



**Foodie Find a Fun Drive Away**

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*World's Best Health and Fitness Destination Resort*

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# Gold River Messenger

*"Written by the people, for the people"*

Volume 4 • Issue 01

*Serving Gold River and Sacramento County*

January, 2016

**GET'N LEAN IN '16**



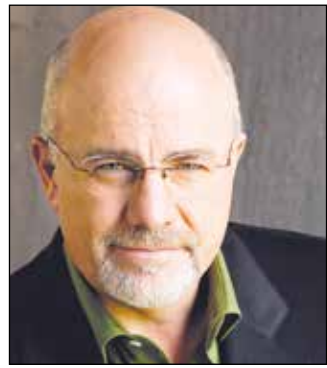
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**A CRISIS WORSE THAN ISIS? BAIL-INS BEGIN**



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**DAVE RAMSEY: GOALS LIMITING ONE ANOTHER**



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## Run Salmon Run

*Recent Rains Aid Seasonal Migration*



Near Gold River, Fish and Wildlife Department workers count salmon carcasses to determine numbers for the 2015-16 run.

**Story and photo by Susan Maxwell Skinner**

**SACRAMENTO REGION, CA (MPG)** - Recent rain was good news for late-running salmon and early steelhead trout in the American River.

As final chinook spawners of the 2015 season reached breeding grounds, they completed lives—and epic journeys—that included thousands of miles of river and ocean migration.

Hell-bent on reproduction, adult salmon left Pacific waters in fall and made the weeks-long upstream swim to revisit hatching places. Their piscine leaps were seen from Sacramento, Carmichael, Rancho Cordova, Fair Oaks, and Gold River outlooks. Nimbus Dam and man-made ladders to the fish hatchery near Hazel Avenue presented final obstacles. In mitigation for dam construction,

millions of juveniles are bred and released from the hatchery every year.

During a drought that reduced river levels, chinook weighing up to 30 pounds risked parts of the journey with bodies exposed above water. Using fins, tails, and entire bodies for projection, they struggled across riffles and exposed gravel bars.

"Their problems in getting here were not insurmountable," concluded Nimbus Fish Hatchery Manager Gary Novak. "They still made it. When they leave the ocean, they stop feeding; their organs and immune systems break down. Their only purpose is to get upstream and produce eggs and sperm."

Some mated and spawned in shallow gravel beds. Soon after, their carcasses drifted downstream to provide winter food for fish, birds, and parkway mammals. Those fish that

climbed hatchery ladders were relieved of eggs and milt and artificially spawned. Their flesh was shipped to Washington State for processing and supplying to non-profit users.

"To us, 2015 seemed like an adequate season," reported Gary Novak. "We processed 9,000 salmon, compared to 8,000 last year."

Artificial spawning began at Nimbus in November. After forty days, the fertilized chinook eggs started hatching. Nourished in hatchery ponds, these sac-fry will be big enough to begin their river-to-sea migration as smolts after spring. Because of the 2015 drought and dangerously warm waters, many of last season's youngsters made their journey to Bay Area waters in trucks. The success of this emergency operation cannot be measured until adult survivors swim

upstream in two or more years. While returning veterans reflect the success of previous breeding seasons, said Novak, ocean temperatures and food supplies in the Pacific are other variables.

Operated by the California Department of Fish and Wildlife, the Nimbus hatchery is now processing the annual steelhead trout run. This operation continues until late February. Rainbow hued, spotted, and sportive, these fish may spawn several times in their lifecycle.

"They face the same challenges as the salmon in getting upstream," said Gary Novak. "But they make it. Their urge to breed is stronger than most obstacles that get in their way."

Learn about the Nimbus Fish Hatchery at [www.wildlife.ca.gov/fishing/hatcheries/nimbus](http://www.wildlife.ca.gov/fishing/hatcheries/nimbus). ★

## IRS Reminds Taxpayers to Plan Ahead If You Need a Tax Transcript

**SACRAMENTO REGION, CA (MPG)** - The IRS reminds taxpayers that the quickest way to get a copy of their tax transcript is to order it online using the Get Transcript application on [IRS.gov](http://IRS.gov). By planning ahead, they should receive their transcript in the mail within five to 10 days from the time the IRS receives the request online.

The IRS continues to work to bring the viewable/printable functionality of the application back online in the near future with enhanced identity protection security features. In the meantime, taxpayers can still request a mailed transcript by going online to Get Transcript.

Though taxpayers should always keep a copy of their tax return for their records, some may need the information from filed tax returns for many reasons. This includes college financial aid applicants or taxpayers who have applied for a loan to buy a home or start a business.

If a taxpayer is returning to college this January and applying for financial aid, they should check with their financial aid department at school to see if they will need a copy of their transcript before they start classes. Frequently, students get all the tax return information they need on the FAFSA application via the IRS Data Retrieval Tool.

Similarly, if a taxpayer plans to apply for a loan, they should ask their financial institution if a transcript will be necessary so they can plan ahead and have it at the appropriate time.

The fastest way to get a transcript is through the Get Transcript tool on [IRS.gov](http://IRS.gov). Although the IRS temporarily stopped the online viewing and printing of transcripts, Get Transcript still allows taxpayers to order their transcript online and receive it by mail. Taxpayers simply click the "Get a Transcript by Mail" button to order the paper copy of their transcript and have it sent to their address of record. Among the options available:

- To order a transcript online and have it delivered by mail, go to [IRS.gov](http://IRS.gov) and use the Get Transcript tool.
- To order by phone, call (800) 908-9946 and follow the prompts.
- To request an individual tax return transcript by mail or fax, complete Form 4506-T-EZ, Short Form Request for Individual Tax Return Transcript. Businesses and individuals who need a tax account transcript should use Form 4506-T, Request for Transcript of Tax Return.

Remember, ordering a transcript online is the quickest option. For more information, read the IRS How Do I Get My Transcript? Fact Sheet.

Source: IRS ★

## Honesty Still the Best "Stay Employed" Policy

**SACRAMENTO REGION, CA (MPG)** - Special report: you're fired! Dishonest, unreliable jerks need not apply. When Sacramento's top regional employers were asked, "What one thing will get you fired?" companies responded with a wide range of issues that will result in an employee's immediate termination. As discovered by Pacific Staffing in a previous Employment Trends Survey in 1997 honesty remains the number one reason for letting a worker go.

