserve a good chunk of your IRA, then you might find it advantageous to own a Roth IRA, which can continue potentially growing, tax-free, until your death, when it will pass on to your heirs.

Of course, you can also leave a traditional IRA in your estate, but, since you'll be forced to start taking withdrawals at 70-1/2, you might have significantly less to pass on than you would with a Roth IRA.

Clearly, there's a lot to consider when choosing between a traditional IRA and a Roth IRA. See your tax advisor for help in making the right economic environments.

This article was written by Edward Jones for your Edward Jones financial advisor.

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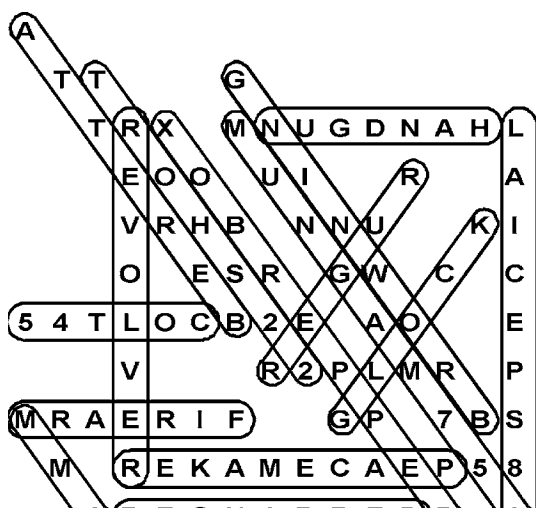
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Answer

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

Magic maze

Answers
PISTOLS



King Crossword

Answers

Solution time: 21 mins.

A	W	E		L	I	A	R	S		S	O	S
S	H	E		A	N	N	O	Y		O	P	T
S	O	L	I	P	S	I	S	M		L	E	A
			C	S	I		E	B	B	I	N	G
M	A	S	K	E	D		S	O	R	T		
O	N	O		D	E	L		L	E	A	S	H
W	E	L	T		R	O	C		W	I	P	E
S	W	I	R	L		G	A	B		R	A	F
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R	O	T		S	O	L	I	L	O	Q	U	Y
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P	E	R		R	Y	D	E	R		I	N	N

Kurt Warner: A Hard Path to Victory

*Super Bowl MVP reveals source of integrity, courage
in Path to Victory New Testament*



ChristianNewswire- Overlooked by the NFL draft, cut in training camp by the Green Bay Packers, and thwarted by a venomous spider bite when trying out for the Chicago Bears, Arizona Cardinals quarterback Kurt Warner's path to victory hasn't been an easy one. Yet despite setbacks, Warner persevered--whether stocking supermarket shelves or leading teams to the Super Bowl. All along the way, he's shared his faith in Christ.

"Standing up for my beliefs, no matter what, is one more way I define being a person of integrity," Warner says. "It doesn't matter if it's in front of millions of people at the Super Bowl or one person

in private; I try to stand true to who I am in the Lord."

Warner and other football greats discuss their faith in IBS Publishing's new "Football Path to Victory" sports New Testament (\$2.99, p). "Path to Victory" combines the contemporary-language Today's New International Version Bible translation with 32 pages of full-color inserts and first-person stories of professional football players testifying to the power of Scripture to bring life change. Action photography and bold design make this a perfect outreach tool for anyone who follows football. "Path to Victory" includes testimonies by the following football greats:

- Minnesota Vikings safety Michael Boulware
- Former Indianapolis Colts head coach Tony Dungy
- Atlanta Falcons placekicker Jason Elam
- Former Carolina Panthers defensive back Mike Minter
- Indiana Colts punter Hunter Smith

"Following Christ faithfully in the world of professional sports is a challenge," said IBS Publishing Director Glenn Paauw. "These athletes share their stories in order to help others face the challenges of their world with the same power of the Bible. As millions of people watch the Super Bowl, we

hope they can find strength and hope in the stories of their favorite players, but more importantly, in the message of Jesus Christ."

The "Path to Victory" football New Testament is just one in a series of sports-themed outreach Scripture products. Others in the "Path to Victory" series cover baseball, women athletes, and multi-sports. New Testaments for fans of basketball, NASCAR, and action sports will release in March 2009.

For more information on the "Path to Victory" series, visit www.ibsdirect.com/KurtWarner.

