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Serving Carmichael and Sacramento County since 1981

February 29, 2012

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Reunite, Reconnect and Rebuild

SACRAMENTO REGION – The Capital Region Chapter of the American Red Cross is offering Reconnection Workshops, courses designed to help ease the transition after military deployment.

Four facilitated sessions will be offered to focus on skills building to enhance the likelihood of positive reconnections with armed forces personnel and their families following a military deployment.

"Deployments are a fact of life in the military," said Trisha Johnson, emergency services manager. "Whether a service member's absence is due to a training exercise, sea duty, combat, or unaccompanied duty in a remote location, separation and reunification pose unique opportunities as well as challenges for all family members. The American Red Cross, with support from Walmart, developed a series of workshops to assist all military families in managing the family's readjustment to the service member's return."

Actively licensed and specially trained Red Cross mental health professionals lead participants through information and discussions designed to help them identify and respond to the challenges of readjusting to and transitioning back to a changed family dynamic.

The workshops are targeted to service members and their spouses, children, parents, siblings and significant others. Topics include Communicating Clearly, Exploring Stress and Trauma, Relating to Children, and Working Through Anger. Participants have the option

WE SUPPORT OUR MILITARY



American Red Cross helps military families from the area to reunite, reconnect and rebuild after deployment.

Grange Supports GMO Labeling for November Ballot

Thousands of volunteers are now fanning out state-wide to launch a petition drive to get the California Right to Know Genetically Engineered Food Act on the ballot in November. In the thick of the grass-roots initiative is the California State Grange, one of the leading partners in the effort.

The California State Grange has long supported the idea that GMOs (genetically modified organisms) in the food supply should be adequately tested and that consumers are entitled to know what's in food they eat. The American people agree. Yet despite overwhelming support for GMO labeling, for over a decade regulators and legislators at the national and state level have largely ignored public concerns.

That's why the Committee for the Right to Know is taking the issue directly to the voters of California. Now, with petitions in hand, over 1,500 volunteers will be gathering signatures at stores and farmers markets up and down the state.

"The bottom line is Californians have a right to know what's in the food we eat and feed our children. It's time to send a strong, direct message to those who govern us, whether they be agency or elected, that we want genetically engineered foods labeled," says Pamm Larry, founder of the Committee For the Right to Know.

Check the website, www.label-gmos.org for more information on this issue.

Child Molester Gets 34 Years

SACRAMENTO COUNTY-District Attorney Jan Scully announced on February 24th that the Honorable Timothy Frawley sentenced Phil Douglas Reese to 34 years in prison. Last month, Reese was convicted by jury of five counts of child sexual assault charges, including the allegation that he used force and duress to commit these crimes.

Reese was considered to be a good family friend to the victims' family, where the victim referred to him as her uncle. The molestation began between 2002 and 2003 when the victim was in first grade, and continued through her seventh grade year.

Around the same time he began to molest the victim, Reese was arrested and convicted during an online sexual predator sting conducted by the Sacramento Valley Hi Tech Crimes Task Force operating out of Turlock. This particular sting operation was part of a larger Internet Crimes Against Children (ICAC) Task Force designed to help law enforcement combat internet crimes such as child enticement and child pornography. Reese contacted an online undercover detective who had assumed the role of a thirteen year old girl, and quickly engaged the decoy in sexual discussions. Reese was arrested when he arrived at a prearranged location in order to engage in sexual intercourse with the child.

Reese has two other felony convictions involving or relating to child sexual abuse crimes. In 2008, he was convicted for failure to register as a sex offender in Riverside County. In 2010, he was convicted for possessing child pornography in Yolo County.

CASE: Phil Douglas Reese (02/24/12)

PROSECUTOR: Deputy District Attorney Kevin Jones

For more cases of interest see Page 6

Gasoline Prices Soar - Here Comes \$6 per Gallon!

Gasoline tops \$5 per gallon in Los Angeles and San Francisco



SACRAMENTO REGION, February 27 – Average retail gasoline prices in Sacramento have risen 24.6 cents per gallon in the past week, averaging \$4.19 per gallon yesterday. This compares with the national average that has increased 11.3 cents per gallon in the last week to \$3.64 per gallon, according to gasoline price website SactoGasPrices.com.

Including the change in gas prices in Sacramento during the past week, prices on February 26th were 50.3 cents per gallon

higher than the same day one year ago and are 55.1 cents per gallon higher than a month ago. The national average has increased 26.6 cents per gallon during the last month and stands 29.8 cents per gallon higher than this day one year ago.

"2012 is looking increasingly like 2008," said Gregg Laskoski, Senior Petroleum Analyst for GasBuddy.com.

"Gasoline prices are climbing aggressively as speculation drives crude oil higher; and once again, it's an

election year. But this time its the volatility in the Middle East that has everyone wondering 'How high is up?'," he added.

GasBuddy operates SactoGasPrices.com and over 250 similar websites that track gasoline prices at over 140,000 gasoline stations in the United States and Canada. In addition, GasBuddy offers a free smartphone app which has been downloaded over 20 million times to help motorists find gasoline prices in their area.

What inspired Leap Year?

By Julie Parker

CARMICHAEL – St. Brigid complained to St. Patrick that it took men too long to propose marriage. So, St. Patrick agreed that on Leap Year Day women could do the proposing. At least, that's how the story goes. That alleged agreement inspired additional cultures to create their versions of this tradition, such as "Bachelor's Day" and "Sadie Hawkins Day."

What inspired Leap Year itself? Early calendars were based on lunar months (averaging 29.5 days), yielding a year totaling 354 days. As years

passed, festivals, religious observations, and farming schedules drifted out of alignment.

Rome, for example, added months which wreaked havoc in a variety of ways. "You had rents due, interest accruing on loans ... Imagine people in prison for a year," observes David Ewing Duncan, author of "Calendar: Humanity's Epic Struggle to Determine a True and Accurate Year."

Egypt worked with an extra day every four years, and Julius Caesar indirectly learned of their system through Cleopatra. In 46 B.C., in an attempt to compensate for the previous drifting

years, he instituted what was later known as the "Year of Confusion"—a single 445-day year. The "Julian calendar" restructured Rome's 12 months into a 365-day year, with a leap year every four years.

Technically, there are 365.242 days in a year, thus creating a year approximately 11 minutes too long, so the Pope introduced the Gregorian calendar in 1582, with a caveat that leap years would only occur every four "century years."

In China, an entire leap month occurs every third year to synchronize with the seasons. The Mayans didn't even bother.

And, then, there's the leap second. The International Telecommunication Union has added 24 leap seconds since its inception to recalibrate atomic clocks to keep time with Earth's imprecise orbit. Therefore, unlike leap years, leap seconds are unpredictable.

For those with intermittent birthdays, The Honor Society of Leap Year Babies (<http://www.leapyearday.com/feb29/home>) offers a place for those born in a leap year to connect and share stories.