However, the 2016 workplace has introduced more changes and challenges for human resource managers to consider as "just cause" for firing. While 52 percent cited honesty as paramount previously, in this survey conducted between Nov. 18th through Dec. 18th, 2015, half as many—or 27 percent—noted it as a primary concern. Individual conduct, interpersonal relations, gender roles, safety, and criminal issues like drug abuse and violence now require more workplace attention.

In 2016, issues of individual on-the-job

behavior and sexual harassment were noted by 18 percent in this latest poll, with stealing/theft next as noted by 14 percent as a reason for instantly firing a worker.

An employee's inability to perform the work is a new issue as noted by 10 percent while another 2 percent answered that repeated failure to show up as scheduled would also provoke immediate action. Other Sacramento regional employers also say an individual's failure to follow safety rules on the job, bullying, drug abuse, or violence are also immediate causes for potentially getting fired from the job!

Hiring in January, February, and March among Sacramento companies has slowed as 58 percent of regional employers polled say they will hire in the first Quarter, down from 76 percent reported last quarter. Motivation for seeking workers is almost even in Q1 as 37 percent was attributed to replacements in the existing workforce with hiring for growth noted by 38 percent of company contacts. Six percent of expected

hiring in the next three months was attributed to seasonal demand.

**Skills Demand?**  
Route and delivery drivers are less an issue this quarter, but companies are finding some entry level and qualified applicants difficult to fill in the Sacramento market. Customer service, sales, accounting, engineering, and specialized technical skills are in demand through March. Construction companies also noted severe shortages of building experience, particularly skilled trades in high demand in the upcoming Quarters.

How does this Quarter compare to last Quarter, or last year? Find out for yourself.

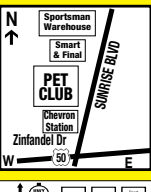
For more information, employment blogs and market surveys go to [www.pacificstaffing.com](http://www.pacificstaffing.com).

Sacramento Regional Top Companies Polled By Industry: 42 percent are Service, 34 percent are Manufacturers, 16 percent are Construction and 8 percent are Retail.

Source: Pacific Staffing ★

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**AVODERM NATURAL DRY DOG FOOD**  
24-26 Lb Bag Limit 2 Bags Per Family

- Lamb Meal & Rice **\$31.99**
- Chicken Meal & Rice **\$32.99**
- Lite **\$33.99**
- Original
- Large Breed Adult

Effective 1/13/16 - 1/19/16

**IAMS DRY DOG FOOD**  
26 - 30 Lb Bag Only

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- Mini-Chunk \*Lrg Breed Adult

Limit 2 Bags Per Family **\$25.99**

Effective 1/13/16 - 1/19/16

**DIAMOND NATURALS DRY DOG FOOD**  
40 Lb Bag

- Chicken \*Lamb \*Beef
- Senior 35 Lb \*Light 30Lb
- Large Breed
- Large Breed Lamb
- Ex-Athlete

Limit 2 Bags Per Family **\$29.99** to **\$36.99**

Effective 1/13/16 - 1/19/16

**IAMS DRY CAT FOOD**  
•Original •Weight Control  
•Hairball •Indoor/Weight/Hairball

16 - 17 Lb Bag Limit 2 Bags **\$19.99**

Effective 1/13/16 - 1/19/16

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5.5 Oz All Varieties

Limit 1 Case Per Family **35¢**

Effective 1/13/16 - 1/19/16

**FANCY FEAST GOURMET CANNED CAT FOOD**  
All Varieties 3 Oz

Limit 2 Cases Per Family **20/\$11.00**

Effective 1/13/16 - 1/19/16

**PURINA CAT CHOW DRY CAT FOOD**  
•Regular •Indoor 16 Lb Bag

Limit 2 Bags Per Family **\$11.99**

Effective 1/13/16 - 1/19/16

**SCOOPAWAY CLUMPING CAT LITTER**  
20 Lb Box  
•Multi-Cat •Unscented  
(Fresh Step Scoop, 20 Lb Box - \$6.99)

Limit 2 Boxes Per Family **\$5.49**

Effective 1/13/16 - 1/19/16

**PURINA PRO-PLAN CANNED DOG FOOD**  
Limit 2 Cases Grain Free 5.129 13 Oz **99¢** Cat Food 3 Oz **63¢**

**MERRICK'S GRAIN FREE DRY DOG FOOD**  
•Chicken/Sweet Potato •Duck/Sweet Potato 25 Lb •Buffalo/Sweet Potato Limit 2 Bags **ON SALE**

**PEDIGREE DRY DOG FOOD**  
•Adult •Large Breed Adult (36 Lb \$21.99) 46 Lb Bag Limit 2 Bags Per Family **\$23.99**

**MEOW MIX CAT FOOD**  
Market Select 2.75 Oz Cup Limit 1 Case **49¢**

**WELLNESS CANNED DOG FOOD**  
Natural 12.5 Oz Can Limit 2 Cases Full Case Reg Price - Reg. \$2.39 Stew \$2.49 Core \$2.49 **15% OFF**  
**OUR REGULAR LOW PRICES**

**PRECIOUS CAT CLUMPING CAT LITTER**  
18 Lb Bag Limit 2 Bags Per Family **\$5.99**

**JONNY CAT PREMIUM CAT LITTER**  
10 Lb Bag Limit 2 Bags Per Family **\$1.69**

**CAT'S PRIDE FRESH & LIGHT PREMIUM CLUMPING CAT LITTER**  
15 Lb Jug Limit 2 Jugs **\$5.99**

**WORLD'S BEST CAT LITTER**  
14 Lbs Limit 2 Bags **\$11.99** Original **\$12.99** Extra Strength

**SCIENCE DIET FELINE MAINTENANCE DRY CAT FOOD**  
17.5 Lb Bag Limit 2 Bags Per Family **\$31.99**

**MEOW MIX DRY CAT FOOD**  
•Original Choice 16 Lb Bag Limit 2 Bags Per Family **\$10.99**

**WILDERNESS DRY CAT FOOD AS MARKED**  
•Adult •Adult Light •Mature Adult 11-12 Lb Bag Limit 2 Bags **\$5.99** **OFF in store coupons**  
**OUR REGULAR LOW PRICES**

