

**The Paydown Plan; O'Brien appointed as Penn State's New Coach;  
Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported  
Teen Back in U.S.; Adopted Child Taken from Couple**

CNN CNN NEWSROOM 7:00 PM EST

January 7, 2012 Saturday

Copyright 2012 Cable News Network All Rights Reserved

**Section:** NEWS; Domestic

**Length:** 7965 words

**Byline:** Don Lemon, Paul Steinhauser, Shannon Travis, Ed Lavandera, George Howell, Steve Perry, Jacqui Jeras

**Guests:** Tavis Smiley, Terry Savage, Mark McDonald, Jessica Shaw

**Highlight:** It's just three days before the nation's first presidential primary in New Hampshire. An American teenager wrongly **deported** to Colombia is now **back** on U.S. soil. Biological dad took child **back** under 1978 law. Terry Savage, a personal finance columnist with the "Chicago Sun Times" with some tips on how to handle the post-holiday debt. New head coach steps up to lead the scandalized Penn State football program. The school announced Bill O'Brien, the current New England Patriots offensive coordinator will try to fill the shoes of Joe Paterno.

## **Body**

---

DON LEMON, CNN ANCHOR: Hello, everyone. You're watching CNN. I'm Don Lemon. Thank you so much for joining us.

We're going to begin with developing political news.

New Hampshire is **getting** real close, just three days before the nation's first presidential primary. But there are miles to go before the candidates sleep and miles to go before the voting begins, starting with a pair of hugely important televised debates.

We want to check in with two of CNN's best on the ground in Manchester tonight. CNN political editor Paul Steinhauser is there and so is CNN's political reporter Shannon Travis.

Good to see both of you. You look very happy. I know you've been working your butts off, but you look lively.

Paul, we're going to start with you. There is a debate tonight, another tomorrow. Why are they so important?

PAUL STEINHAUSER, CNN POLITICAL EDITOR: Well, listen, Don. These debates, we've seen the whole cycle, have been so outsized in importance like we've never seen before in previous contest.

I mean, these debates, you know, you've seen them -- they make and break candidates. They broke Rick Perry. They've broken Herman Cain and some others. Well, that could happen again tonight.

The other thing, Don, we haven't had a debate. There have been 13 this cycle, but you know, we haven't had one in three and a half -- almost a month now. Three and a half weeks to a month.

It has been a while and a lot has change. We've lost a candidate, Michele Bachmann. We've **got** Rick Santorum who now -- remember, he used to be on the sidelines on these debates, kind of off to the side. Now, he's going to be right in the middle.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

Listen, Mitt Romney is used to the scrutiny. We'll see if Rick Santorum is also used to scrutiny.

And I got to say one other thing, when I stand next to Shannon Travis here on the camera, I make him look so small because I'm so big and strong.

(LAUGHTER)

LEMON: Oh, my gosh! I don't know about that! I don't know about that.

Shannon, let's bring you in here because he mentioned Rick Santorum and Rick Santorum has said during the debates, you know, us people who are here on the end, we don't get as many questions. It's usually the folks in the middle, like Mitt Romney who is in a very strong position, Shannon here. And basically unless he makes some major gaffe, a major mistake, there's a battle underway for second place and that's really about it.

SHANNON TRAVIS, CNN POLITICAL REPORTER: And that is a key point. I mean, Paul talked a lot about Rick Santorum, how he hasn't really been tested that much during the cycle because to be honest with you, not a lot of people, especially in the media, have paid much attention to Rick Santorum. That all changes now.

So, in terms of this race for second place, you've got Rick Santorum, almost tied with Mitt Romney in the Iowa caucus, eight-vote difference between the two. But you can best believe Rick Santorum is going to come out hard against Mitt Romney tonight. He's already been doing that out on the campaign trail.

But in terms of other people who want that number two, Ron Paul -- he is doing very well in polling here in New Hampshire. He would like that spot. Rick Perry after his reassessment, you can expect him come out strong. And as Paul just mentioned, Newt Gingrich as well.

