

Citrus Heights Messenger

“Written by the people, for the people”

Volume 3 Issue 2

Serving the City of Citrus Heights and Sacramento County

Second Edition for January 2013

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BBB's Top Ten Scams Of 2012



Better Business Bureau serving California gathered information from consumers, federal agencies and internally to cultivate a list of the top scams of 2012.

SACRAMENTO REGION, CA – (MPG) Better Business Bureau serving northeast California gathered information from consumers, federal agencies and internally to cultivate a list of the top scams of 2012.

While some scams are fairly new as scammers learn to take advantage of the Internet, others have been around for years continually victimizing consumers. “Our list highlights the scams that are the newest or most outrageous,” said Gary Almond, president of BBB serving northeast California. “While consumers seem to be getting savvier, these scams only become more prevalent with the advent of new technologies.”

BBB's top ten scams of 2012:
Top Overpayment/Fake Check Scam: Car Ads

A prominent company is offering \$400+ per week to consumers willing to drive around with logos plastered to their cars. They send a check to the consumer and ask the consumer to wire a portion of that “check” to a graphic designer to customize the car. One week later, the check bounces, the graphic designer is nowhere to be found, and the money wired is gone.

Top Emergency Scam: Grandparents Scam

The “Grandparents Scam” has been around a while, but deserves mentioning again: grandchild/niece /friend is traveling abroad and calls/texts/emails to say he or she has been mugged/arrested/hurt and needs money right away. Before wiring money in an emergency, check with the supposed victim or family members to make sure the relative is really traveling.

Top Employment Scam: Mystery Shopping

Working as a secret shopper may sound like an ideal way to supplement income, but scammers have figured that out, too. Many job offers are nothing more than a variation on the Overpayment/Fake Check Scam (above). Sometimes they claim that evaluating the wire service company is part of the job, which is why the consumer needs to send back part of the money. The Mystery Shopping Providers Association says it is not the practice of their members to pre-pay shoppers. Those looking for legitimate opportunities can find a gig through www.mysteryshop.org.

Top Advance Fee/Prepayment Scam: Nonexistent Loans

Loan scams continued to fester in 2012. Most of the scams advertise online and promise things like no credit check or easy repayment terms. The hook: you have to make the first payment upfront, you have to buy an “insurance policy,” or there is some other kind of fee that you have to pay first to “secure” the loan. In the end, the consumer ends up with nothing but an empty wallet.

Top Phishing Scam: Obama Will Pay Your Utility Bills

At the peak of summer with utility costs soaring, consumers received emails, letters and even door-to-door solicitations about a “new government program” to pay utility bills. Victims “registered” with a website and provided everything scammers needed for ID theft, including bank account information.

Top Sweepstakes/Lottery Scam: Jamaican Phone Lottery

The calls come from area code 876 but the person claims to represent BBB, FBI, or other trusted group. Great news: you won a terrific prize, but must pay a fee to collect the winnings. After wiring money to

“collect” the prize, consumers never hear from the scammers again.

Top Identity Theft Scam: Fake Facebook Tweets

“ROFL they was taping you” or “What RU doing in this FB vid?” are typical tweets. In a panic, you click on the link and get an error message that says you need to update your video player. It's a virus or malware that can steal confidential information from your computer or smart phone. Twitter recommends reporting spam, resetting your password and revoking connections to third-party applications.

Top Home Improvement Scam: Sandy “Storm Chasers”

BBB spends a lot of time investigating and reporting on home improvement scams, but this year we saw an unusual amount of “storm chaser” activity following Super Storm Sandy. It's tempting to skip reference checking in an emergency, but that's never a good idea. Always check a company's licensing before hiring and search for them at necal.bbb.org.

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30 Area Museums Celebrate “Museum Day”

SACRAMENTO REGION, CA – (MPG) A record 30 Sacramento area museums will offer free or half-priced admission all day on Saturday, February 2, 2013, during the 15th Annual Sacramento Museum Day. Twenty-eight of the 30 museums will offer free admission whereas two destinations located in residential areas – the Sacramento Zoo and Fairytale Town – will offer half-priced admission to offset parking control and security costs. With assistance provided by the Sacramento Convention & Visitors Bureau, this hugely popular community event is presented by the Sacramento Association of Museums (SAM) and proudly supported by Umpqua Bank and Chipotle Mexican Grill. Sacramento Museum Day event hours are 10 a.m. to 5 p.m. (with the last guests admitted at 4 p.m.).

Sacramento Museum Day, a popular Sacramento cultural tradition, is designed to encourage all members of the community to experience the Capital City's incredible wealth of art, history, science and wildlife – at little or no cost.

Many of the museums are within walking distance of each other and easily accessible via public transportation. Event coordinators suggest that guests plan to visit no more than two or three different museums on this day in order to allow adequate time to enjoy the experience and to travel between individual sites.

“We are thrilled to celebrate 15 years of this incredibly popular community event,” said Sacramento Association of Museums Chair Roxanne Yonn. “With each passing year, more and more community members are introduced to the amazing array of arts, culture and museum offerings available in the Sacramento region. We are especially pleased that Chipotle Mexican Grill has joined Umpqua Bank as a title sponsor this year as the support of generous corporate sponsors help to make Sacramento Museum Day such an overwhelming success.”

While admission is free at 28 of the participating museums during Sacramento Museum Day, admission to two destinations located in residential areas are half-priced as follows: Sacramento Zoo is \$5.75 for adults, \$3.75 for children ages 2-11 and free for children under two; Fairytale Town is \$2.50 for everyone and free for children ages one and under.

Due to the popularity of Sacramento Museum Day, some locations must limit the number of admissions for safety reasons. More detailed information about participating museums, limitations, suggested parking and public transit options is available at www.sacmuseums.org (click on “Events”), or by calling the Sacramento Convention & Visitors Bureau at (916) 808-7777.