About IBS Publishing
International Bible Society (IBS) Publishing is the outreach Bible publishing arm of IBS-STL Global. IBS Publishing creates high-engagement resources designed to promote more and better Bible reading in a post-Christian cultural context. IBS Publishing holds the copyright to the Today's New International Version® (TNIV), the New International Version® (NIV), and the New International Reader's Version® (NIrV) Bibles. Visit IBS Publishing online at IBSDirect.com.

IBS-STL Global is one of the largest Bible and Christian literature ministries in the world. Visit IBS-STL online at www.ibsstl.org and www.stl.org.



by Marlys Johnsen Norris

There are times when I feel like a real Maverick and would like to step onto some kind of soapbox. Today is one of those days! I am so fed-up and tired of watching people “play Christian” with the lives God has given them. It is obvious that they never use the Holy Word of God as a discipline to self-examine their obvious sins. Strange thing too-- is that everyone that loves them is fully aware of the way they are as they act out their sinful deeds. Because they love them deeply, they choose to do or say anything.

How can people go to church every Sunday, listen to a message and never apply the Word of God to their lives? Why does their life just go on and on without any changes or transformation making their personal testimony about God’s love, grace and mercy of none effect. God certainly is always moving and current. I don’t understand. What is wrong? Why don’t they want to make it relevant and meaningful to themselves, and others who hear about what God is doing in their lives? Have they ceased to pray and lost God as a close friend?

Candy Coated Christianity !

Are they so stubborn and set in their ways, they fail to really listen to what God is speaking to them through His Word?

How can they ever have anything to say that is uplifting and encouraging to another person? It is really like their lives as a Christians is actually dead already. I observe deadness in their marriage and it is in deep trouble indicating a lack of love for one another. Both partners prefer live separate lives being apart from each other as much as possible, to avoid conflict.

Early on in my own Christian life I learned that I had many areas that needed the loving hand of God to change and transform. The process is never-ending. The Holy Word of God speaks to my heart and I pray for deliverance. And just because I am older in the Lord now, I still do not neglect this area of my life when God reveals to me that I need to change. What God provides for me by surrendering to Him, far exceeds anything I ever gave up out of obedience to His Holy Word. You see, I have not arrived and will not arrive-- until that glorious day when I will be with Jesus. God save me (and you) from ever becoming a candy coated Christian.

Marlys Johnsen Norris
Award Winning Christian Author
Contact me at:
Marlysj@sbcglobal.net

BIBLE TRIVIA

by Wilson Casey

1. Is the book of Haggai in the Old or New Testament or neither?
 2. What does Paul urge Christians to be of God, as found in Ephesians 5:1? *Lovers, Believers, Followers, Worshipers*
 3. From Proverbs 3, we are not to lean on our own ...? *Riches, Understanding, Friends, Pity*
 4. In 2 Chronicles, what godly priest had a wife named Jehosheba? *Jehoia-da, Felix, Demetrius, Jeremiah*
 5. What is the middle chapter of the Old Testament (KJV)? *2 Chronicles 3, Job 29, Psalms 34, Isaiah 41*
 6. On which day did God make Adam and Eve? *Third, Fourth, Fifth, Sixth*
- ANSWERS: 1) Old; 2) Followers; 3) Understanding; 4) Jehoiada; 5) Job 29; 6) Sixth
- For more trivia, log on to www.TriviaGuy.com.*
- © 2009 King Features Synd., Inc.



by Pastor Ray Dare

You will never go wrong living a live of unconditional love. It’s always the right thing to do. You say, “Yeah Ray, but I got some people in my life that I can't stand. Man, they're not serving the Lord. They don't treat me right. They're disrespectful. God surely doesn't expect me to love them and treat them good.”

But friend, Jesus said that we are to even love our enemies. He said if your enemy's thirsty, give him a smoothie. He said if he's hungry, give him a Big Mac. He said if he wants your shirt, go ahead and give him your coat. He said by doing this the Lord will reward you.

During the South Korean war, a Christian father was arrested by the communists and ordered to be killed. But when this young

Always The Right Thing To Do

communist leader heard that this man was a head of an orphanage and he was taking care of all of the children in that area, he decided to spare his life and instead kill his son. So they brought this man's teenage son out and right before his very eyes, they shot him at point blank range and executed the man’s son.

Years later, the fortunes of war changed. This same young communist leader was arrested and tried by the United Nations and sentenced to death for these horrible crimes. But before the sentence could be carried out, this same father whose son had been murdered by this man pleaded and pleaded with the courts to spare the life of this killer. He said he was too young. He didn't know what he was doing when he committed all those crimes. He begged them. He said, “Please just give him to me. Let me have him. I'll train him. I'll help him make something of his life.”