Continued on Page 12



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Meals on Wheels Awarded \$1,500 "Share The Love" Grant

SACRAMENTO – (February 22, 2012) – Meals on Wheels by ACC is proud to announce it has been awarded a \$1,500 grant from Meals On Wheels Association of America (MOWAA) in recognition of its participation in MOWAA's "Share The Love" Most Meals Contest.

As part of Subaru of America, Inc.'s "Share The Love" Event, Meals on Wheels worked with Maita Subaru during the holiday season to highlight senior hunger and to learn what it takes to serve 2,000 meals a day. Senior hunger is growing throughout Sacramento County and Maita Subaru's community involvement to help bring awareness and support to our program is significant" stated Rithy Thong, Program Manager. Thong further stated "We also appreciate and thank Maita Subaru's choice of Meals on Wheels as their Charity of the Month for March."

As one of the five Subaru "Share The Love" Event charitable partners, MOWAA created the Most Meals Contest to foster

partnerships between local Meals On Wheels programs and Subaru dealerships. MOWAA is awarding \$150,000 in Most Meals grants to the 48 Meals On Wheels programs across the country that recruited dealership employees to volunteer, deliver meals in Subaru vehicles and engage community members in the fight to end senior hunger.

Most Meals grants awarded by MOWAA range from \$250 to \$35,000. The nation's economic downturn has made it more difficult to raise money to provide meals to the community's home-bound seniors. Meals on Wheels by ACC will use the monies to help sustain our services throughout Sacramento County to help offset these tough economic times.

The Subaru "Share The Love" Event ran from November 19, 2011 to January 3, 2012. Subaru is donating \$250 for every new Subaru vehicle sold or leased during "Share The Love" to the customer's choice of one of five

charities, including MOWAA. Over the past three years, proceeds from the Subaru "Share The Love" Event have provided funds to MOWAA to support its vision to end senior hunger by 2020.

"We are honored to be part of 'Share The Love' again this year," said MOWAA President and CEO, Enid Borden. "Subaru is a corporation with a conscience. They understand that providing nutritious meals to hungry and home-bound seniors in need is a moral imperative." About Meals on Wheels by ACCMeals on Wheels by ACC is a non-profit organization that provides nutritious meals and nutritional services that allows seniors throughout Sacramento County to live independently and to Eat Well and Age Well. We do this by serving approximately 10,000 meals each week through home delivered meals and at 22 locations called All Seasons Café. We are Meals on Wheels so no senior goes hungry. For more information, visit our website at www.mowsac.org.

Supervisor Susan Peters to Hold "Office Hours" at Gibbons Park Craft Faire

CARMICHAEL – County Supervisor Susan Peters will be holding her first 2010 "Office Hours" for residents on Saturday, March 3, at Gibbons Park during the Mission Oaks Recreation and Park District's Spring Craft Faire.

Continuing a tradition started in 2005, Peters will set up a table at the event for residents who wish to drop by and talk with her about items of interest. No appointment is necessary but visits will be handled on a "first come basis." She will be at the Craft Faire from 10 to 11:30 a.m.

"Establishing 'Office Hours' provides the opportunity to mix business with pleasure," says Peters. "I'll be available to talk about county matters while neighbors can shop for

unique craft items."

Last year Peters held her "Office Hours" at different locations in conjunction with scheduled family oriented community events that included the Carmichael egg hunt and several "Concerts n the Park" gatherings.

The Craft Faire will be held in the Mission Oaks Community Center at 4701 Gibbons Drive. Admission is free and the event will run from 9 a.m. to 3 p.m. For more information, call the Mission Oaks Recreation and Park District at 972-0336 or visit morpdc.com.

Next month Peters will move her "office" to Carmichael Park for the annual egg hunt which will be held on Saturday, April 7. That fun

starts at 10 a.m. sharp rain or shine and Peters will be holding "Office Hours" there between 9:30-11 a.m. For more information about the egg hunt, call the Carmichael Recreation and Park District at 485-5322 or visit carmichaelpark.com.

And on Sunday, April 8, she will be at Swanston Park for that neighborhood's "Easter Blast" that includes an egg hunt, carnival games, and more. This free event runs from 12 to 2 p.m. Peters will be holding her "Office Hours" there between 12 to 1:30 p.m.

For more information about the blast, call the Mission Oaks Recreation and Park District at 333-6464 or visit morpdc.com.

Gov. Brown Announces Appointments

Mark Leary, 56, of Carmichael, has been appointed chief deputy director at the California Department of Resources, Recycling and Recovery (CalRecycle). Leary has been deputy director at CalRecycle since 2010. From 1999 to 2009, he worked at the California Integrated Waste Management Board in multiple positions, including executive director. Leary was area director of governmental affairs at Browning-Ferris Industries from 1994 to 1999 and branch chief at the California Department of Toxic Substances Control from 1982 to 1994. This position does not require Senate confirmation and the compensation is \$125,232. Leary is registered decline-to-state.

Mark Farouk, 36, of Sacramento, has been appointed deputy commissioner of the Office of External Affairs at the California Department of Corporations. Farouk has been the chief consultant for the Assembly Banking and Finance Committee

since 2005. He was a legislative consultant for Assemblymember Jerome Horton from 2003 to 2005, a legislative assistant for Assemblymember Hannah-Beth Jackson from 2002 to 2003, and a legislative assistant for Assemblymember Sally Havice from 2001 to 2002. This position does not require Senate confirmation and the compensation is \$90,000. Farouk is a Democrat.

James Spurling, 57, of Sacramento, has been appointed chief counsel at the Office of the Inspector General. Spurling has been assistant chief counsel for the Department of Personnel Administration since 2006. He was an industrial relations counsel for the Department of Industrial Relations, Division of Labor Standards Enforcement from 2001 to 2006, an attorney at the Law Offices of James Casey Spurling from 1999 to 2001 and an attorney for the Union Pacific Railroad Company from 1998 to 1999. Spurling was an associate attorney for Knox Lemmon Anapolsky and Sheridan from

1995 to 1997, a partner with Jencks and Hunt from 1993 to 1995 and a partner with Nelson Thompson Pegue Thornton Spurling from 1987 to 1993. Spurling earned a Juris Doctorate degree from McGeorge School of Law. This position does not require Senate confirmation and the compensation is \$137,196. Spurling is a Republican

David Zocchetti, 54, of Sacramento, has been appointed deputy director and chief counsel at the California Department of General Services. Zocchetti has been chief counsel and legislative director for the California Emergency Management Agency since 2009. He worked at the Governor's Office of Emergency Services in multiple positions from 1991 to 2009, including chief counsel of legal and legislative affairs. Zocchetti earned a Juris Doctorate degree from McGeorge School of Law. This position does not require Senate confirmation and the compensation is \$136,512. Zocchetti is a Democrat.

