



The Voter

The League of Women Voters of Western Nevada County

January 2009



ELECTION 2008
LOOKING BACK—LOOKING AHEAD

Our Guest Speaker:

Gregory Diaz
Nevada County Clerk-Recorder and Registrar of Voters

Saturday, January 10, 2009

Refreshments at 9:30 a.m.—Program at 10:00 a.m.

Peace Lutheran Church
828 West Main
Grass Valley

THE PREZ SEZ

On January 20, 2009, Barack Obama will be sworn in as the 44th President of the United States. The Fourth Congressional District of our state will have a new representative. The Third Assembly District will have a new Assembly member. Nevada County will have two new members on the Board of Supervisors—two new members on the NID Board—one new member and two returning members on the Grass Valley City Council

As responsible citizens, it now becomes our obligation to monitor the actions of our newly elected and returning officials. Let us, as members of the League of Women Voters, resolve to insure accountability in our government representatives at all levels. Please refer to the websites of each of our officials and become acquainted with any bills they might sponsor or co-sponsor and their voting record. Sit in at a Board of Supervisors' meeting, a meeting of the NID, a city council meeting, and, of course, your local school board meetings. Check our website for up to date information that affects each of us. Do not hesitate to write and/or call your representative to voice your concerns about issues. If enough of us make our concerns and wishes known, they will have to listen.

Our League will start the New Year with a timely program featuring Greg Diaz, our County Clerk-Recorder and Registrar of Voters with an update on the election: the good, the bad, and the ugly!

In February we will have an informative meeting with members of the NID Board discussing the water district and how we can better conserve and utilize the possible declining water availability in our county. In March we shall take a look at the initiative process in California. If this process is broken, what can we, as citizens, do to fix it?

Sounds interesting, doesn't it? So, plan to join us as we begin a look back and a look ahead.

Ruth Schwartz
President

Our January Meeting



We're extremely pleased to have Nevada County Clerk-Recorder and Registrar of Voters Gregory Diaz as our guest speaker for the January General Membership Meeting. When he spoke to us over a year ago, Mr. Diaz had only been in office a few months, having been appointed to replace Kathleen Smith who resigned the office in April 2007.

At that time, Mr. Diaz spoke to us of his goals, as well as the challenges he faced in his new position. Voters were being introduced to electronic voting, and there had been problems during the tenure of the previous elections officer that had to be resolved. His hopes were to implement greater community outreach and to emphasize the importance of elections to our young people, especially those of voting age. Transforming our elections from precinct voting to Vote-by-Mail was high on his priorities for a number of reasons, including cost.

Following the three 2008 elections, especially the historic Presidential election in November that brought out almost 88 percent of Nevada County's electorate, we thought it timely to invite Mr. Diaz back for an update on how well the election process went for Nevada County voters, for his staff and for the precinct workers. What were the successes, what needs improving, and have his goals changed in the last year or so.

Because 2008 was such a dramatic election year, many of us are anxious to share our thoughts and questions with Mr. Diaz. I look forward to seeing you on January 10.

Dottie Schmidt
Program Planning Coordinator

MOST IMPORTANT PROBLEMS. 1968—2008***What do you think is the most important problem facing the country?****(Public Opinion 1968-2008 graphic: a small portion below):*

<u>1968</u>	<u>%</u>
Vietnam	44
Civil Rights	17
Racial strife (riots, arson, etc.)	12
Crime, Juvenile Delinquency	12
Cost of Living (inflation, etc.)	6
<u>2008</u>	<u>%</u>
Economy	58
Iraq/War	13
Lack of money	9
Health and health care	9
Unemployment/Jobs	8

(sources: 1968: Gallup, Oct: — 2008: Gallup, Now)

Board Meeting of December 5, 2008

Highlights

The meeting was called to order at 10:17 by President Ruth Schwartz

- Treasurer Sue Nepstead provided a detailed report on income and expenditures for the period of November 1 through November 30, 2008.
- President Ruth Schwartz reported that a new LWV chapter is forming in Truckee, and that a new LWV chapter has been formed in Auburn.
- Program Planning Coordinator Dottie Schmidt reported on the number of people planning to attend the Holiday Party of December 13. She also reported on the programs planned for January and the proposed program on water for either February or April depending on the schedules of the speakers who have been invited. The program for March is scheduled to be on the initiative process in California and Trudi Schafer, LWVC Senior Director for Program, has agreed to be the guest speaker.
- Website Manager, Linda McVicker, reported that she continues to update the site as needed. She also plans to bring a draft of the revised “Facts For Voters” brochure to the next board meeting.
- Voter Service co-chairs, Helen Williamson and Arlene Robertson, thanked members of the Voter Service Committee for their help during the period preceding the November election.

Respectfully submitted,
Karen Schwartz, Secretary

What financial records to keep, how long to keep them

By Bankrate.com

You can't take everything with you, but the following are suggestions about how long you should keep personal finance and investment records on file:

Financial records timeline

<u>Type of record</u>	<u>Length of time to keep—and why</u>
Taxes	Seven years
Returns	The IRS has three years from your filing date to audit your return if it suspects good faith errors.
Canceled checks/receipts (alimony, charitable contributions, mortgage interest and retirement plan contributions)	The three-year deadline also applies if you discover a mistake in your return and decide to file an amended return to claim a refund.
Records for tax deductions taken	The IRS has six years to challenge your return if it thinks you underreported your gross income by 25% or more.
IRA contributions	Permanently If you made a nondeductible contribution to an IRA, keep the records indefinitely to prove that you already paid tax on this money when the time comes to withdraw.
Retirement/savings plan statements	From one year to permanently <ul style="list-style-type: none"> ♦ Keep the quarterly statements from your 401(k) or other plans until you receive the annual summary; if everything matches up, then shred the quarterlies. ♦ Keep the annual summaries until you retire or close the account.
Bank records	From one year to permanently <ul style="list-style-type: none"> ♦ Go through your checks each year and keep those related to your taxes, business expenses, home improvements and mortgage payments. ♦ Shred those that have no long term importance.
Brokerage statements	Until you sell the securities You need the purchase/sales slip from your brokerage or mutual fund to prove whether you have capital gains or losses at tax time

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Bills

From one year to permanently

- ◀ Go through your bills once a year.
- ◀ In most cases, when the canceled checks from a paid bill have been returned, you can shred the bill.
- ◀ However, bills for big purchases such as jewelry, rugs, appliances, antiques, cars, collectibles, furniture, computers, etc., should be kept in an insurance file for proof of their value in the event of loss or damage.