**ADVANTAGE FLEA CONTROL & TREATMENT**  
Dog 1-10 Lbs. (Green) Dog 55+ Lbs. (Blue)  
Dog 11-20 Lbs. (Teal) Cat 1-9 Lbs. (Orange)  
Dog 21-55 Lbs. (Red) Cat 9+ Lbs. (Purple)  
Limit 2 Per Family. Cannot be combined with any other offer. **OUR REGULAR LOW PRICE**

**CADET RAWHIDE SALE**  
28 Oz Pkg. •Chicken Breast •Duck Breast •Sweet Potato & Chicken •Sweet Potato & Duck **\$14.99**

**BOODA BONE & TUG**  
•Fresh & Flax •Triple Play All Varieties **20% OFF**  
**OUR SUPER LOW PRICES**

**PESTELL SMALL ANIMAL BEDDING**  
•Pine •2.0 cu ft. **\$7.99**

**BONUS COUPON**  
**FANCY FEAST ELEGANT MEDLEY CANNED CAT FOOD**  
Selected Varieties - 3 Oz Limit 6 Cans with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/13/16 - 1/19/16 **59¢** GRM PLU 568

**BONUS COUPON**  
**GREENIES DOG TREATS**  
Chevy Texture Easy to Digest •Kisses 22 Oz •Purlo 10 ct •Regular 6 ct •Large Act 6 oz Pkg. Limit 2 Pkgs with Coupon Limit One Coupon Per Family Price Valid Only With Coupon. Effective 1/13/16 - 1/19/16 **\$4.99** GRM PLU 355

**BONUS COUPON**  
**ARM & HAMMER CAT LITTER DEODORIZER**  
20 Oz Box Limit 2 Boxes with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/13/16 - 1/19/16 **\$1.49** GRM PLU 422

**PENN-PLAX CASCADE POWER FILTER SALE**  
MODEL TANK SIZE PET CLUB SALE  
CASCADE 100 20 Gal. **\$13.99** Revolutionary Bio-Falls Quad Filtration System  
CASCADE 150 35 Gal. **\$17.99**  
CASCADE 200 50 Gal. **\$20.99**  
CASCADE 300 100 Gal. **\$27.99**

**TETRA BOXED 10 GALLON TANK With Economy Kit**  
Just add Heater For Tropical Fish Limit 1 Per Family **\$39.99**

**KORDON WATER CONDITIONERS**  
Amquel 16 Oz **\$5.99**  
Amquel Plus 16 Oz **\$5.99**  
Novoqua Plus 16 Oz **\$5.99**

**REEF CRYSTALS**  
50 Gal. Salt Mix **\$15.99**

# Foodie Find a Fun Drive Away

**GOLD RIVER, CA (MPG)** - Just off Highway 50, exiting on Cambridge Road, is a strip-mall that harbors a true foodie experience. Quoting George Bernard Shaw, "There is no love sincerer than the love of food." This is the mantra of Christine Lyros-Ondrus, owner of Farmer's Delicatessen and Bakery.



Christine's delicious baklava: phyllo surrounding walnuts, almonds, and spices soaked in a delicate honey syrup.

For a long time, I have been searching for *real* fresh made, baked focaccia, and then a friend told me about this new deli that had just opened in her neighborhood. Christine bakes fresh focaccia every day from the best ingredients including Greek olive oil. However, this is only the beginning...and the story is one of love.

This all began with Christine's grandparents—who are her inspiration. She speaks passionately of the edification she experienced beginning as a child in her family's kitchen: the heart of the home, where preparing food meant caring for others and nourishment for the soul.

Her Romanian grandmother, a baker, and grandfather, a machinist (he invented the safflower oil press), left the country for Hungary when the Soviet Union occupied their homeland. In 1956, the Soviet Union invaded Hungary and they immigrated to Minnesota. Their dream was to have a bakery showcasing the wonderful pastries by her grandmother with equipment made by the grandfather. Due to the untimely death of her grandfather this vision was not fully realized. However, it finally blossomed two generations later in Cameron Park.

Christine knew she wanted to bake since she was fourteen. Watching her grandmother in the kitchen, using the best ingredients, she was enthralled with everything—from scratch and cooking techniques that did not include a processor. She quickly formed a bond with food, a bond that has taken her through many experiences in life. Being raised in Queens with a European heritage, an Italian stepfather, and years spent in Greece has enhanced her desire to share her love of food. She easily admits that this new adventure is a wish come true and is in honor of her grandparents.

Farmer's Delicatessen & Bakery opened nine months ago after her very successful reception at farmers' markets the past two years. She began with eight items including rosemary focaccia, tzatziki, and baked lamb meatballs. Her reputation soared and now with an onsite kitchen she offers a wide variety of items that are prepared and available for take-out for a wonderful

meal. The goulash is simmered with carrots, green pepper, parsnip, onions, garlic, potatoes, Hungarian paprika, caraway seeds, and tomato and was sure welcomed at our house on that cold night. Absolutely an "OMG!" is the Hungarian apple strudel and the scone of the day (third visit) was made with oats, cranberries, pecans and butter. The winter menu will include Romanian Cabbage Soup with Bacon and Greek Chicken with potatoes which can be pre-ordered for five people. The Ragù Bolognese with Wagyu beef, veal and pancetta is gluten free.

Christine definitely has plans for future growth and the roots are in the pictures of her grandmother in the kitchen that hang on the walls of the Cambridge Road bakery.

More information is available on the web site: [www.farmersdeli.net](http://www.farmersdeli.net). Get there early as the rosemary focaccia sells out.