United Way to Run Bank On

SACRAMENTO REGION – Bank On Sacramento is expanding beyond the city to serve Sacramento County and will be led by United Way California Capital Region, Mayor Kevin Johnson announced this week. Bank On Sacramento surpassed goals under city leadership and will now be part of Bank On California Capital Region, a coalition of Bank On programs across Amador, El Dorado, Placer, Sacramento and Yolo counties.

"The city has done a fantastic job with this program, giving many more Sacramento residents access to mainstream banking services," said Steve Heath, president and CEO, United Way California Capital Region. "The Bank On program is a fantastic fit with our SenSe-Ability project, which is working to improve financial literacy and income in our region. We look forward to expanding it to all five counties we serve so more people across our region can experience financial success."

Current numbers show 6.2 percent of households in Sacramento County are unbanked, amounting to 31,213 households. Studies also show 17.3 percent are underbanked – they have bank accounts but rely on alternative financial services such as check cashing, payday loans, rent-to-own agreements or pawn shops. The average full-time worker with no bank account can spend \$40,000 in paycheck cashing fees over a lifetime.



Steve Heath of United Way announces the Bank On Sacramento transition at a press conference with Mayor Kevin Johnson and SAFE Credit Union's Rachel Zillner and Paul Hersek. Photo provided by Kristin Thebaud Communications.

Bank On California Capital Region is one of 62 programs across the country. Bank On programs are locally led coalitions of government agencies, financial institutions and community organizations working to improve the financial futures of unbanked and underbanked individuals and families by providing free or low-cost starter or second chance bank accounts and access to financial education. Current Bank On Sacramento members include Bank of America, Bank of the West, BBVA Compass, Chase Bank, Citibank, First Northern Bank, Patelco Credit Union, SAFE Credit Union, Schools Financial Credit Union, Travis Credit Union, Union Bank and Wells Fargo. For more information, visit www.joinbankon.org.

United Way is the region's leading provider of innovative solutions on the community's most pressing issues, including high school graduation rates, household financial stability and obesity. United Way's team of nonprofits, businesses, donors and volunteers work together to provide positive, measurable results on these issues through United Way projects: STAR Readers, SenSe-Ability and Fit Kids. Community members can give, volunteer and advocate in support of the causes they care most about, benefiting United Way and hundreds of nonprofits in Amador, El Dorado, Placer, Sacramento and Yolo counties. United Way is an independent, local affiliate of United Way Worldwide. For more information, visit www.yourlocalunitedway.org.

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Senator Gaines Announces New Committee Assignments
Gaines Assigned to Two Additional Committees, Serves on Six Total

SACRAMENTO – Senator Ted Gaines (R-Rocklin) announced February 16th he has been appointed to serve as a member of both the Budget and Fiscal Review Committee and the Legislative Ethics Committee for the remainder of the 2011-12 legislative session.

"I am honored to have been given these additional committee assignments in critical areas that affect the lives of all Californians," said Gaines. "I will work hard to achieve bipartisan solutions to the important issues facing our state and defend the interests of hard-working taxpayers."

The Budget and Fiscal Review Committee reviews legislation dealing with the state budget. The Committee breaks the budget into broad subject matters (such as Education, Resources, Health and Human Services, State Administration or Public Safety) and assigns committee members

to these subcommittees. Senator Gaines will serve on the Education subcommittee.

"For years I have been calling for structural reform to California's budget process," said Gaines. "As a small business owner, I have to cut back when times are tight and find ways to save money while providing the same services more efficiently. Government should be taking that same approach. While on the Budget Committee, I will advocate for the needs and priorities of California taxpayers and bring discipline and responsibility to the budget process."

The Legislative Ethics Committee is responsible for governing members and employees of the Legislature with respect to all ethics laws and works to maintain the public's trust by making sure the Legislature's business is done in a manner consistent with the standards laid out in the State Constitution.

"I take this responsibility very seriously and will work hard to make sure we are maintaining the people's trust in their government by holding the Legislature accountable," said Gaines. "Californians must be assured that their elected officials are conducting their business in a moral and ethical manner."

Senator Gaines will remain in his posts as vice chairman of the Senate Insurance Committee and the Transportation and Housing Committee. He is also a member of the Senate Elections and Constitutional Amendments Committee and the Public Employment and Retirement Committee.

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, Amador, Calaveras, El Dorado, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento and Sierra counties.

Camellia International Folk Dance Concert



Photos provided by ACIFDC.

Arts Academy (East Indian), China Moon Dance Troupe (Chinese), Dunsmuir Scottish Dancers (Scottish), Sonechko & Veselka (Ukrainian), Tezaur (Romanian), Vienna Rhythm (Austrian) and Zado Singers (Eastern European Songs).

This will be followed by the teaching of easy but fun folk dances for the audience by various local folk dance teachers.

Tickets (\$10) may be purchased at CSUS box office or at your local ticket agency. The concert is free for CSUS students with their One Card, and persons under age 19. To avoid a last minute rush, it is suggested that tickets be purchased at least an hour before the concert, and preferably on a previous day.

This concert is co-sponsored by the Sacramento Folk Dance and Arts Council (SIFDAC), the Folk Dance Federation of California (non-profit 501c 3 organizations) and by the CSUS University Union.

SACRAMENTO REGION – The local folk dance community is sponsoring the 56th Annual Camellia International Folk Dance Concert on Sunday, March 11, 2012, at the CSUS University Union Ballroom, from 1:00 to 3:30 p.m. Performing groups include *Balliamo! (Italian), Bedouin Dancers (Egyptian), Bhaskar's*



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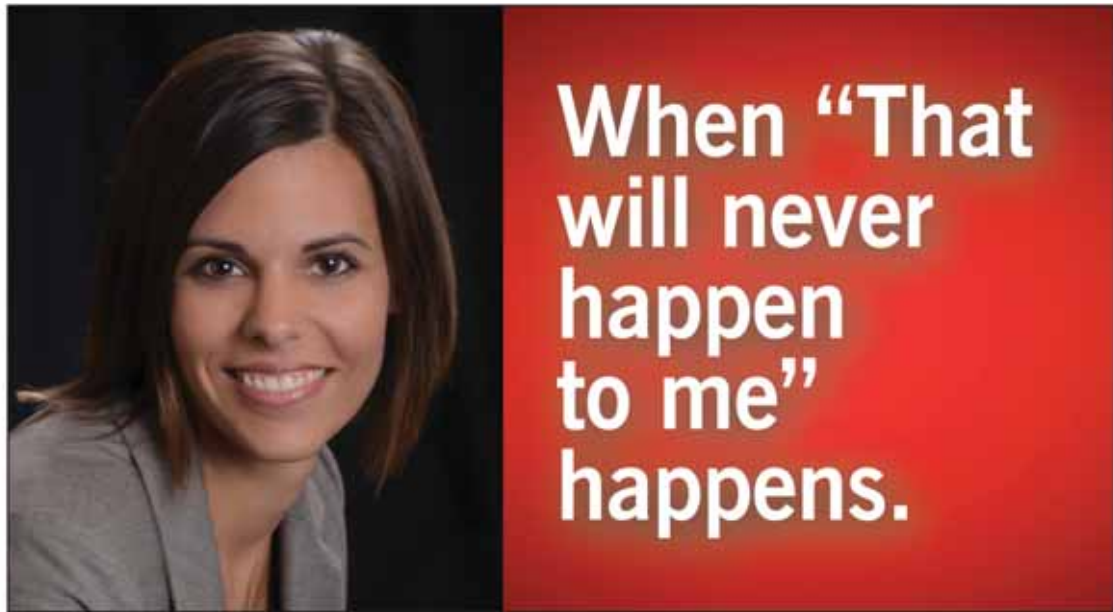
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Osteoporosis is a disease that weakens bones, leaving them susceptible to fracture. In the US, about 8 million women and 2 million men have osteoporosis. Millions more have low bone mass (osteopenia), a pre-cursor to osteoporosis.