You can expect to see a new Newt Gingrich tonight because he wasn't so happy about a lot of those ads against him that supporters of Mitt Romney ran.

LEMON: Let me -- let me jump in here, Shannon, because that's really my next question. I went away for the holidays, didn't follow much attention, because I just wanted to relax. I come back, because Newt Gingrich was pretty close to the top. He's like Newt Gingrich -- Newt, oh, my gosh, he's surging, surging.

So, now I come back, and he's not. So what does he have to do? Paul or Shannon, either one can answer this -- what does he have to do in these debates to get -- to raise back up, if that's possible?

STEINHAUSER: He can do it, too, because we've seen him in all these debates.

Remember he was nobody in the polls? Everybody always said he was a strong debater. So, this is one of the platforms he needs.

One of the reasons he hasn't been able to bounce back in these polls yet is because he hasn't had a debate opportunity. This weekend, he gets two. We do have a double header here. We've got one tonight. Let's play another one tomorrow morning.

So, this is the golden opportunity for Newt Gingrich to get back in it, Shannon. TRAVIS: Absolutely. I mean, Newt Gingrich, as Paul just said, he is a real strong debater, so a few more -- tonight and tomorrow, a few good strong debate performances, Newt could be back in the game. And again, how negative is he going to go, he keeps saying, I'm just going to tell the truth. I'm not going to go negative.

But can he make a dent in this Mitt Romney armor?

LEMON: You know, Paul, I think it's -- I think Newt Gingrich has a point to some extent when he says it depends on what you think negative is. If you think the truth is negative. And so, I think he has a point with that.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

The truth isn't always negative. But just because there's something bad about another candidate that you want to point out, the candidate may have, you know, something in his past that may be a bit controversial. By pointing that out, is that necessarily negative or is he just honestly telling the truth about someone's character and history?

STEINHAUSER: Is it a good point, but I think Newt Gingrich, in a way, is trying to have it both ways. He says I'm staying positive, but at the same time, he keeps hammering Mitt Romney for being moderate Mitt from Massachusetts.

So, I mean, is that a little bit of an attack there? Maybe it is, or he's just describing Mitt correctly?

I think Newt Gingrich is trying to have it both ways. Listen, he needs to do something to get back into this thing. If he doesn't in one of these debates here or South Carolina, it's going to be over for Newt Gingrich.

TRAVIS: And one last thing, Don, in terms of the truth versus negativity. There is the truth, what you point out, what you see as inconsistencies in your rivals' records.

And then there's also nasty, negative ad. We saw that ad against Jon Huntsman by some supporters of Ron Paul, apparently, which is just really an awful ad. Even Ron Paul himself has disavowed it. It takes aim at his children and things like that.

So, there's the truth and then there's just really nastiness.

LEMON: All right, guys. Your three minutes are up for now. But we'll have you back.

(LAUGHTER)

LEMON: Thank you. Looking forward to it. We'll see you later. Thanks, Shannon and Paul.

Listen, stay with us for "The Best Political Team on Television" for complete coverage of the New Hampshire primary. Mr. Wolf Blitzer, Erin Burnett, Anderson Cooper, Candy Crowley, John King, live coverage. Make sure you join them. That's Tuesday night, 7:00 Eastern, right here on CNN.

All right. We have some other news to cover, including this story, an American teenager wrongly deported to Colombia now back on U.S. soil. Fifteen-year-old Jakadrien Turner lied her way into serious immigration trouble. But now that she is back, her family wants the government to pay for not figuring it out.

Our Ed Lavandera was there for the long awaited reunion.

(BEGIN VIDEOTAPE)

UNIDENTIFIED MALE: We're so happy and we're ready to get her home. We're happy to have her back.

ED LAVANDERA, CNN CORRESPONDENT: The stunning and embarrassing saga involving 15-year-old Jakadrien Turner culminated Friday night here at the Dallas airport with Turner walking out of the airport, walking hand in hand with her mother and grandmother. It was her grandmother who spent months and months scouring the Internet trying to find any kind of sign of her granddaughter who had ran away from home in November of 2010.