Source: T-Rock Communications

Scammers Harassing SMUD Customers

SACRAMENTO REGION, CA – (MPG) The Sacramento Municipal Utility District (SMUD) continues to urge customers to be aware of a scam actively being conducted in the area as more SMUD business customers report being contacted. The scam is carried out by someone contacting SMUD customers by phone and pretending to represent SMUD Disconnection Services.

Two techniques are being

used. The first one has a scammer threatening to shut off the electric power unless the customer pays a past-due bill immediately at a payment facility. The second has the scammer telling the customer that their utility payment has been returned for overpayment and another payment must be made immediately at a payment facility. In these cases, the scammer is very well-versed in past-due collection techniques and sounds very convincing. The

Sacramento Police Department is investigating.

SMUD customer service representatives will never call a customer and ask for financial information over the telephone, nor direct them to a payment facility. A list of authorized SMUD pay stations can be viewed here.

The following are NOT SMUD authorized pay stations: CVS, RiteAid, Walgreens and Walmart. Also, SMUD does not

accept payment via Green Dot or Money Pak.

If SMUD customers receive a suspicious call, SMUD urges customers to ask for a name then hang up and call SMUD at one of the following published numbers: Residential customers – 1-888-742-SMUD (7683) Business customers – 1-877-622-SMUD (7683)

Source: SMUD Public Relations

Citrus Heights Community Marching Band is Back at it Again



By Kody Tickner, CHCMB Band Director

CITRUS HEIGHTS, CA – (MPG) The Citrus Heights Community Marching Band is back at it again! We are entering our ninth year of making music for our community with the largest compliment of members we’ve ever had! We would like to take a moment to recognize a very special member of our program. Flutist Margaret Gambill joined the CHCMB at our first rehearsal in 2005 after commencing retirement, and has participated in almost all events in which the CHCMB has performed. She currently serves as Woodwind Section Leader, and assists in making and maintaining our beautiful custom uniforms.

The CHCMB is one of the largest all-age performing arts organizations in the Western United States. We are proud to give both beginning and advanced musicians a fun and rewarding environment to share their love of music. The CHCMB is a FREE program, sponsored by the City of Citrus Heights, and promoted by the Sunrise Recreation and Park District. We are always excited to welcome new members! Our Open House event will take place on Monday, January 28th, 6:30pm at Citrus Heights City Hall located at 7115 Greenback Lane. Bring the whole family out to join the fun!

Citrus Heights Pastors Travel to Sandy Hook to Promote Healing among Newtown Residents



Within moments of arrival at Newtown it became obvious what they were meant to do. Photo by Warren Starks

By Elise Spleiss

CITRUS HEIGHTS, CA – (MPG) The pastors, staff, and congregation of Antelope Road Christian Fellowship (ARCF) in Citrus Heights, CA are accustomed to stepping out in faith in service to their community, the nation and world.

Yet on Friday, December 14, 2012 a new kind of mission was put on the heart of Senior Pastor Rhodes Pringle, which by Monday found him walking and praying amongst the grieving townspeople of Newtown, CT in the wake of the shooting which took the lives of 20 children and 6 school staff at Sandy Hook Elementary School. Accompanied by Worship Pastor Warren Starkss, the two embarked on a true walk of faith, which had in fact begun days earlier.

Pringle was not aware of it at the time, but the journey had begun taking shape in his mind as he sat glued to his television watching the images of the tragedy unfold before his eyes. He had told his wife, Jolene, several times during the day, “I just feel like I need to go there.”

His calling was confirmed on Sunday as the congregation was gathered for worship. Pringle was praying for the grieving families when he again shared, “the Lord wants me to go, I need to be there.” He didn’t know what God had planned for him once he arrived, only that he needed to go.

A man rose and said, “You need to go,” and made the first donation towards his travel expenses. In five minutes over \$2,000 had been raised. The next day Pringle and Starkss were on a plane to Newtown, CT.

Within moments of arrival at Newtown, a town of 25,000, it

became obvious what they were meant to do. The atmosphere of grief was overwhelming as the pair walked among the people and immense memorials created from stuffed animals, candles, angels and cards, scattered throughout the town.

Pringle and Starks became ‘spiritual first responders’ as they began a prayer walk. They now knew their assignment was to “pray for the city, the families and for the process the city would go through.” For a week they anonymously walked through the neighborhoods, praying around the homes and for the people as they passed by. Pringle left ‘hope’ cards written by church members at the memorials. Starks said they fit in so well, “residents we talked with thought we were local.”

When they returned at the end of the week, Pringle and Starks knew this experience would “change the way we are doing church”, and lead them to reevaluate their role in the community. This is already happening.

Realizing Newtown, CT could in actuality be ‘Anytown’, USA, they know they need to have programs in place in the community that speak specifically to the kinds of issues the shooter and his mother had: parenting, relationships, loneliness. They want to open their doors and be more involved with families in the community: to be a place for teens and other youth to feel like they have a home and friends away from home, and to be a support to parents, whatever their needs may be. One of their members in local law enforcement foresees a relationship with schools, police and other city and community entities to be part of averting this kind of tragedy in our community.

ARCF has been a sponsor of the Citrus Heights Little League

but since their visit to Sandy Hook, this model is becoming a reality with more involvement and interaction between the church and players and their families being planned.

Another proposal is to develop a ‘spiritual first responder team’ to be trained and available in the event of a disaster of any kind in Citrus Heights. They noted that the Billy Graham organization had such responders at Sandy Hook, there to pray with and be available to the community in any way needed.