Alona's hobbies are food and delicious times. Contact [alona-thomas@gmail.com](mailto:alona-thomas@gmail.com). ★

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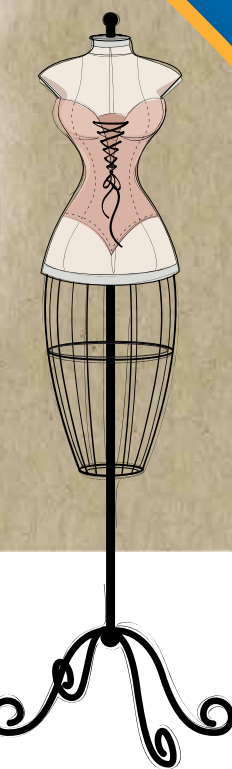
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# Rancho La Puerta, Mexico

World's Best Destination Health and Fitness Resort

Story by Judy Zimmerman

**SACRAMENTO REGION, CA (MPG)**  
- Rancho La Puerta is located in Tecate, Mexico, about a 90-minute ride from San Diego Airport on the spa's chartered bus.

"The Ranch," as repeat guests fondly refer to it, was voted "The World's Best Destination Health and Fitness Resort" by the readers of Travel & Leisure Magazine four out of the past five years.

When my sister and I arrived at the flower-filled courtyard entrance last spring, a porter took our luggage to a luxurious villa that was set within 32 acres of beautifully landscaped gardens.

Our villa's comfortable living room with fireplace, kitchenette, two bedrooms, and baths were furnished with authentic native art and weavings.

Windows opened all around to capture the Santa Ana breezes. A large veranda overlooked about 3,000 acres of rolling hills and Mount Kuchumaa beyond.

We eagerly began to plan our first day's schedule, selecting from more than 50 co-ed classes and activities.

### Fitness Activities

Forty on-site hiking trails for all fitness levels are home to coyotes, cottontail rabbits, and a great diversity of birds.

My favorite fitness classes included various aerobic dance classes, tennis workouts, water aerobics, cardio, and strength training with weights.

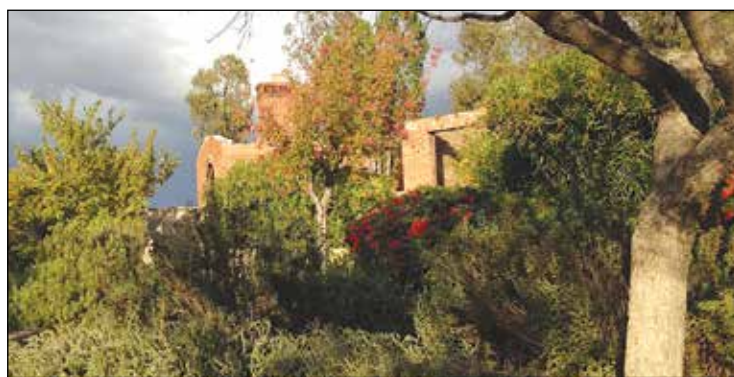
In addition to the classes held in 11 co-ed gyms, the men (typically 15-20% of guests) have their own gymnasium.

### Mindfulness/Holistic Healing

My longtime favorites include yoga, tai chi, and meditation with crystal bowl sound healing. Many guests also enjoy a slow peaceful walk in the shade of a circular labyrinth.

### Art Activities

During my last visit, Jennifer Brandt, the resident artist who



A view from our villa.

teaches landscape sketching, watercolor painting, and jewelry classes, led our small group on an art walk. "It will take about three hours to discover other sculptures as you walk all the Ranch's paths," she said. "Tucked away in the shrubbery, you'll find world-class pieces of art."

That afternoon, I enrolled in a sculpting class with resident sculptor, Jose Ignacio Castaneda, who patiently taught us to create our own unique works of art.

### Cooking

Guests can sign up for an easy two-mile hike for hands-on classes led by notable guest chefs. The kitchen is located in the Ranch's six-acre organic farm, where it's also possible to have breakfast following the hike.

### The Grand Mexican Colonial Dining Room

Breakfast and lunch are served buffet-style with the nutritional information prominently posted. Vegetables and berries from the Ranch's organic farm are so good that second helpings are hard to resist.

For dinner, entrees are primarily vegetarian and fresh seafood, but it is always possible to request a baked potato or pasta alternative. Light desserts include carrot cake, cinnamon flan, and a baked apple. Wine is served during two evening meals.

### Massages and Body Treatments

Opinions about the best time to schedule a massage, facial or body treatment vary greatly.

My preference was a soothing Happy Hands and Feet massage just after the late afternoon Inner Journey meditation.

Two and three generations of Mexican families have been part of the dedicated staff since the spa began.

### Workshops and Evening Entertainment

In addition to nutrition and writing classes, there are highly acclaimed guest speakers. Movies, bingo, and musical concerts are well attended and the last night some guests dance to the Ranch Band in the dining room.

At the end of the week it was hard to leave the Ranch, but I once again took home a special inner peace that would last until a return visit.

### The Details

www.rancholapuerta.com  
(800)443-7565

*Judy Zimmerman has been a travel editor and award-winning freelance travel writer for 30 years. She's traveled to well over 100 countries and sailed on more than 65 cruises. Her articles have appeared in 500-600 newspapers, magazines, and websites. She is a member of the Society of American Travel Writers and the Outdoor Writers of California. Her specialties include worldwide destinations, senior, and solo travel, cruises, destination health resorts, soft adventure, service articles, and the Western U.S. Sacramento, California is Judy's home base.* ★

# Gold River Home Prices Up 41.5%, Inventory Up 72%\*

**Sellers**, it's a great time to sell because of price appreciation.

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Call Mark Solich today at 916-346-8422. Your home may be worth more than you think. Or, if you are looking to buy a Gold River home, call Mark.

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\* Prices current versus same quarter three years ago, inventory current versus same quarter one year ago.