Osteoporosis is a major health threat because many osteoporosis sufferers endure bone fractures, which leave them seriously disabled for the remainder of their lives.

Dangers of Osteoporosis Drugs

At our office we are extremely concerned about the aggressive marketing of many new osteoporosis drugs. Although the drug manufacturers would like you to believe that osteoporosis medications are appropriate for all stages of osteoporosis, should be used for prevention, and are with-out dangerous side effects - none of those claims are true. In fact, in 2008, the US Food and Drug Administration (FDA) issued an advisory to health-care professionals and patients about a possible side effect of some osteoporosis medications. Bisphosphonates - which include such drugs as Actonel®, Bonina®, Fosamax®, Reclast® and Zometa®-have been linked to severe and sometimes incapacitating bone, joint or muscle pain in patients.

The use of bisphosphonates has also been linked to osteonecrosis of the jaw, more commonly known as "dead jaw."

Building Bone Strength Naturally

Osteonecrosis occurs when part of the jawbone essentially dies and becomes exposed. "This is a very complex issue, and our understanding of it continues to grow," explains University researcher Jon Suzuki, DDS, PhD, MBA. "Both dental and medical professionals need to maintain open lines of communication with each other to ensure the best care for their patients who are taking bisphosphonates."

In addition, a 2008, study found that long-term use of Fosamax is associated with unusual fractures of the thigh bone.

Preventing Osteoporosis Naturally

Get Regular Exercise

Regular exercise is essential to keeping bones healthy and strong. Chiropractic care is key to keeping your body in top exercising form. Chiropractic adjustments keep joints in optimal alignment and healthy allowing for bone friendly weight-bearing exercise. Optimizing range of motion allows you to exercise more effectively and work more muscle groups. Walking with hand weights for 30 minutes is a very proactive regular prevention of osteoporosis.

Chiropractic Care for Shoulder Pain

It is crucial to do a proper examination for the underlying cause of shoulder ailments, including misalignments in the spine of the neck. "A thorough history and detailed physical examination will, in most cases, identify the cervical spine or the shoulder as the primary source of the condition".

Using safe, gentle maneuvers known as chiropractic adjustments helps realign the vertebrae: correcting the chain of events that may induce spine-related shoulder pain.

Avoid Cola

Women definitely DON'T want to wash down their calcium with cola. A recent study published in

the American Journal of Clinical Nutrition concluded that "intake of cola is associated with low bone density in women." One possible culprit is phosphoric acid in soft drinks. The body tries to neutralize the phosphoric acid with calcium, and if there isn't enough calcium in the diet, it will steal it from the bones.

Get Enough Calcium and Vitamin D

Calcium and vitamin D are necessary to safeguard bones. Adults need at least 1,000 milligrams of calcium and 200 IU of vitamin D per day. A recent study conducted in Australia found that daily calcium doses of more than 1,200 milligrams reduced fracture risk by 20 percent. Conditions such as restless leg syndrome and muscle spasms are also associated with calcium and magnesium deficiency.

Good sources of calcium include dark green vegetables, organic yogurt and cheese; collard greens; kale; broccoli; melons and almonds. A daily calcium supplement can also help you reach your 1,000 mg. To maximize the effectiveness of calcium, take it in conjunction with magnesium. Many chronic health conditions can be prevented with nutritional awareness and balancing the bodies chemistry without medications. Join us for one of our wellness nutrition workshops to learn how to prevent health conditions without drugs or surgery. To find out more information or set up an appointment please call (916) 973-1661.

You are welcome to join us at our informative workshops or schedule a complimentary consultation. Learn more about our community office; find us on Facebook-Chiropractic-USA.

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TAX HELP

from a Tax Pro

Dean Alexander Sr.

The Art of Complication as a Tax Resolution

Perhaps man's incomplete knowledge should be superimposed on any undertaking by the human species. Incomplete knowledge produces unintended consequences. You build a dam to generate electricity and protect against flood, you destroy fishery and erode the soil. You bombard the body with radiation to kill cancer, you kill other good cells.

This is manifest in every aspect of our life. If we knew this, we would not rush into decisions and complicate life. This is just as manifest in the tax laws, with ensuing tax problems as with anything else. Tax laws have become so complicated that it is very costly to comply with those laws. When laws become so complicated, people tend to ignore them because they don't understand.

Ignoring the laws has consequences. You could face IRS audits and IRS collection actions such as IRS levy, tax lien, wage garnishment and property seizure. Then you plead for mercy. You go to audit appeal. You incur hefty costs to hire a CPA or an IRS tax attorney to negotiate an IRS resolution or a tax settlement for your problem. Simply, you will knock on any door to obtain the tax help or the IRS tax relief that you desperately need.

How do things get so complicated? Just read the tax law changes affecting 2011 tax returns. The IRS created a form 8949 to report capital gains and

losses. This form will pour into form D. Then form D will pour into form 1040. Now form 8949 will account for capital gains which were originally accounted for with existing form D and 4979. And if you have foreign assets, another form please. The honor for the foreign assets goes then to form 8938 and the name of this movie is: (opening the envelope) Statement of Foreign Financial Assets- Glory be to God.

I am sure whoever designed the new form had a reason behind creating the extra form. Every time we complicate things we don't just complicate to complicate. We have reasons and maybe good reasons. But good reasons piled upon good reasons three times over will call for a revolution. This is how laws are disobeyed. This is one of the reasons behind some rebellions and this is how religions get ignored. Comply, comply to the death of common sense.

Another elegant example is the change in standard mileage rate. The IRS changed the mileage rate from 51 cents a mile to 55.5 cents a mile. So far so good. It is a welcomed tax relief for the use of the car. But here is the complication. The year has to be split: the first half of the year with old rates, and the second half of the year is the new rate. What does this mean? It means I have to keep records for the mileage in the first six months and those in the following six months.

That will be a classic case for a law that people usually ignore. Some may tell their tax practitioners that they drove fifteen thousand business miles for the whole year. When you tell them about the new law and that they must be split, they will tell you, split half and half. These are the good guys, the fair minded. Other guys will tell you I drove fifteen thousand miles, but by the operation of magic, they drove twelve thousand miles in the second half and only three thousand in the first half to benefit from the higher rate.