One concrete outcome of their experience is the song, “Out of the Darkness” written by Starks on the first night of his trip. Inspired to capture the emotion and God’s healing throughout the tragedy, he said the words and music just came to him. Starks returned to Citrus Heights and used his Face Book page to call for singers to record the song. In three days they had 80 singers from eight local churches that had never seen the song show up at the church. In three hours the song was learned, rehearsed and recorded. A video was made and then viewed by the congregation on February 7. It eventually found its way to the victims of Sandy Hook. Members of the choir shared that this was a way for them to also help those recovering from the heartbreak of the event.

As Pringle related, it is too soon to know how this experience has affected them. “It will take time to move out of the emotion of the event to the logical response”, which is what they are being led to do now.

To see photos of the trip and view the video “Out of the Darkness go to www.mycarcf.com.

Ewaste Fundraiser in Citrus Heights

CITRUS HEIGHTS, CA – (MPG) The Sacramento Evening Optimist Club and Kohl’s will be collecting electronic waste and clothes and offering shredding Saturday in the store’s parking lot at 6135 San Juan Avenue.

E-waste and clothing will be accepted from 9 am to 4 pm, and documents will be shredded from 10 a.m. to 2 p.m..

Computers, monitors, VCRs, stereos, keyboards, digital cameras, zip drives, telephones, printers, copiers, fax machines, scanners and televisions are among the items that will be accepted.

Hard drives will be shredded for optimal security. Used clothing will be shipped to developing countries for reuse or recycling.

There is no fee to participate, but a \$5 donation per box of documents shredded will be accepted. Funds will be used to help pay for youth projects in the community.

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Publisher, Paul V. Scholl

Citrus Heights Messenger

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Increase In Flu Activity Is Reported

SACRAMENTO REGION, CA – (MPG) Dr. Ron Chapman, director of the California Department of Public Health (CDPH) and state health officer, says while we are seeing an increase in flu activity in California it is not an unexpected increase, nor is it too late to get vaccinated against the flu.

“California is seeing an accelerated increase in flu activity over the past few weeks,” said Dr. Chapman. “You can help prevent further spread of the flu by getting a flu shot.”

While influenza activity varies from year to year and is unpredictable, California generally sees an increase in cases in late December or early January and it often peaks in February or March. According to CDPH surveillance indicators, influenza activity in California is beginning to show a steady increase. “The best defense against the flu is getting vaccinated. This year’s vaccine is an excellent match against this year’s influenza strains,” Dr. Chapman says. “There is no shortage of vaccine in California and it is not too late to get vaccinated. Our flu season may not peak for several more weeks, so I encourage everyone to get vaccinated to protect not only themselves, but those with whom they come into contact.”

Dr. Chapman also notes that in addition to getting vaccinated, it’s important to practice good hand washing and other good health habits. People who are ill should take actions to stop the spread of germs such as:

While sick, limit contact with others; cover your nose and mouth when coughing or sneezing; wash hands thoroughly with soap and water or use an alcohol-based rub; avoid touching your eyes, nose and mouth.

Those at highest risk - the elderly, pregnant women, infants, or those with other health conditions - who show flu symptoms should contact their physician immediately in order to get the most effective treatment. Symptoms include fever, cough, sore throat, runny or stuffy nose, muscle or body aches, headaches and fatigue.

Source: California Department Of Public Health

BBB’s Top Ten Scams Of 2012

Continued from page 1

Top Sales Scam: Fake Goods

From the Super Bowl to the World Series, counterfeiters managed to have their hands in consumers’ pockets all year long. Some scammers sold cheap knock-offs in front of stadiums. Others set up websites that never had any goods for sale to begin with. Counterfeit goods are not only a rip-off for fans, but also rip-off the teams, athletes, designers and artists who create, license and sell the real merchandise. Buy directly from teams or from legitimate retailers. If a deal sounds too good to be true, it probably is.

Scam of the Year: Newtown Charity Scams

Within hours of the horrific shooting at Sandy Hook Elementary School in Newtown, Connecticut, social media pages dedicated to the child victims began cropping up. Some of them were scams asking for money.

The FBI has already arrested one woman for posing as the aunt of one of the children killed, and state and federal agencies are investigating other possible fraudulent and misleading solicitations. Although the number of people defrauded and the total dollars stolen is most likely low, the cynicism and sheer audacity of these scams merits our selecting it as the “Top Scam of 2012.”

Source: BBB



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- Jack T., Citrus Heights, CA





Reports from Citrus Heights Police Department

Citrus Heights Police Department Special Report

CITRUS HEIGHTS, CA (MPG) 01/05/2013 - At approximately 0628 hours, Officers were dispatched to a medical aid at 6300 block of Stonehand Avenue, regarding a subject that was struck with an unknown object. Upon arrival the victim was found unconscious outside of his residence. He was transported to the hospital by ambulance where he was pronounced deceased.

On 01/12/13, just after 9 PM, Citrus Heights Police Detectives served an arrest warrant in the 7700 block of Wintergreen Drive. Jeffrey Douglas Powell DOB 05/15/85 was arrested for homicide and booked into Sacramento County Jail (see attached photo).

Police are still actively seeking Andrew Lee Johnson DOB 11/22/84. There is an active warrant for Johnson's arrest relating to this homicide. Anyone with information regarding Johnson's whereabouts are encouraged to contact the Citrus Heights Police Department 916.727.5500

This investigation is ongoing and no further details will be released at this time.