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**Announcements**

**Hot Flashes?** Women 40-65 with frequent hot flashes, may qualify for the REPLENISH Trial - a free medical research study for post-menopausal women. Call 855-781-1851 (Cal-SCAN)

**Antiques/Collectibles Wanted**

**Old Railroad Items Wanted:** lanterns, locks, china, paper, etc. Call (916) 663-2463 (MPG 12-31-15)

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**Crossword Puzzle on Page 5**

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N	I	S	E	I		I	R	E		A	C	R	I
U	N	I	A	T		G	A	M		N	A	I	V
	K	A	R	M	A	N		P	R	O	B	L	E
		L	E	I		F	O	U	R				
O	V	A	N	O	N	O		E	A	S	I	E	R
R	O	C	S		L	A	U	D		K	I	D	D
B	I	T	E		I	S	L	A	M		K	I	E
I	L	I	A	C		A	U	T	O		H	O	M
T	E	N	T	H	S		P	A	C	T		M	A
						O	P	U	S		H	U	G
M	A	R	T	I	A	N		V	A	C	U	U	M
I	S	A	A	C		C	O	O		K	I	T	E
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**Sudoku Puzzle on Page 5**

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

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# A Crisis Worse Than ISIS? Bail-Ins Begin



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While the mainstream media focus on ISIS extremists, a threat that has gone virtually unreported is that your life savings could be wiped out in a massive derivatives collapse. Bank bail-ins have begun in Europe, and the infrastructure is in place in the US. Poverty also kills.

At the end of November, an Italian pensioner hanged himself after his entire €100,000 savings was confiscated in a bank “rescue” scheme. He left a suicide note blaming the bank, where he had been a customer for 50 years and had invested in bank-issued bonds. But he might better have blamed the EU and the G20’s Financial Stability Board, which have imposed an “Orderly Resolution” regime that keeps insolvent banks afloat by confiscating the savings of investors and depositors. Some 130,000 shareholders and junior bond holders suffered losses in the “rescue.”

The pensioner’s bank was one of four small regional banks that had been put under special administration over the past two years. The €3.6 billion (\$3.83 billion) rescue plan launched by the Italian government uses a newly-formed National Resolution Fund, which is fed by the country’s healthy banks. But before the fund can be tapped, losses must be imposed on investors; and in January, EU rules will require that they also be imposed

on depositors. According to a December 10th article on BBC.com:

“The rescue was a ‘bail-in’—meaning bondholders suffered losses—unlike the hugely unpopular bank bailouts during the 2008 financial crisis, which cost ordinary EU taxpayers tens of billions of euros.

“Correspondents say [Italian Prime Minister] Renzi acted quickly because in January, the EU is tightening the rules on bank rescues—they will force losses on depositors holding more than €100,000, as well as bank shareholders and bondholders.

“...[L]etting the four banks fail under those new EU rules next year would have meant ‘sacrificing the money of one million savers and the jobs of nearly 6,000 people.’”

That is what is predicted for 2016: massive sacrifice of savings and jobs to prop up a “systemically risky” global banking scheme.

### Bail-In Under Dodd-Frank

That is all happening in the US? Is there reason for concern in the US?

According to former hedge fund manager Shah Gilani, writing for Money Morning, there is. In a November 30th article titled “Why I’m Closing My Bank Accounts While I Still Can,” he writes:

“[It is] entirely possible in the next banking crisis that depositors in giant too-big-to-fail failing banks could have their money confiscated and turned into equity shares....

“If your too-big-to-fail (TBTF) bank is failing because they can’t pay off derivative bets they made, and the government refuses to bail them out, under a mandate titled “Adequacy of Loss-Absorbing Capacity of Global Systemically Important Banks in Resolution,” approved on Nov. 16, 2014, by the G20’s Financial Stability Board, they can take your deposited money and turn it into shares of equity capital to try and keep your TBTF bank from failing.”

Once your money is deposited in the bank, it legally becomes the property of the bank. Gilani explains:

“Your deposited cash is an unsecured debt obligation of your bank. It owes you that money back. If you bank with one of the country’s biggest banks, who collectively have trillions of dollars of derivatives they hold “off balance sheet” (meaning those debts aren’t recorded on banks’ GAAP balance sheets), those debt bets have a superior legal standing to your deposits and get paid back before you get any of your cash.

“Big banks got that language inserted into the 2010 Dodd-Frank law meant to rein in dangerous bank behavior.”

The banks inserted the language and the legislators signed it, without necessarily understanding it or even reading it. At over 2,300 pages and still growing, the Dodd Frank Act is currently the longest and most complicated bill ever passed by the US legislature.

### Propping Up the Derivatives Scheme

Dodd-Frank states in its preamble that it will “protect the American taxpayer by ending bailouts.” But it does this under Title II by imposing the losses of insolvent financial companies on their common and preferred stockholders, debtholders, and other unsecured creditors. That includes depositors, the largest class of unsecured creditor of any bank.

Title II is aimed at “ensuring that payout to claimants is at least as much as the claimants would have received under bankruptcy liquidation.” But here’s the catch: under both the Dodd Frank Act and the 2005 Bankruptcy Act, derivative claims have super-priority over all other claims, secured and unsecured, insured and uninsured.

The over-the-counter (OTC) derivative market (the largest market for derivatives) is made up of banks and other highly

sophisticated players such as hedge funds. OTC derivatives are the bets of these financial players against each other. Derivative claims are considered “secured” because collateral is posted by the parties.

For some inexplicable reason, the hard-earned money you deposit in the bank is not considered “security” or “collateral.” It is just a loan to the bank, and you must stand in line along with the other creditors in hopes of getting it back. State and local governments must also stand in line, although their deposits are considered “secured,” since they remain junior to the derivative claims with “super-priority.”

### Turning Bankruptcy on Its Head

Under the old liquidation rules, an insolvent bank was actually “liquidated”—its assets were sold off to repay depositors and creditors. Under an “orderly resolution,” the accounts of depositors and creditors are emptied to keep the insolvent bank in business. The point of an “orderly resolution” is not to make depositors and creditors whole but to prevent another system-wide “disorderly resolution” of the sort that followed the collapse of Lehman Brothers in 2008. The concern is that pulling a few of the dominoes from the fragile edifice that is our derivatives-laden global banking system will collapse the entire scheme. The sufferings of depositors and investors are just the sacrifices to be borne to maintain this highly lucrative edifice.

In a May 2013 article in Forbes titled “The Cyprus Bank ‘Bail-In’ Is Another Crony Bankster Scam,” Nathan Lewis explained the scheme like this:

“At first glance, the ‘bail-in’ resembles the normal capitalist process of liabilities restructuring that should occur when a bank becomes insolvent....