That was when this story all began to unravel, when Turner was arrested in Houston in April of last year, gave authorities the fake name of Tika Cortez, and said she was illegal immigrant from Colombia. Essentially, the teenage runaway got herself deported and now she is back in Dallas.

There are still a great number of questions that remain unanswered as to how she could have fooled so many people in so many ways and her attorney says that someone will have to pay for that.

RAY JACKSON, TURNER FAMILY ATTORNEY: Make the people who are responsible pay for the civil rights violations that Ms. Turner has had to go through.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

LAVANDERA: Jakadrien Turner walked out of the airport here visibly emotional and overwhelmed by the attention that her story has received here. Her mother and grandmother left without saying anything. They were very quiet.

But one person close to the family says that all she wants to do is sit around and watch television with her family and try to reconnect after so much time.

Ed Lavandera, CNN, Dallas, Texas.

(END VIDEOTAPE)

LEMON: All right. Ed, thank you very much.

So, this next story is about a little -- do you know anyone who has adopted a child or if you've adopted a child, you probably don't know that this could happen.

Two years old, taken away from the only parents she's ever known. Now, the birth father has her, all because of a little-known U.S. law. Two minutes away from that story.

LEMON: You really want to pay attention to this story.

A 2-year-old child ripped from the arms of the only parents she has ever known. And the court is making them stand by and just let it happen. Her biological dad turned up and took her halfway across the country.

Our George Howell explains why the federal law is on his side.

(BEGIN VIDEOTAPE)

GEORGE HOWELL, CNN CORRESPONDENT (voice-over): Veronica, a toddler, adopted and raised by the couple she's known since birth. Taken from them by a court order on New Year's Eve and turned over to the Native American biological father she has never meant. A family torn apart by a law designed to keep Indian families together.

The parents are Matt and Melanie Capobianco.

MELANIE CAPOBIANCO, ADOPTIVE MOTHER: Matt said when we had to do the transfer, it was like he was failing her as a father, to send her off with people that she didn't know, what she must think of us.

HOWELL: The Capobianco say it was an open adoption. Veronica's biological mother was in full agreement. But when Veronica was 4 months old, the biological father Dustin Brown filed suit to get her back. Brown's attorney says he claimed he'd been tricked into signing papers agreeing to give up his daughter.

Brown won full custody of his daughter under a law called the Indian Welfare Act of 1978. The law was designed to keep Indian children and their families together.

CNN legal analyst Avery Freidman says in this case, the law was misused.

AVERY FRIEDMAN, CIVIL RIGHTS ATTORNEY: It's a wonderful law which seeks to preserve the integrity of families, of Native Americans. But it cannot be used as a bludgeon to destroy, you know, the integrity of an existing family.

HOWELL: The assistant attorney general for the Cherokee Nation says the law is clear.

CHRISSI ROSS NIMMO, CHEROKEE NATION ASSISTANT ATTORNEY GENERAL: Some of the protections provided by the Indian Child Welfare Act, there's a placement preference if children are removed by the state or if they're placed in private adoption placement. The first preference is for a family member.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

HOWELL: But in cases like this, what about the child?

MATT CAPOBIANCO, ADOPTIVE FATHER: I mean, everybody keeps saying how bad they feel for us. But, I mean, she's a 2-year-old girl that got shoved in a truck and driven to Oklahoma with strangers.

HOWELL: The Capobiancos thought the transfer would happen on New Year's Day. But it happened on New Year's Eve, a lot sooner than they were prepared for. They've gotten to speak with Veronica once a day after she was taken away.

MELANIE CAPOBIANCO: She said, "Hi, Mommy! Hi, Daddy!" She sounded really excited to hear us. She said, "I love you, I love you," numerous times.

HOWELL: Their daughter starting the New Year with an entirely new family, the only family Veronica has ever known starting the year without her.

(END VIDEOTAPE)

LEMON: George Howell joins me right here live in the studio.

So, George, outrageous story. And I'm sure people are reacting in kind.