CONTACT: PIO Bryan G. Fritsch, CHPD (916) 727-5500
Email: bfritsch@citrusheights.net

Sacramento County DA Reports

Recent Cases of Interest

CASE: Nathaniel Carter (01/04/13)
PROSECUTOR: Deputy District Attorney Charles Gonzalez

District Attorney Jan Scully announced that Nathaniel Carter was convicted by jury of first degree murder and attempted robbery in the October 29, 2010 murder of Steven Carmassi. The jury also found true the special circumstance that the murder was committed in the course of an attempted robbery and that Carter personally discharged a firearm causing Carmassi's death. Carter, along with co-defendants Latice Collins and DeJohng Taylor, attempted to rob Mr. Carmassi at gunpoint as he sat in his truck in the parking lot of a supermarket on Garfield Avenue. When Mr. Carmassi tried to drive away to escape the attempted robbery, Carter shot him in the left side of his chest through the open driver's side window. Prior to jury selection, co-defendant Latice Collins pled guilty to first degree murder and attempted robbery. Collins will receive a sentence of 26 years to life in prison. Co-defendant DeJohng Taylor pled guilty to voluntary manslaughter and will receive a sentence of a maximum of 12 years in prison. Carter faces a potential sentence of life in prison without the possibility of parole. Sentencing is scheduled for February 8, 2010 in Department 10 before the Honorable Greta Fall.

Victim Struck Fatally with Unknown Object

CITRUS HEIGHTS, CA (MPG) 01/05/2013 - At approximately 0628 hours, Officers were dispatched to a medical aid at 6300 block of Stonehand Avenue, regarding a subject that was struck with an unknown object. Upon arrival the victim was found unconscious outside of his residence. He was transported to the hospital by ambulance where he was pronounced deceased.

The motive is unknown at this time.

Investigators are actively following up leads.

No names will be released at this point in the investigation.

This incident is not related to the incident that occurred on Lichen Drive twelve hours earlier. Although the events occurred in close proximity, they are separate events and in each incident the involved parties knew each other.

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YOUR WORLD, YOUR VOICE



By Ronnie McBrayer

In these days when it seems everything has become angry polarization, it's not uncommon to hear someone in the heat of an argument invoke the familiar words of Jesus: "Judge not, so that you are not judged." These words are probably misapplied as much as anything Jesus ever said.

Jesus' prohibition against judging has less to do with our academic arguments than it does with how we treat people. The better translation of his words is, "Do not condemn others." This changes the whole equation, as Jesus doesn't ban "judgment" in the sense of discernment, making honorable choices, or being an informed person. Rather, Jesus is precluding the use of condemnation against others.

Yet, if you turn to the media, read much of what is printed by Christian publishers, listen to what is repeated in church pulpits, or spend time perusing the Christian blogosphere, it seems the only voice we Christians have is that of a crotchety old man, angry that the neighborhood kids won't stay off our lawn.

Yes, some of what we say is healthy, principled dissent; but too much of it is an exhaustive collection of condemnation and angry finger-pointing, incensed as we are, at what everyone else is doing wrong. But by Jesus' own word, the

Keeping the Faith

church is not permitted to become this type of condemnation-meting society. We are not called to operate a business of inflicting punishment on others. In fact, we aren't called to mind others' business at all.

In my vocation I often come across those who are hostile toward the Christian faith. I try to engage such individuals and learn something from them. What I have learned from people such as these, more often than not, is their exasperation over how we Christians frequently come across as a kind of moral SWAT team.

We intrude into the lives of others filling the air with the ammunition of "ought, should, and must" when we would be better served by turning our energies and attention to our own hearts and examine our own lives, not the lives of others. Dietrich Bonehoeffer said it like this, "Jesus is the only standard by which disciples should live, but he is not a standard we can apply to others. He is a standard we can only apply to ourselves."

So, when we as Christians get blisteringly angry with those who sin differently than we do, we should remember to mind our business. That business is to love, not to condemn. That business is to begin with the self, for beginning there will keep us busy for a lifetime.

To that end, there is a wonderful story from famed Rabbi Mendel Futerfas, who survived years in the Soviet Gulags of Siberia. In the Gulag, one of the many activities that was prohibited and dealt with harshly was playing cards. Still, some of the inmates managed to

smuggle in a deck of cards, and they would play for hours without the guards knowing.

Finally, however, an informant sold the card-playing prisoners out. The guards would storm in with surprise inspections looking for the cards, but could never find them. They checked every inch of the barracks including strip searches of the inmates, but the result was always the same: Nothing. Yet, as soon as the guards left, the cards would reappear and the games continued.

Rabbi Mendel couldn't understand how this happened, but eventually the card players let him in on their secret. "You see," they said, "we are professional pickpockets. As soon as the guards enter the barracks, we slip the cards into their pockets. Right before they leave, we slip them back out again. It never occurs to the guards to check their own pockets."

"Judging" does not prevent us from having and sharing opinions. It doesn't mean we can't give a verbal witness to our faith. But it does mean we refuse – absolutely refuse – to condemn others. We leave "room in our hearts for God's grace," and that room is made possible by looking in and emptying our own pockets first.

Ronnie McBrayer is a syndicated columnist, speaker, and author of multiple books. You can read more and receive regular e-columns in your inbox at www.ronniemcbrayer.net.



By Karen Anderson

Once again, you look around at your life and you realize you haven't moved even an inch. You are STUCK, and life can become so frustrating that you don't know what to do. My question to you is... how did that happen? I know for me, what gets me stuck is that long "To-Do List" and life's distractions that get in the way of my good intentions. I get so mad at myself, because at the end of the day I look back and realize the day was a waste. The next day I wake up with the same intention but I remember what happened the day before, and many times the day is a waste once again.

I have talked about this before; ask God for His help. Did you know that He will come and help if asked? All you have to do is say, "Help me God!" The enemy

Out of the Quicksand

(Satan) does not want you to accomplish anything that is God's purpose for your life, so he uses your life against you. NOW YOU'RE STUCK. He is the king of deception. His royal decrees continue to trap us. Don't take his power over you so lightly. You might think this is just your human nature creating these distractions for you, but it is not. Remember, Satan lives on earth with us and he is roaming around like a lion ready to ruin your life and your good intentions.

I'm serious about praying openly to God for help in these areas. Something I was never good at was praising and thanking God for His help. Get in the habit of telling God how much you love and appreciate Him. That's what I am making a point to do. He doesn't always answer prayers right away, but praise Him for the answers that are on their way. God's Word says, "Be strong. Take courage. Don't be intimidated. Don't give them a second thought because God, your God, is striding ahead of you. He's right there with you. He won't let you down; He won't leave you."