I don't understand why, if they wanted to change the law, they did not say that the new rate is effective January first. And if they don't want to be very generous to the taxpayers, they could have said 54 cents a mile from the beginning of the year. After all, the 55.5 is not a revelation from the Almighty. Please notice that it is 55.5 cents, not 55, not 56, as though man has the infinite knowledge. And 55.5 is the number. Come on, guys. Give us a break, a tax break. Chill out, please.

Dean has 30 years experience as a CPA and tax consultant and he is currently on two radio shows. He is the managing director of National Financial Advisors (NFA Tax Help), a national firm headquartered in Houston. He is also a Chartered Financial Consultant and Chartered Life Underwriter. He consults exclusively on tax matters particularly tax audits and tax collections at both the federal and the state levels.

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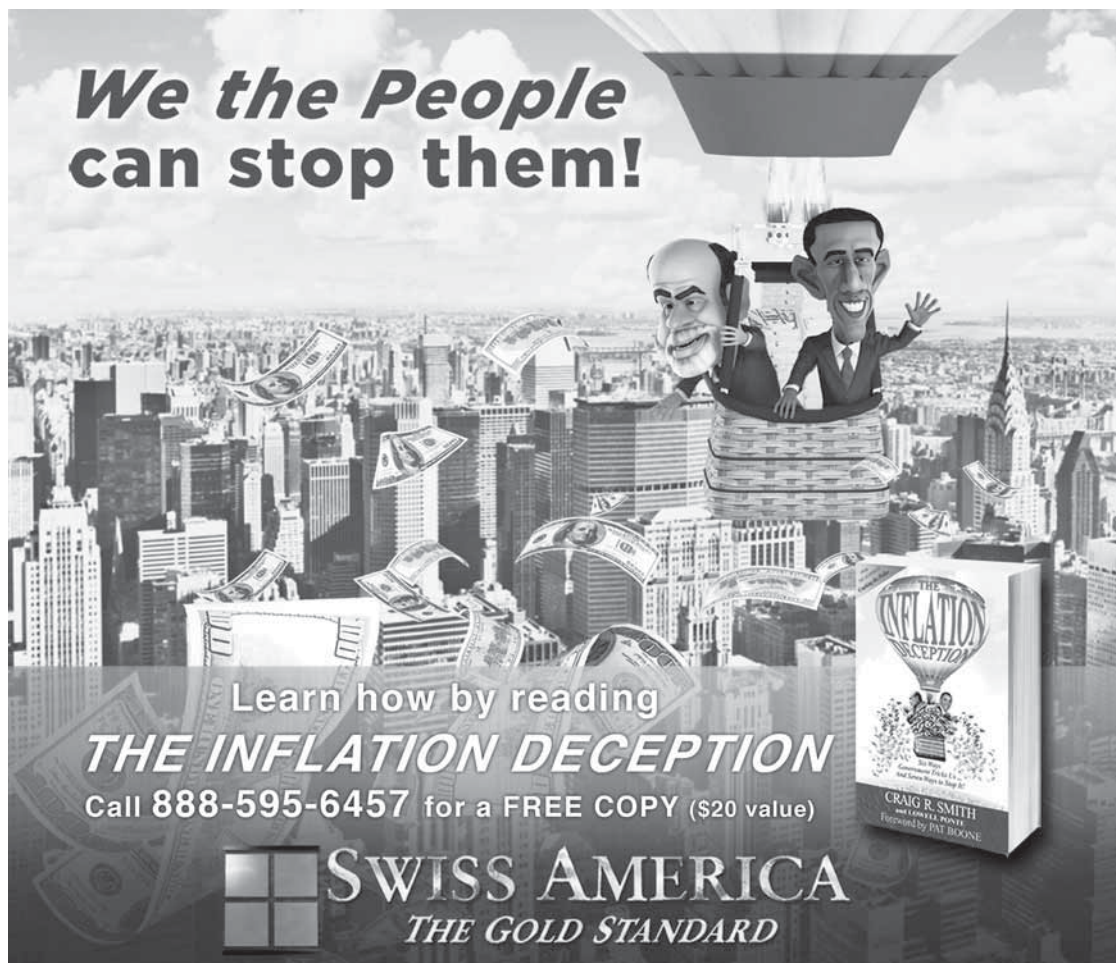
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Carmichael Chamber Board Meeting

Tue, Mar 13, 2012 from 12:00pm - 1:30pm
@ Eskaton Village Carmichael

Board meetings are held at Eskaton Village and require advance notification for a gate pass. Any member wishing to attend needs to contact Linda in advance to have this arranged.

Carmichael Chamber Mixer

Wed, Mar 14, 2012 from 5:30pm - 7:30pm
@ Nocito Benefit Insurance Services
Hosted by Nocito Benefit Insurance Services. Free food and drink and great networking opportunities. Bring a raffle prize and plenty of business cards.

Carmichael Chamber Luncheon

Tue, Mar 27, 2012 from 11:30am - 1:30pm
@ Cypress Avenue Baptist Church Education Building

Guest speaker is Sacramento Mayor Kevin Johnson. Luncheon meeting is held in the Education Building and is the Chamber General Meeting & Luncheon. Come enjoy a delicious buffet lunch, speaker, and plenty of opportunity to network. Raffle prizes too! Cost for the luncheon is \$18 for members and \$23 for non-members.

For information about these events contact:

Linda Melody

Email: linda@carmichaelchamber.com

Phone: 481-1002

Contact us for more information on the Carmichael Chamber of Commerce
Phone (916) 481-1002 • Fax (916) 481-1003 • www.carmichaelchamber.com

Singles Nite in Hollywood Dance

CARMICHAEL – Christian Singles Network is hosting a Nite in Hollywood Dance for single adults Saturday, March 3, from 7 PM to 11:30 PM. At Carmichael Presbyterian Church, 5645 Marconi Ave., Carmichael. The evening features DJ John Maricich playing dance music 8-11:30, and dance teacher Dancing Dave teaching the Merengue 7-8 PM. Dress like a movie, tv, music or sports star, or come as the star that you are! Costume contest with prizes. Usually about 1/2 of the attendees dress with the theme so either way is acceptable.

Christian Singles Network, Northern California's largest inter-church singles group, has

over 7,500 singles on its roster and hosts dances every 3 to 4 weeks. Call the number below for directions or more information. The price also includes appetizers (including dessert) and complimentary non alcohol beverages. The dance music is a mix of rock and roll, ballroom, Latin, and Christian music.

Tickets are \$15 pre-sale or \$20 at the door. Membership is not necessary to attend, and all ages and all denominations are welcome. CSN will be celebrating its 20th anniversary this year, drawing singles from the Sacramento, the foothills, and beyond to Reno and the Bay Area. A special ticket price of \$10 at the door is available

when people join CSN for a year. Pre-sale tickets are available at Berean Christian Bookstore, Sacramento; Jireh's Bookstore in Placerville, and on line at www.christiansinglesnet.com, or by mail through CSN, P.O. Box 909, Meadow Vista, CA 95722. Volunteers receive a discount or attend free for helping. Call the office to volunteer.