Strangely enough, the United Nations granted this man's unbelievable request. He took the murderer of his own son into his own home and raised him and loved him and cared for him.

To make a long story short, that young communist gave his heart to the Lord. Today, that former communist murderer is a pastor of a church in another nation. Love never fails.

I challenge you again to let your life overflow with God's love and God's mercy. Life is too short to get caught up in petty differences or bound up in bitterness and grudges.

Give people the benefit of the doubt. Give them a little room to be the person God's called them to be. Nobody's perfect.

Overlook the faults of others. Let's be quick to see the best in everybody. Let's be quick to show God's mercy, because we know we're going to need it one day.

My prayer today is that all of us will make up our minds and determine in our hearts that we are going to live a life of mercy and unconditional love because love never fails – it’s always the right thing to do.

See you Sunday, Pastor Ray
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Divine Savior Catholic Church

will be having an
ALL you can eat Crab Feed on March 14th.

Doors open at 5:30. Tickets can be purchased for ONLY \$35.00 per person (\$40.00 after 2/28/09) at 9079 Greenback Lane, Orangevale.

They will be offering a No host bar, raffle and silent auction.

For more information or questions please call
989-7400

You can also purchase tickets online at www.divineSavior.com

Kiwanis Crab Feed Fundraiser

The Kiwanis Club of Citrus Heights is pleased to announce their 23rd annual Crab Feed fundraiser to be held Saturday, February 7th at the Divine Savior Church in Orangevale. Dinner will consist of crab, shrimp, pasta, salad, bread and dessert included in the ticket price of \$40.00 in advance and \$45.00 at the door. Wine and beer will be sold at the event. There will be a wine raffle sponsored by the Soroptomist Club of Citrus Heights, a silent auction, a live auction and many raffle prizes. Proceeds from this fundraiser will benefit the Kiwanis Family House of Sacramento (KFH). KFH provides housing for families of children being treated at the UC Med Center. Tickets are available thru Don Maxham at 916-967-4794.

Christian Coalition of America Urges Congress Not to Censor Radio Talk Show Hosts

Christian Newswire -- Speaker Nancy Pelosi late last year when asked whether the so-called “Fairness Doctrine” should be returned to the radio airwaves replied “Yes.” This is the policy -- overturned by President Ronald Reagan -- which required opposing views for basically everything said on radio’s public airwaves. After this anti-democratic policy was eliminated, talk show hosts thrived, especially those with a conservative persuasion. Apparently Pelosi’s party of freedom does not want freedom on the airwaves. Liberals know that this “Fairness Doctrine” law would intimidate radio station owners not to carry hours of conservative talk (because they would have to offer hours of liberal talk) - meaning shows like Rush Limbaugh, Sean Hannity and Bill O’Reilly would be a thing of the past. They know that conservative talk radio is one of the biggest obstacles standing between them and being able to implement the rest of their radical liberal agenda. The President of the Christian Coalition of America, Roberta Combs said: “Congress should resist the urge to shut down radio talk show hosts around the country which is what the “Fairness Doctrine” would effectively do if brought back. Christian Coalition of America has begun an on-line campaign to ensure that the onerous “Fairness Doctrine” is not reinstituted by Congress or by the Obama Administration.” Christian Coalition of America commends the efforts by Senator Jim DeMint, R-S.C., and others in Congress to stop the “Fairness Doctrine” legislation from passing. In an effort to prevent Democrats from suppressing the right to free speech for talk radio and other broadcasters, today Congressman Mike Pence

All Faiths Service to Pray for Inner Peace

An All Faiths Service to Pray for Inner Peace is being held on Sunday, February 8, 2009 at 3:00 pm. The service will be held at Divine Savior Catholic Church, 9079GreenbackLane,Orangevale. A reception follows the service. We invite you to join members of our community as we search for inner peace. Questions may be directed to John Groce, 989-7400, or Diane Stout, 983-3204.