Take this to the point of believing when Satan is attacking you with whatever stops your life, CLAIM THIS VERSE!

I promise, as you claim God's scripture, the enemy will flee from you. Ask God's protection to surround you; then move through your day. One very important thing... at the beginning of your day, spend time with God, but remember that at the end of your day, thank God for everything He did for you. I, personally, am still working on this, but it is a blessing for me to see that God really did show up and helped me get UNSTUCK! If I can do, you can do it. Blessings to you all for staying UNSTUCK...make it a regular routine, every day.

PASSAGE: Deuteronomy 31:6 (The Message)

Karen Anderson is an accomplished speaker, author, and chaplain. Leave a message or questions for Karen through her website www.doablesteps.com/contact.

As My Luck Would Have It

By Rev. James L. Snyder, D. Litt

I am not superstitious [knock on wood] but some things happen to me that leave me a little bit suspicious. I am not sure if there is a connection between superstitious and suspicious, but if there were, that would explain a lot in my life.

I start every year with high hopes of making certain changes in my life. If I had a quarter for every change I wanted to make in my life but didn't, I would have all the change I need.

This past week was one of those weeks. I was minding my own business, which for me is a full-time job without benefits, and no matter what I did; I was either a day late or a dollar short.

I had to go across town for a business meeting and as my luck would have it, I hit every red light. I am not sure but it seemed that there were 1,937 traffic lights in route to my destination.

I had a gift card that I cannot remember when I got it, but I thought I would get a nice gift for myself. I selected my gift, went to the cash out counter and was informed that my gift card had expired "yesterday." I think I have just too many yesterdays in my life. I would like a card once that would expire "tomorrow". I have plenty of them.

The bookstore that I do my business was having a special on a book that I really wanted. I got to the store, stood in line for well over an hour and, as my luck would have it, the person in front of me got the last one. Where's my gun when I need it?

I believe if there are 100 people playing a \$10 million lottery I would be number 101. I come so

close so many times, but you know what they say, an inch missed is like a mile missed.

When my wife and I started our marital journey, we did not take a vow of poverty. It just has turned out that way. As soon as we have a little cash ahead, my wife begins to wonder what is going to break in the house. And, as luck would have it, she is usually right.

All week long, my week went like this. All week long, I could not catch anything and then, as my luck would have it, I caught a cold. I did not set out at the beginning of the week to catch a cold. Whoever threw that cold at me I would like to find out right now. Of course, why I caught it in the first place is to be questioned. I really did not see it coming.

Why is it you cannot catch what you want but usually can catch what you do not want?

A friend of mine always reminds me along this line that, "That's life."

I caught a cold and now I did not know what to do with it.

I got up late in the morning, put on my bathrobe and went toward the kitchen wheezing and coughing as I shuffled down the hallway. When I got to the kitchen the Gracious Mistress of the Parsonage looked at me with one of "those looks" and said rather sternly, "Don't you dare give that cold to me."

I was sick but I was not too sick to know a death threat when it came my way.

When it comes right down to it, I am really a generous person. I would give you the shirt off my back if you needed it. However, when I have something like "a cold," I cannot give it to anyone. Nobody wants it! Believe me, the

cold I have to give I would give freely.

"You turn around," my wife said very sternly, "and march yourself right back into bed." Not only did I catch a cold, but also I am now catching the dickens.

I must confess that I am an expert at catching the dickens. I have just never figured out what to do with it when I got it. If I was good at catching luck as I am with catching the dickens I would be the luckiest man in the world. If someone knows a profitable market for "dickens" please contact me soon.

Slowly I turned, step by step, I walked down the hallway, it seemed like of thousand miles, I finally threw myself into bed. Thankfully, the bed caught me.

And so, as luck would have it, I have caught the cold, caught the dickens from my wife, and now I plan to catch up on some sleep.

I am not sure if you starve a cold and feed a fever or if you feed a cold and starve a fever. So in my confusion, I fed myself.

Resting on my bed, I thought of one of my favorite Bible verses. "Come unto me, all ye that labour and are heavy laden, and I will give you rest" (Matthew 11:28 KJV).

Life is full of ups and downs. Just when you think you are up you find yourself on the way down. The important thing in life is to have a safety net. For me, Jesus is my safety net and has never let me down. He will always catch me.

The Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at (352) 687-4240 or e-mail jamesnsnyder2@att.net. The church web site is www.whatafellowship.com.



By Marlys Norris, Christian Author

Everyone born on the face of the earth is significant in the eyes of God! If you were the only person on this earth His Holy Spirit would reach down and touch your life, drawing you to Himself. This very moment His messenger is telling you that **"you are important"** to Him. He loved you before you were born and God continues to love you with His everlasting grace (unmerited favor) and love today. "Seek first His righteousness and all things will be added unto you." Matthew 6:33 "Trust in the Lord with all thine heart, and do not rely on your own understanding." Proverbs 3:5 "Think about Him in all your ways, and He will guide you on the right paths.: Proverbs 3:6

Significant and Important to God

WHAT SCRIPTURE GUIDES YOUR LIFE?