For more information call the 24 hour event line at (916) 658-0606 or the CSN office at (530) 878-8606. The website, www.christiansinglesnet.com, includes directions to the dance as well as information about upcoming events including seminars and parties.



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Ukrainian Egg Workshop Saturday March 10 from 9:30-11:30 am

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Tiny Tots Room: (916) 972-7647 (Hrs. 9am-12pm)
You can also email Alaina@carmichaelpark.com or Visit us on our website at www.carmichaelpark.com



For registration & other information call the District at (916) 485-5322 or visit our web page at www.carmichaelpark.com.



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PERSISTENCE OR INSANITY by Bryan Golden

"The definition of insanity is doing the same thing over and over and expecting different results." - Benjamin Franklin

Persistence is key to reaching your goals. But how do you know if you are on the right track or just doing the same thing over and over while expecting different results? Unfortunately, there is no easy way to know. Since there is no way to know how long it will take to reach success, there is always the uncertainty of whether you need to allow more time or alter your strategy.

Suppose you want to cut down a tree. All you have is a butter knife, so you go to work. Needless to say, you won't make much progress. Granted, given enough time, you will be able to cut down the tree with the butter knife. At some point you have to conclude that your rate of progress is slower than you would like.

You then change to an axe or a chain saw. With a more powerful tool, you will make greater progress. Although this is a simplified example, it illustrates that you have to monitor your progress and be willing to adapt and adjust your strategy as needed. Your goal never changed, you never gave up, but you did make some adjustments with the intent of accelerating your progress.

It took Thomas Edison 10,000 attempts before he was able to create a workable electric light bulb. He didn't keep repeating the same experiment 10,000 times.

If he did so, he would never have discovered the light bulb. Repeatedly engaging in the same unsuccessful behavior, in the hope that something will work, is insane. With each new attempt, Edison made a change. He persisted until he achieved success.

Edison never gave up. With each unsuccessful experiment, he learned what didn't work and then tried again with a slight adjustment. If at any time, Edison had concluded that it wasn't possible to make an electric light work, he would have given up and failed.

As another example, let's say you are trying to get a job. You have sent out one hundred resumes but have not yet had a single interview. Here are the questions you may have. Do you need to send out more resumes before you get a response? Are you sending the resumes to the appropriate people? Are you contacting those businesses that could best use your skills? Is there a better way to reach businesses other than mailing resumes? Is your resume written properly?

To say the least, it's very frustrating when you have so many variables. There is no reason why you have to try only one approach at a time. You can have several versions of your resume you send out. Additionally, you can contact employment

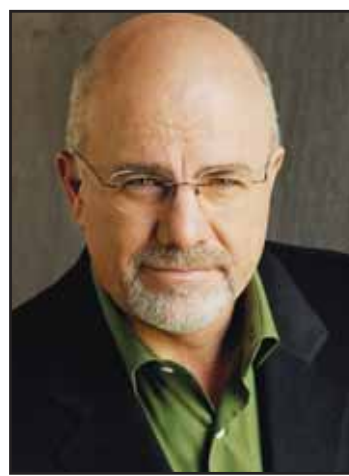
agencies and attend job fairs.

Often, you don't get immediate feedback as to whether or not your approach is working. Someone may hold onto your resume for several months before giving you a call. So if you were to conclude, after only two weeks, that mailing resumes wasn't working, you would be wrong.

Whenever you attempt something new, utilize several approaches simultaneously. Don't try something only once before moving on to your next idea. Give each approach time to work. You can greatly reduce your frustration level by having a number of irons in the fire. But don't have so many things going on at once that you can't give each adequate attention.

Persistence works every time it's applied. The only people who fail are those that give up. Be intelligent and flexible. Learn, adapt, and adjust as needed. Keep going and you will succeed

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2006 Bryan Golden



Dave Says

Dear Janine,

Someone who isn't making any headway in getting out of debt while they're single probably isn't going to do a complete turnaround just because they get married. You can act as his accountability partner if you want, but you don't have to get married to help him. In fact, dating is probably a better way to do this, because you can determine whether he's really changing, or if he's just trying to get you on board to help pay the bills!

Don't misunderstand, Janine. Debt, in itself, doesn't keep someone from being marriage material. But you're definitely not marriage material if you don't work, you're irresponsible, you haven't taken control of your life, have no character or can't manage your own behaviors. These kinds of people are going to stay in debt and not be able to pay their bills for the rest of their lives.

I'd say date this guy a little longer, just to see if he's serious about changing. But don't get engaged yet, and don't pay one penny of his bills for him!

- Dave

What's in a Name?

Dear Dave,

My son is a sophomore at a local college, and he wants to transfer to a very prestigious

university. If he did this he would incur more than \$100,000 in student loan debt, and that's with us picking up half of the cost. What do you think I should tell him?

- Will

Dear Will,

I'd have a hard time telling anybody that one school is \$100,000 more valuable than another one. The fact is unless he has \$100,000 lying around somewhere, he shouldn't go to that other school for one very simple reason - he can't afford it!

We hire people every week at my company, and where they attended college is a very minor deal. There will always be a few corporate types out there who play games and try to turn the office into some kind of snooty country club, but the fact is most employers don't care where you went to college.

It's what you learn and being able to use that knowledge in the marketplace that's really valuable, Will. Knowledge is king, and we live in a knowledge-based economy. If you can't retain and apply what they're teaching, then the only thing more worthless than a college degree is a college pedigree!

- Dave

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Just Say No to ACOs

Commentary by
By Sally C. Pipes

Say hello to Obamacare's latest technocratic gimmick — the Accountable Care Organization (ACO).

The first of these federally-chartered Pioneer ACO groups of healthcare providers just launched. Proponents of ACOs claim that the new entities will help doctors and hospitals better coordinate care in order to improve the health of Medicare patients and reduce costs.

Don't count on it. Instead of helping doctors and patients to make individualized treatment decisions, ACOs will empower government bureaucrats to consolidate healthcare providers into top-down organizations and dictate how care is delivered — at greater cost.

According to Obamacare's supporters, ACOs will streamline communication among doctors and thereby result in more effective care for patients. Providers will be paid not according to the number of procedures they perform but according to the quality of care they deliver. So doctors and hospitals will have a strong incentive not to repeat tests or perform procedures that don't improve patients' health.

The theory underpinning ACOs was based on the success of a small number of highly coordinated health systems like the Cleveland Clinic, the Mayo Clinic, Intermountain Health, and the Geisinger Health System. Each of those organizations was once touted by Obamacare's backers as a model for ACOs envisioned by the federal reform law.

But all four have chosen not to participate in the initial 32

Pioneer ACOs launched this year, because the bureaucratic burden of following Obamacare's 696 pages' worth of new regulations is just too high.