“The difference with the “bail-in” is that the order of creditor seniority is changed. In the end, it amounts to the cronies (other banks and government) and non-cronies. The cronies get 100% or more; the non-cronies, including non-interest-bearing depositors who should be super-senior, get a kick in the guts instead....

“In principle, depositors are the most senior creditors in a bank. However, that was changed in the 2005 bankruptcy law, which made derivatives liabilities most senior. Considering the extreme levels of derivatives liabilities that many large banks have, and the opportunity to stuff any bank with derivatives liabilities in the last moment, other creditors could easily find there is nothing left for them at all.”

As of September 2014, US derivatives had a notional value of nearly \$280 trillion. A study involving the cost to taxpayers of the Dodd-Frank rollback slipped by Citibank into the “cronibus” spending bill last December found that the rule reversal allowed banks to keep \$10 trillion in swaps trades on their books. This is money that taxpayers could be on the hook for in another bailout; and since Dodd-Frank replaces bailouts with bail-ins, it is money that creditors and depositors could now be on the hook for. Citibank is particularly vulnerable to swaps on the price of oil. Brent crude dropped from a high of \$114 per barrel in June 2014 to a low of \$36 in December 2015.

What about FDIC insurance? It covers deposits up to \$250,000, but the FDIC fund had only \$67.6 billion in it as of June 30, 2015, insuring about \$6.35 trillion in deposits. The FDIC has a credit line with the Treasury, but even that only goes to \$500 billion; and who would pay that massive loan back? The FDIC fund, too, must stand in line behind the bottomless black hole of derivatives liabilities. As Yves Smith observed in a March 2013 post:

“In the US, depositors have actually been put in a worse position than Cyprus deposit-holders, at least if they are at the big banks that play in the derivatives casino. The regulators have turned a blind eye as banks use their depositors to fund derivatives exposures.... The deposits are now subject to being wiped out by a major derivatives loss.”

Even in the worst of the Great Depression bank bankruptcies, noted Nathan Lewis, creditors eventually recovered nearly all of their money. He concluded:

“When super-senior depositors have huge losses of 50% or more, after a “bail-in” restructuring, you know that a crime was committed.”

### Exiting While We Can

How can you avoid this criminal theft and keep your money safe? It may be too late to pull your savings out of the bank and stuff them under a mattress, as Shah Gilani found when he tried to withdraw a few thousand dollars from his bank. Large withdrawals are now criminally suspect.

You can move your money into one of the credit unions with their own deposit insurance protection; but credit unions and their insurance plans are also under attack. So writes Frances Coppola in a December 18th article titled “Co-operative Banking Under Attack in Europe,” discussing an insolvent Spanish credit union that was the subject of a bail-in in July 2015. When the member-investors were subsequently made whole by the credit union’s private insurance group, there were complaints that the rescue “undermined the principle of creditor bail-in”—this although the insurance fund was privately financed. Critics argued that “this still looks like a circuitous way to do what was initially planned, i.e. to avoid placing losses on private creditors.”

In short, the goal of the bail-in scheme is to place losses on private creditors. Alternatives that allow them to escape could soon be blocked.

We need to lean on our legislators to change the rules before it is too late. The Dodd Frank Act and the Bankruptcy Reform Act both need a radical overhaul, and the Glass-Steagall Act (which put a fire wall between risky investments and bank deposits) needs to be reinstated.

Meanwhile, local legislators would do well to set up some publicly-owned banks on the model of the state-owned Bank of North Dakota—banks that do not gamble in derivatives and are safe places to store our public and private funds. ★

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  - Capital on the Dnieper
  - Hipbone-related
  - Aries or Taurus, e.g.
  - \*E.T. “phoned” it
  - One in ten, pl.
  - Iran Nuclear Deal, e.g.
  - Spanish “sea”
  - \*“Moonlight Sonata,” e.g.
  - Embrace
  - \*Matt Damon in 2015 film
  - \*Outer space, mostly
  - \* \_\_\_ Asimov
  - Bird word
  - Flew a kite
  - Île de la Cité river
  - Hole punching tool
  - Fill with optimism
  - What choir did
  - Brian Griffin on “Family Guy,” e.g.
  - User’s treatment
- DOWN**
- African grazer
  - Triple toe loop location
  - “Heat of the Moment” band
  - Black \_\_\_ in “Pirates of the Caribbean”
  - Paid killers
  - Sagittarius, e.g.
  - Time period
  - Dancer’s beat
  - Union foe
  - Seed cover
  - Gauche or Droite, in Paris
  - Something previously mentioned
  - Arctic-wear
  - Garlic mayo
  - French street
  - Snafus
  - \*Space path
  - Bridal veil fabric
  - \* \_\_\_ a play
  - \*Famous space acronym
  - Punjabi believer
  - “Kick the bucket,” e.g.
  - Organ swelling
  - \*Mars exploration vehicle
  - \*Only one was in John Glenn’s

**CROSSWORD**

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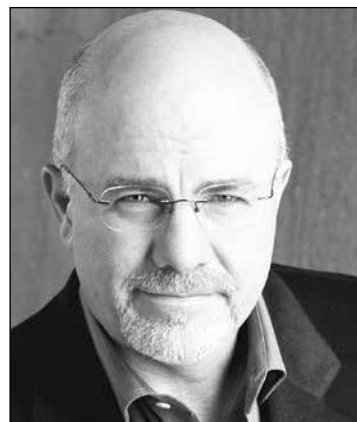
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# Dave Says

### Goals Limiting One Another

Dear Dave,  
My husband and I are currently renting an apartment for \$1,200 a month. Together, we bring home about \$7,000 a month, and we’d really like to buy a house soon. Right now we have about \$10,000 in debt on a boat along with ongoing stable bills, food and upkeep for our three horses. What price range of houses should we look at in our situation?  
- Michelle

Dear Michelle,  
Homeownership is a great goal, but first you two need to clean up your debt and build an emergency fund of three to six months of expenses. After that, I want you to save up enough for a down payment of at least 10 to 20 percent. When buying a home on a mortgage, I always recommend the monthly payments be no more than 25 percent of your monthly take-home pay on a 15-year, fixed-rate loan.