HOWELL: Don, we've gotten a lot of calls. We've been covering the story all day. A lot of outrage, as you can imagine. Some people are really upset about what's happened to the Capobianco family -- a lot of concern about Veronica who right now is in the middle of this tug-of-war.

Now, we did speak with Dustin Brown's attorney and she tells me that Veronica has transitioned well to the new family. That she's doing OK. She got to speak to the Capobiancos a day after that transfer, but they have not heard from her since then.

LEMON: Can you imagine? I mean, just your heart -- oh, right around the holidays.

HOWELL: Either way you look at it, it tugs at your heart.

LEMON: Yes, it does, it does, it does.

So, what's next? Any new information on this? What's going on?

HOWELL: Yes, just a few minutes ago, I did get a new statement. This is from the family. I want to read this to you. This statement says the issue in this case is that lower court applied the federal Indian Child Welfare Act in such a way that it abrogates the South Carolina adoption law. This is one of the issues that is being appealed here.

So they plan to basically take this to the South Carolina Supreme Court. They plan to appeal, but that could be heard over the summer.

LEMON: So not a done deal yet.

HOWELL: Not yet.

LEMON: And lots more reporting to do on this. All right. We wish them well. HOWELL: Don, thanks.

LEMON: All right. Thank you, George. Appreciate it.

You know, the economy is front and center this election year, but a big part of the issue is not getting very much attention. Noted author, TV personality and thought leader, we call him a thought leader, Tavis Smiley, wants to change that. He wants a discussion on poverty in America to become front and center in 2012.

Tavis joins me live to talk about it.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

Tavis, we've got to do it, we got to get a break, in two minutes.

LEMON: We've been talking a lot about politics here and we're going to go even deeper.

The New Hampshire primary is just three days away. The Republican presidential race has never been hotter. But one issue that doesn't get much attention from any candidate or even the president -- poverty.

Author and commentator Tavis Smiley wants to put poverty back on the nation's political agenda. You've probably seen him and Professor Cornel West going all around the country talking about this issue, bringing it to the fore.

Tavis joins me now from Washington.

Good to see you, Tavis.

Listen, next Thursday, you're going to host a televised event called Remaking America From Poverty to Prosperity.

The Republicans want votes. The president is trying to connect with voters so he can get reelected. But they aren't really talking about poverty much. Why is that?

TAVIS SMILEY, PBS BROADCASTER/AUTHOR: Yes. First of all, good to see you. And happy New Year. Dr. West sends his regards.

And I was thinking, we say "Happy New Year" so easily, just flows off our lips. But for so many Americans, Don, this is not going to be a happy New Year unless and until we start talking about the elephant in the room, and that is the issue of poverty.

In the last presidential campaign, those three debates between Obama and McCain, the word poverty or poor didn't come up one time. President Obama, Senator Obama at the time, didn't mention it. Mr. McCain didn't mention it. None of the moderators even asked about it.

The country was tanking. The economy was tanking at the very moment, nobody raised the issue of poverty. Since that time, these numbers are just abysmal. They are unacceptable. The most recent number, one out of two Americans is either in poverty or near poverty. I wasn't a math major, but that means that half of the country is wrestling with the issue of poverty. And so, here we are again in another campaign, and I and others have determined that with we are not going to let this presidential cycle go from beginning to end without forcing the ultimate two candidates to not talk -- I mean, to get away with not talking about the issue of poverty.

LEMON: You know, it's interesting that you mentioned that -- I think that came out over the holidays, as I was checking in a little bit, took some time off. But I remember seeing that study and going, wow.

SMILEY: Right.

LEMON: And wondering, have we become just so -- I don't know if immune is the right word -- to this whole idea of poverty and being in the midst of it? What is it?

SMILEY: Well, I believe and Dr. West believes, as you mentioned earlier, that the telling of truth allows suffering to speak. If nobody tells it the truth, then the suffering of everyday people gets rendered invisible.

And what's happened in this political atmosphere where politicians think they're polls are telling them they ought to talk to the angst of the middle class, what happens is they talk about the middle class, they think they're talking to the middle class. The reality is that the new poor in this country are the middle class.