According to a letter written by the Cleveland Clinic to the Department of Health and Human Services, the rules are "replete with prescriptive requirements that have little to do with outcomes" and "detailed governance and reporting requirements that create significant administrative burdens."

A top official at Geisinger echoed the criticism, calling the regulations "problematic" and noting that the rules seem "to be very prescriptive and restrictive with a fair amount of administrative and regulatory oversight."

So the ACOs aren't about delivering better care. They're about empowering the federal bureaucracy.

And they won't save money as intended, either. According to the Congressional Budget Office, ACOs will reduce Medicare spending by about \$4.9 billion between now and 2019.

Annual Medicare spending is already north of half a trillion dollars and is projected to rise to more than \$920 billion in the next decade. So the savings from ACOs amount to less than 1 percent of the entitlement's expected expenditures over the period.

And unless there are changes made to reduce costs, the program's Hospital Insurance Trust Fund will be bankrupt by 2024, according to a report last year from the Medicare Trustees.

Some experts believe that ACOs won't yield any savings at all. Last fall, Federal Trade Commissioner J. Thomas Rosch warned that the overall result of

ACOs may "be higher costs and lower quality health care — precisely the opposite of its goal."

How's that? In many cases, "coordination" will amount to "consolidation." And by encouraging consolidation through ACOs, Obamacare may end up giving health providers greater market power. Facing less competition, the newly-formed ACOs will be freer to hike their prices. And consumers will be left with fewer healthcare choices.

Indeed, as University of California, Berkeley health economist James C. Robinson reported in a paper last year, "hospitals in concentrated markets charge significantly higher prices to private payers than do their peers in more competitive markets."

And the consolidations have already begun. Back in 2010, St. Louis University health and anti-trust expert Thomas L. Greaney warned, "The new law is already encouraging a wave of mergers, joint ventures, and alliances in the health care industry."

Since then, the trend has grown, with the total value of the top 10 hospital mergers and acquisitions coming in at \$5.6 billion in 2011, up from \$3.8 billion in 2010.

More bureaucracy. Higher prices. Worse care for Medicare patients. The American people should hold Obamacare's ACOs accountable for inflicting major damage on our healthcare system.

Sally C. Pipes is President, CEO, and Taube Fellow in Health Care Studies at the Pacific Research Institute. Her latest book is The Pipes Plan: The Top Ten Ways to Dismantle and Replace Obamacare (Regnery 2012).

Is A Health Insurance Rebate in Your Future?

Commentary by
Steph Larsen,

www.cfra.org,
Center for Rural Affairs

An estimated nine million Americans could receive rebates from their health insurers in 2012. Will you be one of them?

The Affordable Care Act, passed nearly two years ago in March 2010, protects consumers by requiring health insurance companies to spend between 80-85 percent of their premium dollars on medical care or improvements, instead of on administration, advertising or executive salaries. The purpose of this provision is to protect consumers from insurers who increase prices without good reason or justification.

If insurers fail to meet this standard — one that many insurers already achieve now — they will be required to issue rebates to their customers. The federal Health and Human Services Department estimates these rebates could average \$165 per individual.

The customers most likely to receive rebates are those who are not part of a large plan through their employer, but instead purchase their insurance on the individual market. This will include many rural small business owners and self-employed workers, such as farmers, ranchers and rural mainstreet entrepreneurs.

Insurers will be required to publish the costs of their medical claims costs, administrative costs and taxes by June 1, 2012. Those who qualify for a rebate

will receive checks this summer.

Of course, insurance companies can avoid paying rebates by lowering premiums. Either way, consumers win.

To find out more about health insurance rebates and other Affordable Care Act provisions contact Steph Larsen, at 402.687.2100 or StephL@cfra.org.

The Center for Rural Affairs was established in 1973 as an unaffiliated nonprofit corporation under IRS code 501(c)3. The Center for Rural Affairs was formed by rural Nebraskans concerned about family farms and rural communities, and we work to strengthen small businesses, family farms and ranches, and rural communities.

New Study Links Timing of Alcohol Exposure in Pregnancy and FAS Physical Features

SACRAMENTO REGION — Researchers at the California Teratogen Information Service (CTIS) Pregnancy Health Information Line, a state-wide non-profit organization based at the University of California, San Diego, have found new links between the timing of alcohol consumption during pregnancy and certain characteristics of Fetal Alcohol Syndrome (FAS). The results will be published in the April 2012 issue of Alcoholism: Clinical & Experimental Research and are currently available at Early View (online version).

The study uses data obtained by counselors at the CTIS Pregnancy Health Information Line, a toll-free service offering evidence-based clinical information about exposures during pregnancy and breastfeeding. It focuses on 992 California women who contacted the CTIS Pregnancy Health Information Line between 1978 and 2005 with questions about a wide variety of exposures and, after being counseled, agreed to participate in a follow-up study of their pregnancy outcome. The study specifically examines the timing of the mother's reported alcohol exposure in relation to known physical features of Fetal Alcohol Syndrome (FAS). Importantly, all infants in the study, whether identified as exposed to alcohol or not,

received a special screening for birth defects by Kenneth Lyons Jones, MD, chief of the Division of Dysmorphology/Teratology at the Department of Pediatrics and CTIS Medical Director.

The physical features of Fetal Alcohol Syndrome can be very subtle and not easily recognizable, particularly in newborns. These features include a smooth upper lip with thin/smooth red portion of the lip, short eye openings, smaller head size, and reduced birth weight and length.

Researchers found that every pattern of higher prenatal alcohol consumption (no matter the timing in pregnancy) was associated with an increased risk of having an underweight infant or one with a reduced birth length. However, there were also significant associations between higher alcohol consumption in the second half of the first trimester and certain facial features of FAS, in addition to lower birth weight and length. "For every one drink increase in the average number of drinks consumed daily, there was a 25 percent increased risk for smooth upper lip, a 22 percent increased risk for thin red portion of the upper lip border, a 12 percent increased risk for small head size, a 16 percent increased risk for reduced birth weight, and an 18 percent increased risk for reduced birth length," said Haruna Sawada Feldman, PhD, MPH, CHES,

post-doctoral student and lead author of the study.

"These findings show that drinking alcohol between week seven and 12 of pregnancy are clearly associated with a risk for FAS facial features, as well as a decrease in birth weight and length," said Christina Chambers PhD, MPH, professor of pediatrics at UC San Diego and CTIS program director. "However, this should not be misinterpreted to mean that drinking during weeks 1 through 7 is safe. This study only looked at data that included live births. It does not include women who had miscarriages or stillbirths possibly resulting from early alcohol exposure," she explained. "If anything, this further supports the idea that there is no designated 'safe' period for drinking alcohol in pregnancy, and that discontinuing alcohol consumption as soon as possible, and, ideally, prior to pregnancy is the best approach to preventing FAS."