Sometime in your childhood someone spoke the truth of a Scripture to you that has stayed with you all of your life. Then you most likely did not know that it was out of the Holy Bible but you know it today. During various incidents throughout the years that **Scripture has "come alive" within you** and has guided your life decisions. Take a few minutes to remember and reflect on those words and why they became so meaningful to you. "Without faith it is impossible to please God; for he that cometh to God must believe that He is, and that He is the rewarder of them that diligently seek him." Hebrews 11:6 "So then faith cometh by hearing and hearing by the word of God." Romans 10:17

Does the memory of them connect with the "legacy" you wish to leave to future generations? If they do, sit down and write about it and place it with papers you want your children and grandchildren to read someday. "The Words of Scripture are written, that you might believe that Jesus is the Christ, the Son of God and that believing You might have life through His Name." John 20:31

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*Marlys Johnsen Norris
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By Pastor Ray Dare

There's a story about an American Indian brave that found an eagle's egg and put it into the nest a prairie chicken. The egg hatched with the rest of the chicks and began to grow up with them. All his life the eagle, thinking he was a prairie chicken, did what prairie chickens did. He scratched in the dirt for insects and seeds, he clucked and cackled. He flew in brief thrashings of wings just a few feet off the ground. After all, that's the way prairie chickens were supposed to fly. Years past and the eagle grew very old. One day, he saw a magnificent bird far above him in the sky. Gliding gracefully on the powerful wind currents, it soared effortlessly with hardly a beat of its strong golden wings. "What a beautiful bird!" said the eagle to his neighbor. "What is it?" "That's an eagle." Clucked the neighbor, "But don't give it a second thought -- you could never be like him -- you're just a prairie chicken!" And the eagle never did. He died thinking he was a prairie chicken. What a tragedy! Created to soar into the heavens, he was conditioned to stay earthbound. He lived beneath his potential.

Right now, you may find yourself in a situation much like the

You Don't Have To Stay the Same

eagle. You know you are created for more than you've experienced to date. You have the ability to move well beyond your self-imposed limitations or the limitations that others have placed on you. You feel like an eight cylinder automobile straining on four. The Bible teaches that every person is designed for excellence. Nobody wants to be mediocre; to live beneath their potential. God never meant for you to live that way. He wants you to live above your limitations and realize His powerful ability that's available for your life.

The Bible tells a story about a man named Jabez, who learned to live beyond his limitations. The Bible says that Jabez prayed a short and simple prayer, asking God to bless his life. God answered his prayer and Jabez began to live above his own limitations and those that others labeled him with. One of the most interesting things about Jabez is his name. The name Jabez in Hebrew literally means, "Painful". Apparently he caused his mother so much pain at childbirth that she named him, "Painful". How would you like to have that name? To go all through life, "What's your name, son?" -- "Painful". What a big handicap! To be called "a pain" all your life. He was labeled, "That kid's a pain!" Everyone in the world would know it, he was rejected, labeled. His name was a constant reminder that even his mother regretted his birth. Yet Jabez would rise above his

handicap. He wouldn't let his conditioning or the label of others interfere with God's plan for his life.

Let me ask you a question -- Who has labeled you? Who has conditioned you? Who has said to you -- "You'll never change!" "You could never be like that!" "You'll never amount to anything!" "You'll always be ... this way", "You're this...you're that..." The problem is you believed it and it's held you back from becoming all that God created you for. God doesn't want you to live beneath your potential. He wants to set you free in 2013. Free from self-imposed limitations. Free from the limitations others have placed on you. But like Jabez, it starts with turning to God. It starts with prayer. It starts with getting God's view of you, rather than the view of others or even yourself. You don't have to stay the same. You don't have to live beneath your potential. God wants to do great things in your life. How do I know? Because He's a great God! "Call unto me, and I will answer you, and show you great and mighty things, which you do not know." Jeremiah 33:3 (NKJ)

Pastor Ray
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Local Girls Gear Up for the 2013 Girl Scout Cookie Program A "Learning by Earning" Opportunity

SACRAMENTO, CA - (MPG) -- Buying Girl Scout cookies is more than just handing over money for a delicious treat. It's about the skills a girl gains from interacting directly with customers. It's about the experience of running her own cookie business and working with others. It's why troops both train for and celebrate the beginning of the time-honored program every year at local cookie rallies.

Girl Scouts are now hosting these cookie rallies in order to learn things like safety guidelines, FAQs regarding the cookie varieties, how to track sales goals, money management and more. Data shows that girls who prepare for the cookie program collaboratively are more likely to have a successful sale. Girls will begin taking cookie preorders on Friday, Jan. 11. After preorders, Girl Scouts will sell cookies at booths outside of local storefronts Feb. 22 to March 17. Cookies are \$4 per package. To place an order from a local Girl Scout, call 1.866.GSCOOKS.

From its earliest beginnings in 1917 to its current popularity, the Girl Scout Cookie Program has helped girls have fun, develop valuable life skills, and make their communities a better place. Cookie earnings help pay for the leadership activities and field trips Girl Scouts do all year long. Plus, the cookie program benefits more than just the girls selling them. With their earnings, Girl



2013 Girl Scout Cookie Season is Jan. 11 through March 17. Photo courtesy of Girl Scouts of the USA.

Scouts fund important community projects at the local level. When you buy Girl Scout cookies in your neighborhood, you are keeping your dollars in the community.



About Girl Scouts:

Founded in 1912, Girl Scouts is the premier leadership development organization for girls. The local council, Girl Scouts Heart of Central California, stands

behinds its mission to build girls of courage, confidence and character who make the world a better place. Through the Girl Scout Leadership Experience, girls discover their interests and talents, connect with others, and take action to improve the world around them. The council is headquartered in Sacramento and serves more than 29,000 girls in 18 counties* in Central California. For more information on how to join, donate or volunteer with Girl Scouts Heart of Central California, visit www.girlscoutshcc.org.

*Alpine, Amador, Calaveras, Colusa, El Dorado, Glenn, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tuolumne, Yolo and Yuba.