And worse yet, the younger you are, the more likely you are to be in poverty. The fastest of the groups growing fastest and falling fastest into poverty happen to be women and children. Something is wrong with a country. That's watching these women and their babies fall into poverty more quickly than any other group right along with that middle class.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

I mentioned to you during the break right quick that Indiana University, the School of Public and Environmental Affairs, is releasing a white paper next Wednesday the 11th.

LEMON: Yes.

SMILEY: A paper, a white paper that we commissioned. And I can tell you exclusively tonight a couple of things I saw from that report that I got a chance to peek at before walking into your studio tonight.

Number one, the I.U. white paper that will come out to the nation next Wednesday that the media will be talking about, finds a couple of things I think is interesting. Number one: that this great recession has left behind, Don, more long-term unemployed Americans than at any point in the nation's history since we started collecting this data in 1948.

But, worse yet, the white paper coming out next week will say to the nation that, even though the economy appears at the moment to perhaps be getting some sort of small uptick -- the White House, of course, happy about that the last few day was this couple hundred thousand jobs bringing online, most of that I think due to increased hiring during the holiday season.

But even with this economic uptick, this report suggests to us as Americans that the numbers of the poor are still going to grow even as this economy starts to bounce back. Primarily because the unemployment rate is still way too high, the phase of the recovery is so anemic. And number three, there have been too many Americans who, long term, have been stuck in unemployment lane.

So, it's going to get worse before it gets better.

LEMON: Listen, before our time runs out here, I want to talk about two things with you.

SMILEY: Yes.

LEMON: Number one, Remaking America, that event, who's going to be there? What are you doing? And number two, I know that you and Dr. West have a book coming out in April that's really going to awaken people when it comes to poverty.

SMILEY: Yes. I thank you for asking.

Number one, Michael Moore, the Academy Award-winning documentarian will be with us live next Thursday at George Washington University Lisner Auditorium. Suze Orman, I think the most respected person about these issues in the country will be with us. Jeffrey Sachs who wrote the seminal text on poverty, "The End of Poverty," will be with us. Barbara Ehrenreich who wrote that wonderful text, "Nickel and Dimed" will be with us. And there are others.

But you've got Michael Moore and Suze Orman and Cornel West and Barbara Ehrenreich and others in this nation's brain trust. Experts talking about this issue, we're going to do our part to keep the nation's attention focused on the issue and not let these politicians get away not addressing the issue, number one.

And to the book you mentioned, Dr. West and I are working on a book called "The Rich and the Rest of Us." It's a poverty manifesto that will be out in April. We'll be talking about that in the months to come, about how we get the nation to focus on the issue and what the plan, what the priority ought to be, what the process ought to be, to not just reduce poverty in America but to eradicate poverty.

LEMON: Make sure you come back and talk to us about the book. Poverty, an important topic -- and you guys are getting it to the nation's attention. We appreciate you coming on. Happy New Year to you as well. Thank you, sir.

SMILEY: Thank you, Don.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

LEMON: You know, parents have a lot of choices to make when it comes to picking the best schools for their kids. But how many know the differences between public and private schools, magnet schools and charter schools. Our education contributor Steve Perry is going to explain right now.

(BEGIN VIDEOTAPE)

LINDY MARTIN, MURPHY, TEXAS RESIDENT: Hi. I'm Lindy Martin from Murphy, Texas. And, Dr. Perry, I'm wondering, what is the difference between a charter school, a magnet school, and then, private school and public school?

STEVE PERRY, CNN EDUCATION CONTRIBUTOR: This is one of the most important questions that people can ask. Magnet schools are publicly funded, publicly run schools of choice. Magnet schools are typically schools that are open for the purposes of making sure there's integration in a particular neighborhood.

Then there are charter schools. And charter schools can be run by the district or they can be run by a private not-for-profit or some cases, a for-profit school.

A traditional public school is just what you're used to seeing, which is the one closer to your house that your kids to go, because you live close to it.