Questions or concerns about alcohol or any other exposure during pregnancy or breastfeeding can be directed to the CTIS Pregnancy Health Information Line at 800- 532-3749 or via instant message counseling at CTISpregnancy.org. Outside of California, please call the Organization of Teratology Information Specialists (OTIS) at 866-626-6847.

BOE Offers Convenient Way to Report "Use Tax"

New Look-Up Table Makes Estimating Easy

SACRAMENTO REGION — Now that most Californians have received their tax materials and are getting ready to file their 2011 personal income tax returns, the Board of Equalization (BOE) wants to remind taxpayers not to forget to include the "use tax" they owe on purchases made from out-of-state online and mail order retailers, or purchased from an out-of-state retailer and brought back into California.

To help make the reporting process more convenient, the BOE, working with the California Franchise Tax Board, has made available an easy-to-read reference guide, the Use Tax Lookup Table. Californians will find the table included in the instructions

that accompany tax Forms 540, 540A, and 540 2EZ, and on the BOE website at www.boe.ca.gov/pdf/2011UseTaxTable.pdf, providing a simple way to estimate use tax, based on California Adjusted Gross Income, on any number of non-business purchases less than \$1,000 each.

What is "use tax"?

In its simplest form, it is tax due on any item bought from an out-of-state retailer that will be "used" in California that if purchased in the state would have been subject to sales tax.

Generally, the use tax rate is equal to your local sales tax rate. While all Californians have an obligation to pay use tax, the revenue it generates for the state and

local communities helps to fund important services all Californians enjoy, such as public safety, education, and transportation.

Use tax is not an "internet tax". It has been on the books since 1935 to protect in-state retailers from the competitive price disadvantage held by out-of-state retailers who do not collect California tax.

The Use Tax Look-Up Table is estimated to bring in \$10.6 million annually, and is an important tool to help close California's \$1.1 billion use tax gap. For more information on sales and use tax rates, visit www.boe.ca.gov/sutax/pam71.htm, or call us at 800-400-7115.



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Leap Year

Continued from page 1

As a leap year baby, Eric Hogue, Vice President of Advancement at William Jessup University and former radio talk show host, recalls his childhood birthdays in Ohio. "I remember that my hometown had three Denny's locations. Denny's had a promotion that birthday customers could eat free 'on their birthday.' Well, three out of four years I actually had an argument that I had two birthdays—one on February 28th and another on March 1st. So, I ate at Denny's

two days free. I would invert the order of locations and show my driver's license to the managers and they would laugh and honor the argument. Maybe that's why I became the fiscal conservative I am today."

Sue Radoff's parents believed her birthday could only be celebrated during leap years; when she actually had a birthday. She made up for it in her adult years, however, by throwing herself leap year birthday parties according to the leap year age. For instance, at age 24, she was five in leap years, so she threw

a party appropriate for a five year old, and all attendees had to dress appropriately. "Every leap year birthday, I've had judges and doctors play spin the bottle, go to amusement parks. Men have dressed in Boy Scout uniforms. Whatever is appropriate for the age." This is her 16th leap year, so she's throwing herself a Sweet Sixteen party at a local hotel, complete with karaoke.

Still thinking about St. Brigid's and St. Patrick's agreement? The movie "Leap Year" may provide some inspiration

FBI Seeks Information Regarding Harris Ranch Arson

FBI Special Report

During the early morning hours of Sunday, January 8, 2012, unidentified offenders cut through a fence at the Harris Feeding Company near Coalinga, California. Once inside, the offenders positioned numerous improvised incendiary devices, or IIDs, beneath tractor trailer rigs parked on the premises. After the offenders fled the area, timers on the IIDs initiated the detonation of each device.

The ensuing fires destroyed 14 rigs with an estimated loss in excess of \$2,000,000. While no drivers were sleeping in the rigs that night, several Harris Company employees were on site at the time of the detonation and could have easily been seriously injured or killed. An anonymous claim of responsibility was subsequently released by the North American Animal Liberation Press Office, posted on several websites, and delivered to various media outlets. We are very confident that we will solve this case. Our immediate

concern is that the offenders have not yet been identified.

They may still have hazardous or flammable materials or be collecting more materials for another attack. The danger that this presents to all of us in the community cannot be overstated. There is a dramatic risk inherent in the construction and transportation of IIDs and in the collection of the very hazardous materials used to build them.

Although the offenders may believe that they are being careful, each moment they spend working with these extremely sensitive and volatile materials places friends, family, neighbors, children, and other members of our community in grave danger. We are also concerned for our emergency first responders, the firefighters and deputy sheriffs who battled the fires at the Harris Company attack.

They fortunately were not injured this time, but IIDs are unpredictable and often cause serious injury or death to brave men and women who serve our country and our

community. Based on these very real and urgent concerns, we are calling for the assistance of the public at this time.

You or someone you know may possess knowledge of this crime. These offenders may have conducted surveillance and planning before positioning the devices and fleeing. Some of their actions may have drawn the attention and suspicion of members of our community. If you have any information about this attack, please contact us immediately.

If you have direct knowledge of this crime but fear retaliation by those involved, there are steps and measures we can take to keep you safe. No one in our community should have to live in fear of these people again. A substantial reward may be offered for information leading to the arrest and conviction of the persons responsible for this attack. Anyone with information is encouraged to please call the Fresno Sheriff's Office at (559) 260-6530 or Federal Bureau of Investigation at (559) 436-4474.



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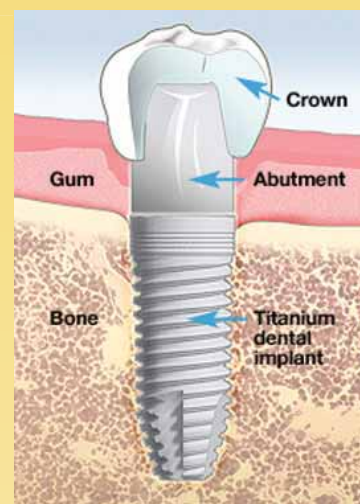
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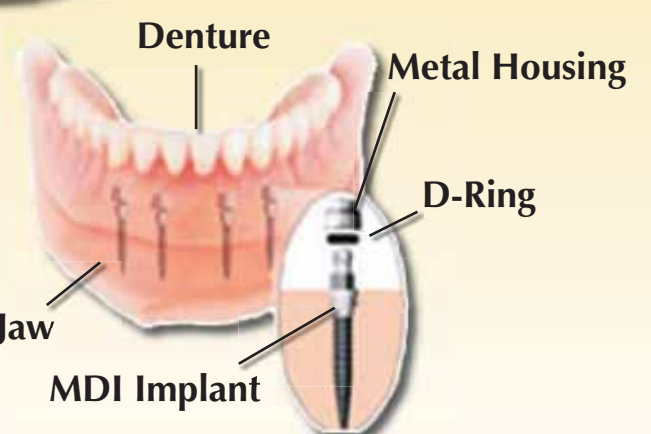
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