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POPPOFF!

with Mary Jane Popp

a friend than a guest on my show. His Christmas cards the last few years have been a delight, but how he shares what he has done in his life continues to astound me. In 2012, he has made 347 appearances around the world. Yet, he still finds the time to jog one hour every night. He even offered the political mouths his service to get them together to come to a compromise on the fiscal cliff which is still teetering on the edge. He wanted to get them together in a room to finally talk and not get out until a deal was struck for the good of the people not the politicians. Did they take him up on it? Of course not. It might benefit you and me more than their next run for office. And this was not a publicity stunt. Kreskin was truly concerned and wanted to help. I guess they didn't like it when he said he is not a liberal or a conservative. He is an independent thinker. What a novel idea these days. He gets very upset when he says today's politicians just don't listen to one another.

So what upsets Kreskin? Lobbyists for one...some 35,000 in the belt way. He used the words infection and influence in the same sentence with Lobbyists. He wondered where the statesmen are like Benjamin Franklin, a printer and George Washington, a farmer? Today they are just politicians, and he did not say that in a positive reflection. He laughingly said he listened to the debates last fall to read their thoughts and he got a blank. I think we did too. He quoted the old saying that if we forget history, we are bound to live it over again. He worries about the debt we have. Kreskin claims if we pick a day in history...say the birth day of Christ and add one million dollars every day up till today, it still would not add up to our present debt. He talks seriously about the economy continuing to be difficult and the job market a struggle. But his advice is take whatever job you can and look to the future. On violence, he got very serious and shared an exclusive that he has not told to anyone before. Some years ago, he was reading to some kids in a grade school and got into the conversation of violence with the kids. And the quotation was used that guns don't kill people, but people kill people. And one of the kids came out with a statement that totally leveled Kreskin. In his simplicity, the child said, "If that's the case, then is it safer if no guns were in people's hands?" Out of the mouths of babes. Perhaps we need to assess what our humanity is all about too.

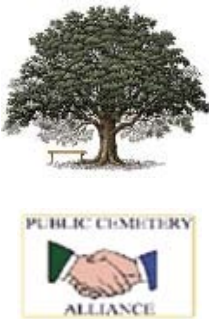
As for his philosophy of life that keeps him going, I guess I was not surprised by his answer. His energy is astounding no doubt. But even with some of his health challenges, he believes he is blessed with good health. His mom lived to 96 and his dad 91. Good genes passed on to Kreskin. But I loved his way of thinking. As he put it, "I believe that all people I meet in life give me energy. Everyone is interesting in some way. Even a ditch-digger is proud of his work." I love that philosophy...one that we all should consider. We all have something to offer in this life, and we should pursue it to the max. As Kreskin put it, you don't have to play the piano at Carnegie Hall as he did. Go to your living room and play to your hearts content. Don't make resolutions, he told me, go to bed and awaken with the conviction to do it. And don't wait till the New Year. Do it now. Make up your mind and get it done!

And so this is the Kreskin I got to know, and I look forward to our next time together with this man who has achieved so much, and yet cares more about sharing his talent to better us all. I am honored!

Join Mary Jane for the KAHN Noon News Monday-Friday and then again for POPPOFF 10 PM - Midnight.

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Come back every week for Sudoku!

For Solution See Page 7.

STATEPOINT CROSSWORD

AMERICAN LITERATURE

CROSSWORD													
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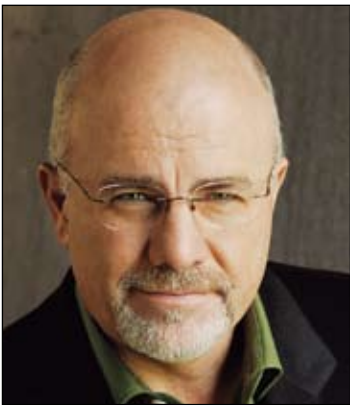
ACROSS

1. Sweeney Todd's weapon
6. "Recluse from "To Kill a Mockingbird"
9. Dumbfounded
13. "'Fear of Flying' author Jong
14. Unit of electrical resistance
15. Groom, to a bird
16. Brightest star in Cygnus
17. Anonymous John
18. Shadow
19. Covered with scabs
21. "F. Scott Fitzgerald's mysterious millionaire
23. Nada
24. Circle overhead?
25. Douglas ____
28. Lowest brass
30. Catch in a net
35. Bad day for Caesar
37. Grey, of tea fame
39. Spanish saint
40. Church section
41. "Poe's talking bird
43. Bucolic poem
44. Chirp, as in bird
46. "'Twilight' series, e.g. "
47. "The farmer in the ____"
48. Bonnie and Clyde's doing
50. Mythical bird, pl.
52. Without professional help, acr.
53. Sound of impact
55. Tint
57. "T. Williams' fading Southern belle
60. "J.D. Salinger's young cynic
63. Pillaf or plov
64. ET carrier
68. Unbroken
68. Dadaist Max ____
69. Rip off
70. Savory taste sensation
71. Kind of moss
72. Affirmative English rock band
73. Torn down

CLUES

DOWN

1. "Like Stephen Crane's Badge of Courage
2. Mars, to the Greeks
3. Brass component
4. Home to largest mammal
5. "John Updike's "____, Run"
6. "Stephen King novella "The ____," adapted into "Stand by Me" film
7. Exclamation of surprise
8. The end
9. They're missing from Venus de Milo
10. He played Sergeant Joe Friday
11. Suggestive of supernatural
12. Piece of evidence
15. Capers or charades
20. Gloomier
22. Brewpub offering
24. "John Updike's alma mater
25. "Harper Lee's Atticus ____
26. Gem State
27. Live it up
29. Bleats
31. "Occupation featured in "The Help"
32. Terminated
33. They're found at checkout
34. "Truman Capote's party girl
36. Garden starter
38. Toy block
42. Jack Black's "____ Libre"
45. Blow out the candle, e.g.
49. Sigma ____ Epsilon
51. S
54. Shylock's practice
56. Swelling
57. ____ Straits
58. Arm bone
59. Cat-headed Egyptian goddess
60. Gremlins
61. Timeline divisions
62. What one goes by
63. ____ rally
65. "Wicked Witch of the West to Dorothy Gale
67. Jack-in-the-box part



Dave Says

Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover* and *EntreLeadership*. The Dave Ramsey Show is heard by more than 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Be Tightfisted Until The Crisis Is Over

Dear Dave,
Recently, my husband had to quit his job due to an old back injury. We have \$25,000 in debt, but I'll be receiving a \$38,000 inheritance in a couple of weeks. Should we use the money to pay off our debt, or hold on to it in case he needs surgery?