Then, there are Catholic schools and other religious schools. And there are schools that are private and separate from the public school system.

The differences are, local public schools are run by the local board of education. Magnet schools are run by the local board of education. Charter schools are sometimes run by the board of education, but typically by private. Then there are, of course, private schools which are run by private organizations.

(END VIDEOTAPE)

LEMON: We have some new information to give you this evening about a missing Atlanta woman who vanished the day after Christmas. Her name is Stacey Nicole English. Her car was found abandoned with the engine running but there's been no sign of the 36-year-old.

And I spoke with her parents, and they tell me they've just learned there was a 911 call about her car three hours after she was last seen. So, that is some new information there. Also, police say they want to re-question a man who was visiting English for the holidays.

And I asked Stacey's parents what they know about him.

(BEGIN VIDEOTAPE)

LEMON: There was someone with her that night, is in St. Louis now. I don't know if it was someone she was dating, but it was a friend. Did they get into an argument and he left?

KEVIN JAMISON, FATHER: By his admission, and we're only hearing one side. She asked him to leave, argument, dispute, whatever it was we don't know because we hear one side.

LEMON: And that was here in Atlanta. Now, he is back in St. Louis.

K. JAMISON: That's correct. And so now this new time line has come forth. Someone had to see something.

LEMON: Do you know this young man? Have you -- did she ever talk about him? Had you ever met him?

CINDY JAMISON, MISSING WOMAN'S MOTHER: Well, she talked to me about him on Christmas Eve because, while I was talking to her, I know that he came in, and she said that he was coming into the house. She says, oh, he's a friend of mine, and it's not real serious.



The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

But they had been dating, is my understanding.

LEMON: If it was someone she had been dating and friendly with, did you try reaching out to him? Is he available to talk to you? Have you spoken to him?

C. JAMISON: Yes. Personally, we called a few days after the first contact to him was made by the APD. And then a few days later, my husband and I just picked up the phone and called him and said, hey, have you heard anything from her? Have you reached out to call her? And he said no to both questions.

(END VIDEOTAPE)

LEMON: Well, investigators are not calling, not calling that man a person of interest. According to a police report, he told investigators that English was acting out of character during his stay and he says he left after English began asking him if he was Satan and told him to go. That's according to him.

Moving on now, it is a big problem for a lot of us. The holidays are past, the bills are coming in. Now, how do we pay them? What do we do? Advice from a leading personal finance expert is going to help you through it, next.

LEMON: We're just talking here in the studio about a song called "The Party's Over." Shakira's never heard it. The party's over it's time to call it a day. The holidays have come and gone. Maybe you spent a boat load of money on presents. Now, here come the credit card bills with the finance charges. It's time to pay up.

Terry Savage who is the author of the book "The Savage Truth on Money," and she's a personal finance columnist with the "Chicago Sun Times" and we did work together in Chicago for quite a while. So, she's in Orlando right now with some tips on how to handle the post- holiday debt. I understand you have a pretty neat trick for paying down any amount of credit card debt. A trick, how does that work?

TERRY SAVAGE, PERSONAL FINANCE COLUMNIST "CHICAGO SUN TIMES": This is truly the card trick of all time. You know, everybody is scared to open the bills. They're coming due. You have the big balance on there. Then you look down there and you see that little box, oh, the minimum monthly payment, I can pay that. So here's the trick. Take this current minimum monthly payment, double it. That's the amount you're going to pay and then write that amount down, put it on a sticky note on your checkbook register or on your computer screen if you're paying your bills online. Make that same payment every single month, double this month's payment even though the new minimum is lower. Don't charge another penny, and your credit card will be paid off in less than three years, no matter what the balance. Just keep making that payment. Don't charge another penny, though.

LEMON: OK. So then what about this. A lot of people do it, I hear. What if you transfer the balance to another card that has a lower rate, Terry?