Now, let’s get to the other issues. You have some things in your life that are pulling at you financially. At some point, you may have to take a long look at the situation and ask the hard question, “What is more important to me: horses and boats or home ownership?” Getting rid of that boat, or finding new homes for one, two or three of your

horses, would bring in some cash to put toward your debt and cut down on at least some of the animal maintenance.

Anyway, that’s how I would look at it. My wife and I both are big fans of boats and horses. But we like boats more. One reason is because they don’t eat as much! I can’t get mad at you about either one, but right now you’ve got three things pulling at you as financial priorities — home ownership, a boat and three horses. They’re all pulling at you, and they’re pulling at each other and limiting each other.

Of course, you can always buy a lot less in house. But what it really comes down to is what’s most important to you. That’s the big question, and it’s one that only you can answer.  
—Dave

### A Frank Discussion About Credit Cards

Dear Dave,  
I don’t understand why you don’t like it when people properly manage their credit cards and pay them off every month. By doing this, you pay no interest and in my case I even got a free trip to Europe from using my credit card. Please explain.  
- Patrick

Dear Patrick,  
I truly doubt that I can explain it to your satisfaction, but here goes. First, the credit card company did not give you a free trip to Europe. They’re not going to lose money on transaction after transaction, year after year. The fallacy is that you feel like you’ve outsmarted a multi-billion dollar

company that studies human behavior at incredible levels. You maybe, possibly came out ahead against them during that particular calendar year, but even that’s debatable.

Over the course of your life, you’ll spend more when using credit cards as opposed to cash. There’s plenty of research proving this to be fact. If you use a credit card repeatedly with the idea that you’re getting a free trip to Europe because you’re building up your miles, you spend more. An example would be McDonald’s. When they started taking credit cards years ago, they found that the people using them spent 47 percent more.

In a good way, you are very unusual. You’re not playing over in the stupid zone like most people who use credit cards. But both I and the credit card companies have found that, on average, your behavior would put you in a class of less than one-half of one percent of their customers. Can 0.5 percent of people handling snakes manage not to get bitten? Sure. But that doesn’t mean I’m going to start recommending snakes!  
—Dave

Dave Ramsey is America’s trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership* and *Smart Money Smart Kids*. The *Dave Ramsey Show* is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com. ★

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**Meet Louis and Chester From The SPCA**



By Kay Burton

**GOLD RIVER, CA (MPG)** - Kevin and Kristin O'Neill, of Gold River, adopted Louis, a little black dog, from the SPCA four years ago. He was about seven at the time, which was perfect

as they wanted to adopt an older dog since they sometimes remain in the shelter longer than the younger dogs.

Louis is part is part Schipperke, part Dachshund and likely some Terrier. He lives for his walks and, of course, meal time. He is really a mellow guy who is very friendly. He will often go off to another part of the house, near us but not with us, then he will suddenly appear on the couch with us.

Louis isn't big on toys or fetch, but he loves tearing up paper napkins – never eats them, just tears them in a pile.

Kevin is employed as the ASPCA'S Government Relations Manager in the West and was visiting the spay/neuter

clinic in south Los Angeles. Kevin was asked to hold one little guy while the staff cleaned his cage.

He never put him down. Dogs like this are euthanized frequently in L.A. so it was a relatively easy decision to bring him to Sacramento. A quick call to his wife confirmed that she was totally on board with this idea. Their plan was to foster care him while looking for a good home for him – that good home ended up being theirs as they simply couldn't part with him after having him for a couple days.

Chester is now one and a half years old and very much a puppy. He'll go quiet to docile to little gremlin in no time flat, but he is very sweet and inquisitive. Louis was not a huge fan at first, but they've become very close. Chester even 'protects' Louis if he thinks another dog is getting too close.

Chester is named after the Chesterfield Animal Shelter in South LA where they first met. They don't know why he ended up at the shelter 3 months old, but knowing the region and the over-abundance of little dogs, it is likely that he was brought in as a stray.

Kay Burton is a longtime columnist and supporter of the SSPCA and other rescue groups. To share your pet story with our readers email [Kayburton1@comcast.net](mailto:Kayburton1@comcast.net).



Louis is part Schipperke, part Dachshund and likely some Terrier.

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Serving Gold River and Sacramento County

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# POPPOFF!

with Mary Jane Popp

## Really?

As I look back at 2015, I wonder who I really am. Now, I know that sounds strange, but please bear with me. I talk with experts from around the world concerning all aspects of life from health and alternative health to lifestyle, politics, business, entertainment, and everything in between. They are all well-intentioned, but it can get very confusing. It reminds me of a friend who said what I do with interviews is like a first year medical student. You start having all the symptoms of whatever you are covering any given day. So it is with me. I hear how I should walk, talk, eat, think, and generally live.

For instance, I have gotten advice on how to meditate to understand my true self. But I

have to be honest, I don't think I can sit on a mushroom and contemplate my navel for any length of time without going beany. There are those who tell me take note of my dreams because they are a release as well as a foretelling of what is yet to be. Now that's even scarier. Some of my dreams are really weird and so jumbled I can't make heads or tails of what they mean. I'm glad I don't remember them too long. Then, here come the suggestions on how I should eat. The one I really remember is don't eat anything white like white flour, white rice, or white sugar. I'm sure there is good reasoning behind these ideas, but here is what gets me frustrated. Remember when it was killer to eat butter and people were told to go for the margarine instead? Now, it has all changed and it's the reverse. Eat butter and not margarine. Or, fat is a killer, but now it's the kind of fat you eat. I mean really, our brain is made up of fat...the good kind of course...but that doesn't mean there are not some fat heads in our life.

Then we have to exercise. I do. I'm really good about it. But that

changes, too. Remember "no pain no gain?" Now there are different theories on how to exercise and not necessarily with pain. I used to jog, and then got the information that it can give you bad ankles and knees and even incontinence as we get older. So walk fast and don't jam those bones. Let's not even go to the experts in business and politics and the crazies in entertainment. I'm so confused!