Singing Valentine for Your Sweetheart

The Sacramento Capitolaire, the metro area’s premiere men’s a capella singing group, will sell a Singing Valentine to Sacramento-area residents who want to “think outside the box of chocolates” for Valentines Day. A Singing Valentine is a very special and unique way to send your love to a sweetheart, male or female; they will remember this gift always. On Friday, February 13th and Saturday, February 14th; a quartet will visit your home, business, school, or any other venue in the Sacramento-metropolitan area. The group will sing two love songs, in 4-part harmony, present the recipient with a real rose, a box of candy and a personalized Valentine card. For a 4-hour delivery window, cost is only \$40. To reserve a Singing Valentine, call 916-966-0948 or 888-877-9806. For additional information, visit our web site at www.capitolaires.org

Carmichael Resident Selected for IRS Taxpayer Advocacy Panel

A Carmichael woman was recently selected by the Treasury Department to serve on the nationwide Taxpayer Advocacy Panel (TAP). Panel members listen to taxpayers, identify issues and make suggestions for improving IRS service and customer satisfaction. A. Lee Battershell, a resident of Carmichael, California, is one of 100 volunteers serving on the panel. She will represent local taxpayers as well as work on national issues. Upon her selection, Battershell, a certified public accountant in Carmichael, said, “I applied to be a TAP member because I want to join with others in making a difference.” TAP members devote 300 to 500 hours yearly to the panel. Members work with IRS executives on priority topics and also serve as a conduit for grassroots issues between the public and the IRS. Some of the professions represented on the panel include teachers, engineers, attorneys, public administrators, home makers, accountants, law enforcement officers, professors, and retired military and small business owners. “The new panel members play a critical role by helping to ensure the IRS provides quality taxpayer service to all taxpayers”, said Nina Olson, IRS National Taxpayer Advocate and head of the Taxpayer Advocate Service. “As the IRS remains committed to improving services and assistance to taxpayers, the input from the citizen volunteers at TAP has never been more important. ” Taxpayers can contact A. Lee Battershell and the Taxpayer Advocacy Panel by calling 1-888-912-1227 or via the Internet at www.improveirs.org.

Enrollment Explodes at Los Rios Colleges

Sacramento - Nearly 7,000 more students are crowding into classrooms at American River, Cosumnes River, Folsom Lake and Sacramento City colleges this first day of the spring semester. “This looks and feels more like a fall start than the beginning of the mid-year semester,” said Los Rios chancellor Brice Harris. According to Los Rios officials, a weak economy, high unemployment and skyrocketing fees at four-year universities are all driving more students to Sacramento’s community colleges. “We knew we would see an enrollment increase this spring, but we really didn’t expect 84,000 students on our doorstep today,” Harris said. The enrollment explosion comes at a time when the State is experiencing the worst budget deficit in its history making future funding uncertain for all state funded agencies including community colleges. The Los Rios District began this 2008-09 academic year with a \$12 million budget cut and has been waiting since November, when Governor Schwarzenegger first asked the Legislature to consider mid-year budget cuts, to see what further funding loss it will sustain. “Frankly this growth is unprecedented,” said Harris, “community colleges are increasingly the institution of choice for a growing number of students who feel ‘shut-out’ or ‘priced-out’ of other colleges and universities. We will continue to keep the doors to these colleges open, but funding pressures will make it increasingly difficult for students to get the classes they need and to finish their education in a reasonable amount of time.”

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National Economic Expert to Speak in Rancho Cordova

Economic summit to explore national, statewide, regional and local conditions



One of California’s leading economic forecasters and a prominent area real estate executive will be guest speakers at the Rancho Cordova Fiscal Overview and Corporate Report on Friday, February 13th from 7:30 to 10 a.m. at the new Sunrise Events Center at 11167 Trade Center Drive in Rancho Cordova. The event is a joint project of the Rancho Cordova Chamber of Commerce and the City of Rancho Cordova. Christopher Thornberg, Ph.D., a member of California State

Controller’s Council of Economic Advisors, will talk about recession economics – what is happening – how did we end up in the predicament – when it may end. Michael Lyon, CEO of Lyon Real Estate, will discuss what is in store for the Rancho Cordova regional real estate market. “During these uncertain times, we are fortunate to have the opportunity to learn from two highly-respected experts about the economic crisis and what the future may hold. This is valuable information, both in our professional lives and to us personally,” said Ted Gaebler, Rancho Cordova City Manager. Dr. Thornberg is the founder of Beacon Economics, an economic research and consulting firm that specializes in analyses of real estate markets, local economic development, and public and private policy issues. He has been widely quoted by the media in national and state newspapers including the Wall Street Journal, New York Times, and the Chicago Tribune. He was an economist with UCLA’s Anderson

Forecast where he regularly authored economic outlooks for California, Los Angeles, and the East Bay. He also has served on the faculty at several universities. Lyon is the CEO of Sacramento-based Lyon Real Estate, one of the nation’s 40 largest independent real estate firms and the fourth largest real estate brokerage in California. Lyon is chair of the MetroList Board and co-chair of the U.C. Davis Children’s Hospital Advisory Board. He has served as a board member of the Executive Committee for the Sacramento Railroad Museum Foundation. The Fiscal Overview and Corporate Report is open to the public, but pre-registration is required. To register, go to the Chamber of Commerce website, www.ranhocordova.org and click on “calendar of events and to register on line” or call the Chamber at (916) 273-5688. There is a \$15 fee for Chamber of Commerce members, \$20 for non-members, and \$5 for students.