Credit card receipts and statements

From 45 days to seven years

- ◀ Keep your original receipts until you get your monthly statement; shred the receipts if the two match up.
- ◀ Keep the statements for seven years if tax-related expenses are documented.

House/condominium records

From six years to permanently

- ◀ Keep all records documenting the purchase price and cost of all permanent improvements—such as remodeling, additions and installations.
- ◀ Keep records of expenses incurred in selling and buying the property, such as legal fees and your real estate agent's commission, for six years after you sell your house.
- ◀ Holding on to these records is important because any improvements you make on your house, as well as expenses in selling it, are added to the original purchase price or cost basis. This adds up to a greater profit (also known as capital gains) when you sell your house. Therefore, you lower your capital gains tax.

Source: Marquette National Bank and Catherine Williams, President of Consumer Credit Counseling Services of Greater Chicago)

The Last Word:

“Why is there so much month left at the end of the money?”

Joey Bishop

Updating the 1985 General Plan

Remember our Annual Meeting of June 2008? Well, it was at this annual get-together that our League members agreed that our position on the General Plan was a bit out of date! As a consequence, the members unanimously voted to update this position and to bring it into line with the problems our county is now facing.

The local position on the General Plan, as stated in our Membership Directory, is as follows:

GENERAL PLAN 1985

LWVWNC urges:

- improvement in the ways public agencies inform citizens of procedures for project applications and of proposed projects, ordinances, and General Plan amendments,
- continued briefing and training of officials,
- consideration of all relevant parts of the General Plan, and
- timely implementation of General Plan policies.

This study will be an update. Therefore, we will not have to put in the many hours required for an original study. This will be an excellent way to become acquainted with the Nevada County General Plan, to work with fellow League members in presenting a long-overdue update to a critical part of our local governmental structure.

We would like to have a preliminary planning meeting by late January. If you would like to participate in this ad hoc committee, please call me at 478-0342, or e-mail me at: schwartz11390@sbcglobal.net

Ruth Schwartz
President

Holiday Party Recap

Many thanks to Karen and Larry Schwartz who offered their beautiful new home for our League's Holiday Party on December 13. Caterers extraordinaire Desmond Gallagher and Laura Keranen coordinated the food and beverages. The varieties of food created and donated by members were delicious.

We had a good time bidding on lovely and interesting items generously donated by merchants and members for the silent auction. And anyone who likes to read had a great time selecting from a table-load of books to purchase.

Members enjoyed the political trivia quiz. It was challenging to realize that much of what we learned many years ago in school and elsewhere about U.S. history has dimmed in our memories! High fives to Desmond Gallagher who won the quiz handily with 7 of 10 questions correct, and to second place winner Linda McVicker. Each winner received a book, one about political campaigns and the other about Teddy Roosevelt.

Mary Tucker won the lovely small checkerboard quilt that was raffled off after many months of ticket sales. Congratulations, Mary! Many thanks to all those who bid and bought auction items and books for the good health of our League's treasury.

It was a wonderful party—we "schmoozed" with friends, had wonderful food, racked our brains over the quiz, and went home with all the treasures we bought. What more could one ask?

Dottie Schmidt, Program Coordinator

THANK YOU !

The League of Women Voters of Western Nevada County wishes to thank Brunswick Village Assisted Living Community for their continued support.

SPD Markets

735 Zion Street, Nevada Street

(530) 265-4596

Spdmarket1@yahoo.com

New Moon Café

203 York Street, Nevada City

(530) 265 6399 * www.thenewmoon.com

A. Ann Armstrong**Attorney & Counselor-at-Law**

200 Auburn Folsom Road, Auburn

(530) 269-1515

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Quail Ridge Senior Living

150 Sutton Way, Grass Valley

(530) 272-1055

www.quailridgeseniorliving.com

The Book Seller

107 Mill Street, Grass Valley

(530) 272-2131

booksgv@pacbell.net

Country Copy Print Shop

1200 East Main Street, Grass Valley

(530) 272-4657

BriarPatch Co-op**Natural Foods Community Market**

290 Sierra College Drive, Grass Valley

(530) 272-5333

M-Sat 7a-8p, Sun 8a-7p *

www.briarpatch.coop

The Wooden Spoon**A Toy Store for Cooks**

2066 Nevada City Highway, Grass Valley

(530) 272-8980

Mill Street Clothing**Lisa Swarthout**

117 Mill Street, Grass Valley

(530) 477-6404

Flour Garden Bakery

11999 Sutton Way & 109 Neal Street, Grass Valley

340 C Elm Avenue, Auburn
(530)272-2043 - (530) 477-2253

M-Sat 5a-7p, Sun 6a-8p * www.flourgarden.com

Eskaton**Senior Residences & Services**

625 Eskaton Circle, Grass Valley

(530) 273-1778—(530) 273-8058 (fax)

www.eskaton.org/index.htm

"This country has come to feel the same when Congress is in session as when the baby gets hold of a hammer."

Will Rogers