Now you ask, then why keep going doing talk shows on all these subjects. Because I have an insatiable curiosity. There is a deep-seated desire in me to unlock the truth. If I do not seek out all the possibilities, how can I find the truth...at least the truth for me? Perhaps that is the key. There is no one truth for everyone. You must find the truth that is right for you and live it to the max. So I will continue to interview these wise and dedicated souls on "POPPOFF" for as long as I am able. And I truly hope that you will stay with me on this journey for truth. We can make a difference for the positive; I truly believe that. Happy New Year and trust in that higher power within each of us! ★

# Get'n Lean in '16

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**GOLD RIVER, CA** - The New Year has arrived, and it is time to refocus on your health. Is your body as healthy as it can be? Ideal weight, with your body fat within a healthy range, balanced nutritional eating, tone muscles, strong bones, good balance, muscle flexibility, walking without shuffling, climbing stairs with confidence, blood sugar, blood pressure, cholesterol levels all in normal range; all these things make up a healthy body.

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- All outdoor irrigation should occur before 8 am or after 7 pm, and should not exceed 10 minutes per station.
- Avoid watering during and 48 hours following measurable precipitation, and refrain from watering your lawn on windy days to limit overspray and evaporation.
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## Bera Statement on Syrian Refugee Screening Bill

**SACRAMENTO REGION, CA (MPG)** - Congressman Ami Bera, M.D. released the following statement after voting for H.R. 4038, the American Security Against Foreign Enemies (SAFE) Act. The bill requires the Department of Homeland Security to verify that each refugee entering the United States has undergone a background check to ensure they are not a security threat.

“It is critical that our first priority is to keep America safe—that is why I voted today for a bill to ensure that all Syrian refugees are thoroughly vetted. However, we can’t let the terrorists win and influence who we are as Americans. Our country has always been a place for those fleeing violence or oppression and we must stay true to those values. This additional screening step will ensure that we know those coming into the country are not a security threat.”

Congressman Ami Bera, M.D. represents Sacramento County. Born and raised in California, Bera is a physician and the only Indian American currently serving in Congress. He’s fighting to rebuild an economy that works for middle class families and to reduce our country’s debt in a responsible way. One of Bera’s first acts in Congress was to help lead the effort to pass the No Budget No Pay Act, which says if members of Congress don’t pass a budget, they don’t get paid. As a leader of the No Labels’ Problem Solvers, he’s working with people from both parties to find bipartisan solutions to our nation’s challenges. He and his wife Janine live in Elk Grove with their daughter Sydra. For more updates on Rep. Bera follow @RepBera on Twitter, like Congressman Bera on Facebook, or visit <http://www.bera.house.gov>.

Source: Office of Congressman Ami Bera, M.D. ★

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By David Dickstein, Gold River resident

# “Fool’s Gold”

## New Year’s Resolutions: One Year Later

Exactly one year ago I shared my new year’s resolutions with you fine people. Now that 2015 has come and gone, let’s see how I did on the most challenging ones.

-Attend my first village board meeting in years. Fail. Came close a couple of times, but on those first Tuesdays of the month I decided that keeping my hypertension in check is more important than protecting my largest financial investment. Last time I went to one of those a neighbor went nine rounds with a callous board and stormed out. Been there myself, but that’s for another column.

-Remain polite when Rite-Aid cashiers ask that meddling question, “Have you had your flu shot yet?” Success! I just smile and pretend I didn’t hear them. Hey, it’s better than turning it around and asking the cashier, “Have you scheduled your ‘None of Your Business’ workshop yet?”

-Walk to Starbucks instead of taking the car when in need of a caffeine fix on weekends. Success! And when I order a double shot the walk back home takes half the time!

-Keep dollars in the local economy by doing my major grocery shopping at Bel Air. Success! Occasionally I succumb to the lower overall prices at Smart &

Final and Walmart, but Bel Air is my default grocery. Love those quarterly Something Extra vouchers and saving on gas at the Aisle 1 on Madison and Hazel. Would have no problem knocking down the Hallmark store to make room for an Aisle 1 station here.

-Fund a shelter for the area’s homeless, starting with those squatting behind the ARCO station on Sunrise and Coloma. Partial success! ARCO took care of its problem with transients by demolishing itself. Looks like a new ARCO is being built, though, and with it perhaps a new crop of homeless.

-Convert the old Bryan College property into Gold River Jail, where violators of CC&Rs will do time for their heinous crimes. Fail. Looks like the property has new owners. Draconian boards will need to find another place to lock up thugs who leave their trash cans out too long or plant illegal geraniums.

-When I must drive to the Gold River Racquet Club, stop looking for the closest parking spot to the entrance. Fail. I work out too late in the evening to feel safe having my car that far from the front. Yeah, I know—excuses, excuses.

-Limit myself to one piece of that killer bread at Il Forno Classico. Success! I just stopped eating there. Out of sight, out of stomach, I always say.

String on their grass as a prank. The woman laughed, saying “I’m sure we’d clean it up.” The man simply glared.

-Finally go rafting on the American River after 16 years of living here. Fail. It’s crazy that I’ve floated down rivers in Alaska, Mexico and Jamaica, but not once in my backyard. Must be all the drownings I read about.

-Pick up at least one piece of trash each time I walk the trails. Success! But I’m sure the homeowners who find garbage on their side of the wall aren’t too happy with me. I kid! I kid!

-Get a fishing license so I can catch my own salmon dinner. Fail. The truth is I can’t bear to watch an innocent animal suffer. Happily turning in my “man card” later today.

-Give up correcting people who inaccurately call Gold Station “Gold River Station.” Success! The wrong name has clearly stuck, so I threw in the towel. Very clever, whoever put up the “Gold River Station” sign at the neighborhood’s entrance on Gold (no “River”) Station Drive.

So mixed results in 2015. As for this year’s resolutions, I’m sticking to the usual: Do more of some things like exercising and reading, and less of other things like eating and stressing. But if you want to join me on my first float down the American River this summer, let me know the next time you see me loading up my cart at Bel Air, picking up trash on the trails, or jacking up on caffeine at Starbucks—tall skinny latte with a double shot, please. ★

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