ROCK DOC

By Dr. E. Kirsten Peters

President Obama’s pick for Secretary of Energy is a physicist with a Nobel Prize. Dr. Steven Chu also has a long record of advocating more nuclear power, as well as increasing our use of renewable energy like next-generation solar. In short, Chu looks likely to move our nation a step away from heavy reliance on fossil fuels and toward a more high-tech energy future. Chu’s nuclear commitment will likely be fodder for glow-in-the-dark jokes from Leno and Letterman. But his ideas challenge all of us to seriously look again at our energy priorities.

Today we get about 20 percent of our electricity from nuclear reactors, making them a significant slice of the national energy pie. But some citizens strongly fear high-tech nuclear plants. Others worry about nuclear waste and note that our government has not yet provided a full disposal path for spent nuclear fuel. On the other hand, some citizens see nukes as an energy source that’s based on American resources. And nuclear plants don’t contribute to carbon dioxide levels, a clear positive for climate concerns. Lots of scientists see great potential for reducing the hazardous waste from nuclear power plants

More Nukes Looking Likely

by recycling the fuel rods that lie at the heart of reactors. The stumbling block for such recycling in this country has not been a technical one, but a political issue – which brings us back to the new administration. Obama’s pick for Energy Secretary is the director of the prestigious Lawrence Berkeley National Lab. Dr. Chu has long spoken in favor of increasing the number of nuclear power plants and improving what we do within those plants to radically decrease nuclear waste. Just for the record, I’m a geologist who wears a Stetson and drives an aging pickup truck. Because I’m such a red-blooded American, I feel free to say we might possibly learn something from the example of the French, at least when it comes to energy. France gets a whopping 88 percent of its electrical power from nukes. With limited fossil fuels given to them by Mother Nature, the French long ago made the decision to embrace nuclear power. And embrace it they have: many French citizens line up to tour nuclear plants on their summer vacations! With 59 nuclear plants in operation, France chose not to store immense volumes of waste deep underground, as the American government proposes to do at Yucca Mountain. Instead, the French recycle old fuel rods to generate still more power and reduce their waste pile. The residual amount of radioactive material is vastly reduced, and is much easier to store. Recycling was an approach the Carter administration nixed for America in the 1970s, citing security concerns. But the French have had no security issues with their recycling program. That’s why I expect Dr. Chu will advocate both recycling and new nuclear power plants after he’s confirmed as Energy Secretary.

Doubtless Congress will consider energy from several vantage points, weighing our national needs and the diverse opinions of so many citizens. On thing is sure: part of any broad American effort to build recycling facilities and construct next-generation nukes would depend on recreating the human infrastructure we’ve lost since the 1970s. In other words, if we choose to keep our cowboy hats firmly on our heads (as I’m surely going to do), but also make use of more nuclear power, we’ve got to support education in nuclear science and engineering. My friend Dr. Donald Wall of Washington State University works each day in exactly that field, educating the next generation in everything from running the nuclear reactor we have on campus for research purposes to investigating new methods of using radioactive materials to benefit humanity. “Americans are very creative and industrious people, and I know we have the talent to safely expand the nuclear energy industry,” Wall said to me this week. “I’m dedicated to this field because it holds incredible promise. We’re excited to start working with the new Secretary of Energy.” Leno and Letterman will doubtless write more jokes about glowing in the dark with Homer Simpson. But scientists like Chu and Wall are in earnest about expanding the nuclear power industry in the U.S.

Dr. E. Kirsten Peters is a native of the rural Northwest, but was trained as a geologist at Princeton and Harvard. Questions about science or energy for future Rock Docs can be sent to epeters@wsu.edu. This column is a service of the College of Sciences at Washington State University.

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Orangevale Chamber Texas Hold'em

The Orangevale Chamber of Commerce is having their Texas Hold'em Poker Tournament on Saturday, February 21, 2009. The doors open at 6pm and the tournament begins at 6:30pm. They buy in is only \$50. Seating is limited and will fill up fast. I have just a few tickets left.