- Kristen

Dear Kristen,
Now is the time to keep the cash piled high. You're in the middle of an emergency, and that means you push the pause button on your Total Money Makeover and stop paying extra on debt. Surgery is a possibility at this point, plus you may need

some of that money to live on until his job situation improves.

Then, the moment he returns to work and things are stabilized, you jump back into getting control of your finances. Use whatever is left of the \$38,000 to pay off debt that very day. But right now you don't need to worry about becoming debt-free, only to turn around and be in a mess in the event he has trouble finding another job.

Let me give you a warning too. Thirty-eight thousand dollars is a great gift. If someone handed me a check for that amount, I'd cash it in a heartbeat. But it's not \$380,000 or \$3.8 million. It's easy to develop a false sense of security if you've never received a check of that size. This kind of money is enough to keep the wolf away from the door for a while, but it's nothing to retire on.

This little nest egg is a real blessing, Kristen. Just make sure you handle it wisely, and take into account all of the possibilities over the next couple of months. In a best-case scenario your husband won't need surgery, he'll find a job pretty soon, and you guys won't have to dig in to the inheritance money. Hang on to as much as possible, though. This sounds like a time of personal and professional transition for you both, and having that kind of extra cash around could be a lifesaver!

- Dave

Should We Ever Buy A House?

Dear Dave,

My husband and I are on Baby Step 2 of your plan. We move every two or three years due to our jobs, so would it ever make sense in our situation to buy a house?

- Janelle

Dear Janelle,

In most cases like this it doesn't make sense to buy a house, especially if the real estate market in your area is lethargic. Some markets have bounced back and are doing very well, while some are worse than slow. It all depends on where you're moving.

Here's the big question: Can you get the place sold quickly the next time you have to move? Another thing to consider is whether or not you can sell it for more than it cost when the time comes. If not, you'll be writing a check for home ownership, and that's not a good plan.

As a general rule, a two- to three-year window is not enough time to own a home. There are rare exceptions to this rule, places where you have a hot, escalating price market. But if you're not careful you'll end up leaving behind a rental property and playing landlord, whether you want to or not!

- Dave

*For more financial help, please visit daveramsey.com.



by David Dickstein

Family Films

"Around the Block"
Opens Jan. 1, rated PG-13
kickpictures.com

An inner-city Aboriginal teenager is torn between his unexpected love of acting and the disintegration of his family due to deep-rooted cultural ways and ties to his thug-like brother. The Australian independent film stars Christina Ricci as an idealistic American high school drama teacher who helps the torn 16-year-old while she struggles to balance her personal and professional lives

"Dorothy of Oz"
Opens Jan. (date TBA), rated G
dorothyofozthemovie.com

This animated sequel to "The Wizard of Oz" finds Dorothy summoned by good witch Glinda to return to the Emerald City and thwart the Jester's plans to use the wand of the freshly melted Wicked Witch of the West to turn the Ozians into puppets. As sure as Toto hates tornadoes, Dorothy (voiced by "Glee's" Lea Michele) gets a little help from her friends, Scarecrow (Dan Aykroyd), the Cowardly Lion (James Belushi) and the Tin Man (Kelsey Grammer).



"Struck by Lightning"
Opens Jan. 11, rated PG-13
struckbylightning.tumblr.com

In his big-screen debut, Chris Colfer plays a much different high school outcast than his career-

Films and DVDs for the Whole Family



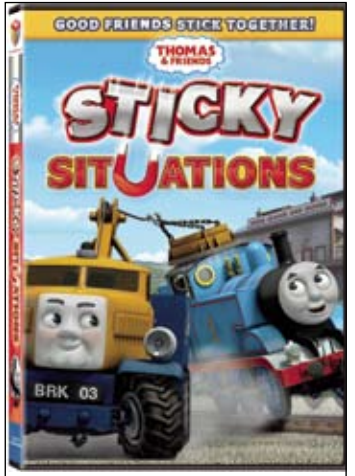
making turn of flamboyant Kurt Hummel on TV's "Glee." For one thing, his character, Carson, is dead. Well, he will be after an opening scene, thanks to a nasty bolt of lightning. For the rest of the film, Carson's life flashes before our eyes, and it's not all sunshine and roses. Blackmailed friends and a medicated mom rear their ugly heads in a story written by Colfer, whose own high school experience served as his inspiration.

Family DVDs

"Frankenweenie" (Jan. 15 on DVD and Blu-ray, rated PG): Tim Burton's third stop-motion animated film is an homage to classic movie monsters, yet driven by an original plot. The story follows young Victor, who loses his beloved dog but brings

and Catherine O'Hara. Grade: B-

"Hotel Transylvania" (Jan. 29 on DVD and Blu-ray, PG): A plot as thin as the blood of an aspirin addict hampers this animated vampire flick about a guy who wanders into Dracula's hotel and becomes smitten with the Count's daughter. Andy Samberg, Adam Sandler and Selena Gomez provide their voices, respectively, and while they do a fine job being heard and not seen, the threadbare script, including a predictable ending, has this movie lacking much bite. Grade: C



"Thomas & Friends Sticky Situations" (now available on DVD, not rated): Every segment in the series ends happily with teamwork saving the day, but before the trains of Sodor Island can smile again, they must go through some peril. In this title that means getting caught in a bind for not listening to directions, getting lost in thick fog and dealing with a muddy river. Grade: B+

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