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My name is Toto! “Rescued & Proud of it”



by Kay Burton

Toto was found a couple months ago running loose on a busy street. No collar or microchip and no response to flyers at the shelter, no one was looking for this sweet little eight pound guy, who showed signs of being abused. The vet believes Toto is about one year of age

and is a possible mix of Rat Terrier and a Rough Coat Jack Russell...so one could only imagine the energy he has. A couple found Toto and took him home. They have two big dogs and one of them does not like other strange dogs, it was not a safe place for him. This wonderful couple had him neutered, vaccinated, and heartworm tested. They listed him on Craig's List. Marilyn Macken, General Manager of Fat's Asia Bistro in Folsom, thought it would be good idea to have another dog since her Mini Pin, Madison is 14 years old. She decided to check Craig's List on small dogs where she saw a photo of Tuto and immediately fell in love. The couple that rescued Toto thoroughly interviewed everyone that came to look at him, feeling this little dog needed a good match; they were going to keep him until they found one! Marilyn "pitched" her story

about Madison being 14 years old and she wanted to introduce a new dog as a play mate for her and hopefully revitalize her 14 year old "baby." It's taken two months for Toto to feel safe and comfortable at his new home...and now he "runs the house" and has his new family trained. Toto is a "caretaker"...he continually cleans Madison ...licking her face. They are buddies; they run through the entire house constantly. Since the arrival of Toto Marilyn has notice Madison has lost weight, and is much more playful and energetic. "Best thing I have done in a long time was taking the day to browse Craig's List... Marilyn."

Kay Burton is a longtime columnist and supported of the SSPCA and other rescue groups. To share your family pet story with our readers, email: KayBurton1@comcast.net

Looking for a Way to Beat Winter Blues?

Winter Fun Days are around the corner at the Effie Yeaw Nature Center

Cabin fever, winter blues, general restlessness...We have all experienced some variation of the winter doldrums due to being cooped up inside all day while the weather is cold and rainy. Are you looking to get out of the house and do something different this winter? The Effie Yeaw Nature Center, located within the Ancil Hoffman Park in Carmichael, has many great activities for people of all ages, with lots of fascinating classes and events being offered throughout the winter months.

"The Effie Yeaw Nature Center is a great place to visit because we have many indoor and outdoor activities," said Betty Cooper, Interpretive Specialist at Effie Yeaw. "You can spend the day getting away from the crowds and the traffic by walking around our fabulous Nature Preserve, and if the weather gets too cold, you can duck inside the Nature Center and meet some of our resident animals and look at our fun and educational exhibits." Why not take your family on a nature hike led by the experts at Effie Yeaw? It's a great way to get outdoors and get some exercise to work off some of those holiday pounds. Have you ever been interested in

getting into bird watching? Join in at the Center to learn the basics of this exciting hobby. Want to learn more about the animals that live in your neighborhood? The Center offers informative events that highlight the American River environment and the many animals that make their homes there. "There is always something fun going on at Effie Yeaw, no matter what's going on with the weather," added Cooper. To learn more about what's going on at the world-famous Effie Yeaw Nature Center or sign your children up for the Winter Fun Days, visit our website at www.effieyeaw.org or call the Center at 916 - 489-4918.

Residents Find Help In Keeping Their Resolution

Weight Watchers® Offers New Resources In Fair Oaks

It's one of the top New Year's Resolutions each year – to lose weight. To help people succeed this year and beyond, Weight Watchers is offering a new program. The new Weight Watchers® MomentumTM program provides resources for people to understand and address the practical and emotional issues that can lead to weight gain. With strategies to conquer hunger and the ability to tailor the plan to fit into one's own life, MomentumTM provides people with more tools and resources to succeed in adopting a healthier lifestyle for the New Year. Weight Watchers is opening new locations, including our brand new meeting in Fair Oaks. Starting January 12th, 2009, meetings will be held every Tuesday at 5:30 p.m. at Rollingwood Racquet Club, 9373 Winding Oak Drive. Heather Bowes will be leading meetings at the Fair Oaks location. She, like all of our leaders, lost weight following the Weight Watchers program. Her weight loss allows her to truly understand the challenges and celebrations members are experiencing.

"Members learn how to make satisfying food choices and listen to hunger signals," says Bowes. "I really saw the benefits of tracking and journaling first hand during my weight loss." When Fair Oaks area residents come to Weight Watchers they will see that the program is not a diet, it's a lifestyle change that offers tools, group support, food and activity plans that are livable and effective. At Weight Watchers meetings, people come together with a common goal – to learn how to successfully lose weight. Meetings are an important part of how Weight Watchers helps members reach their goals; in fact, people who attend meetings lose three times more weight than those who try to lose weight on their own. We are excited to offer Fair Oaks area residents this new location and the new MomentumTM program," explains Diane Baker, Territory Manager, Weight Watchers. "It is our intention to offer people of this and all communities a convenient place to help people reach their weight-

loss goals. Our program continues to evolve and energize members to lose weight and keep it off long term." Heshka S, et al. Journal of the American Medical Association, 2003; 289(14):1792. Local Meeting Information Weight Watchers meetings last approximately 35 minutes. We recommend that our members attend one meeting each week to learn about healthy eating, gain motivation and have their confidential weigh-in to track their progress. The public is also welcome to "Be Our Guest" at a participating Weight Watchers meeting with no obligation to join, just to see what it is all about. Program materials are not included.

To learn more about Weight Watchers services, products and publications, Visit www.weightwatchers.com To find the nearest Weight Watchers meeting location, call 1-800-651-6000 or click on the "Find a Meeting" link at the top of our homepage.


Keep Your Pets Healthy and Happy During Cold and Rainy Weather

Sacramento County Reminds Pet Owners to Protect Their Pets This Winter

As temperatures continue to drop around the region, it is important for pet owners to take a few, simple precautions to ensure that their pets are prepared for the coming season. "Pets can be seriously affected by extreme winter conditions. It is important to know what cold weather issues can affect your pets and what can be done to protect them," said Pat Claerbout, Sacramento County Animal Shelter Director. Below are tips to help your pet weather the winter: ★ Bring your pet indoors when the weather dips below 30 degrees; 40 degrees for short-haired dogs, cats and puppies. ★ If your pet stays in the garage, make sure that there are no traces of anti-freeze in the garage. Most brands of anti-freeze are poisonous to animals. ★ If your dog spends most

its time outdoors, make sure it has a house that is large enough to lay down in, a few inches off the ground to prevent water from pooling, the floor is covered with wood or cedar shavings, and has a covered doorway that faces away from the wind. ★ Make sure that your animal's water bowl is fresh and has not frozen over or been knocked over by the weather. ★ Keep your pet well groomed. Matted fur does not protect your animal from the cold. ★ Slap the hood of your car when you start it in the morning. Cats may take refuge from the weather under your hood. ★ Make sure you adjust the amount of food your animal eats due to their activity levels. If a pet is indoors more often, they do not need as much food. If your pet is often outdoors, they may need more calories to generate necessary body heat. If you spot animal abuse, including not protecting animals in extreme weather, please report

it. The community program "Critic Tip" wants you to "blow the whistle" on animal abuse. The program is anonymous and you may be eligible for an award. Call the Animal Shelter to report abuse and/or neglect at 916-368-7387.



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For information, contact Megan Hemming at the Rocklin Area Chamber of Commerce at (916) 624-2548 or Megan@RocklinChamber.com

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Bigfoot Reads Big Print Books



By Betts Flores,
Library Correspondent

It's true. The legendary Bigfoot aka Sasquatch, meaning "the wild man" has been sighted by the Friends of the Orangevale Library! Fact or fiction, the Friends, together with the Orangevale Grange, have corralled Bigfoot as their central character and theme to celebrate the library's new collection of BIG PRINT BOOKS! The Bigfoot and Big Print Books celebration takes place at the OV Grange Breakfast, 8-10:30 am, Sunday, March 8, 2009. The family activity includes displays of the new and beautiful Big Print Book collection, funded

by a \$1,000 grant from the System Friends of the Sacramento Public Library; the regular gently-used book sale of all genres; and, for those who become new members of Friends -- a free Sacquatch T-shirt, designed and donated by Sacramento Brewing Company, a fun and valuable piece of art in itself. Celebrating Big Print books with Bigfoot, that is, the Friend's version (remember they're the group that make volunteer work fun) should intrigue even the most skeptical. According to SASQUATCH: Wild Man of the Woods by Elaine Landau (Millbrook Press) "For years people have told stories of big, hairy, humanlike creatures dwelling in the forests of northern California, Oregon, Washington and Canada's British Columbia. Standing over 8 feet tall, the creatures have been described as having faces like apes, broad shoulders, and long arms. Their cone shaped heads seem to sit directly on their hunched backs due to their short, stout necks." Theoretically, the most recent sighting of Bigfoot was last year near Yuba City. Again, fact or fiction? True or False?

Who knows? Why not come to the celebration and over breakfast discuss: Is Sasquatch real or just the subject of old folktales that have turned into a scary legend? Bring your stories, your tales. See you on Sunday, March 8, 2009, 8-10:30 am, Grange #354, 5807 Walnut Ave, Orangevale. Breakfast includes coffee, tea, juice, eggs, ham, French toast, pancakes (all you can eat pancakes) and biscuits and gravy. Adults \$6; Seniors \$5; 6-12 \$3; 5 and under \$1. Admission is free. The Friends of the Orangevale Library gratefully thank their partners and sponsors: The System Friends of the Sacramento Public Library, the Sacramento Brewing Company, Grange 354, The Large Print Bookshop of Englewood, Co., and Thorndike Large Print Publishers of Thorndike, Maine. Oh, and if you haven't tried a Big Print Book, you're in for a pleasant surprise. The Big read has been around for decades; and your eyes slurp up the words as easy as slurping an ice cream cone.

All proceeds benefit the Orangevale Library.

Ramos and Compean Prison Sentences Commuted

Christian Newswire -The prison sentences of two Border Agents Jose Compean and Ignacio Ramos have been commuted by President Bush and will be effective on March 20, 2009. Don Swarthout, President of Christians Reviving America's Values (CRAVE) was very happy with President Bush's decision since the President had been opposed to pardoning these two Border Agents in the past. Swarthout said, "I wrote a personal letter to the President in December and asked him to pardon Ramos and Compean. In the letter I appealed to his belief in being a forgiving Christian man. I could not be any happier than I am today for these two Border Agents and for their families." President Bush is quoted as saying he now believes the sentences were too harsh and that the two Border

Agents have suffered long enough for their crimes. Swarthout still believes that these two Border Agents were wrongfully convicted for simply doing their jobs and for doing their jobs very well. In fact, Swarthout filed an Ethics Complaint against the Prosecuting Attorney in this case last May. Swarthout asked the Texas Bar Association to investigate the Prosecuting Attorney's office for mishandling the case. The request was based upon the similarity of the investigation of Prosecuting Attorney Mike Nifong's handling of the Duke Rape Case. Aldrete Davila, the drug smuggler whom Ramos and Compean were charged with shooting in the buttocks, was given immunity by the Prosecuting Attorney's office in return for his testimony in court.

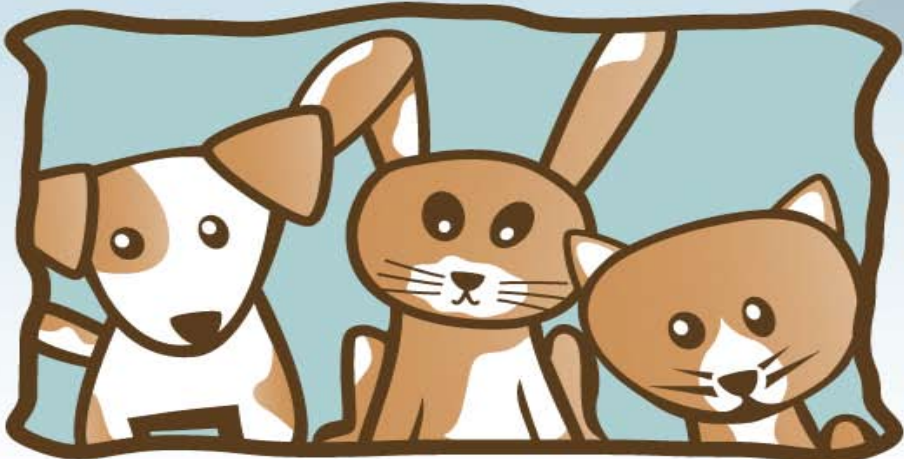
Davila has since been convicted of smuggling a huge amount of marijuana into the United States from Mexico. Swarthout said, "CRAVE sent thousands of letters and cards of support to Ignacio Ramos while he was in solitary confinement. I do want to thank our supporters for sending those cards and letters to our offices. They were greatly appreciated by the Border Agents and by all of us at CRAVE." Swarthout concluded by saying, "I do not want to take anything away from this very happy occasion for these fine Border Agents and their families. The commutation of their sentences was a long time in coming, but we are all very happy they will be released from federal prison on March 20th of this year."



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