SAVAGE: Yes. Well, you're really fooling yourself because just transferring the balance is - it may give you some breathing room so I'm not going to tell you not to do it. I'm going to in fact show you where to get some good tips on where to transfer your credit card balances. But then I'll tell you about the fine print. If you go to lowcards.com they have some very interesting offers on the home page of credit card issuers that are offering you good deals to transfer your balance. You can even get a zero percent interest rate. So that's tempting, but you've got to use that time to pay down your credit card bill because the fine print will tell you that if after you transfer, you may encounter a balance transfer fee. You may encounter rising interest rates within three months or six months, higher than you're even paying right now.

So if you're going to play the balance transfer game, remember that's giving you time to pay it down. And also, if you don't have good credit, those companies aren't going to want to take your balances from the other cards. But it's worth a try anyway.

LEMON: At least you can try. OK, if you're absolutely buried, some people get buried in debt over the holidays.

SAVAGE: Yes.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

LEMON: Because they think they have to buy everything, expensive gifts for everyone. Listen, I don't fall into that trap. I mean, it's - I mean I've learned over the years.

SAVAGE: Oh, no, you don't.

LEMON: Where can you turn, though?

SAVAGE: OK. There is help, but this the sucker time of the year. This is a year where you see the advertisements on TV and radio saying, "Oh come to us, we'll negotiate your credit card bills away and so forth." Don't be a sucker twice. You've already got the credit card balances. There's one great place to turn for help, it's the National Foundation for Consumer Credit, the web site is nfcc.org. The toll-free number is 800-388-2227.

I give that out so often I know it by heart. You can talk to them, either go in for an appointment or on the phone to get counseling. That doesn't go on your credit report. You can just get help and advice. Or they have a debt repayment program. They're not wiping out or negotiating your debt, but they do deal with your creditors, it does go on your credit report. Negotiate maybe lower interest rate. You send them one check in and they pay them out to your creditors. They are supported by the credit card companies who want you to pay, but they will also tell you, you know, if your case is pretty hopeless, they'll lead you to a bankruptcy lawyer. But you don't want to be ripped off paying fees. They're non profit. They're free or very low cost. So Nfcc.org to learn more.

LEMON: That's drastic, bankruptcy, hopefully that doesn't happen for people for Christmas. I mean that's not what it's about. I've got a trick of my own, when you spend a lot of money for Christmas, usually after the holidays people want to lose weight, so just don't eat. You can kill two birds.

SAVAGE: Don't eat. Yes, then you can combine the extra money to pay down your credit cards. Look, you know, Don -

LEMON: You got it.

SAVAGE: People complain about the banks making all this money, all these profits? The fact is, you can take that profit away from them. The late fees and everything else if you just pay down your credit card. So try my card trick.

LEMON: You're the best. Thanks, Ms. Savage, and happy new year to you.

SAVAGE: Happy new year, Don.

LEMON: All right. And it's happy new year. I just said it's January. Certainly doesn't feel like it in the east and really in big parts of the country. Jacqui Jeras. So Jacqui, I was talking to friends in Chicago and they're, like, "I'm driving around in a convertible." It's been really warm here. I'm loving it.

JACQUI JERAS, AMS METEOROLOGIST: Do you love it?

LEMON: You know I like the heat, you know I don't like the cold.

JERAS: It's so great to be able to get outside and exercise, and usually those New Year's resolutions, maybe get the new bicycle out that you got over the holidays and that kind of thing. Of course it won't last forever and a cold front is moving through, but it's still going to stay above average. We had a number of records today. Check it out.

Galveston, Texas, 75 degrees. Newark, New Jersey, up to 64 in January. And look at that, La Guardia 62, 65 degrees in Bridgeport, Connecticut. Now, the cold front has been pushing across the central U.S. today and as we head towards tomorrow it's going to make its way all the way off the East Coast. Ahead of that thing we've seeing those temperatures between 15 and 20 degrees above where you should be this time of year. The cold front will drop the temperatures only about 10, 20 degrees from where you are now but it's still above normal. Look at New York tomorrow, 44, that's six degrees above average. Tomorrow, Atlanta 63, that's 11 above where you should be.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

And check out Minot, North Dakota, 41 degrees for your Sunday. That's double where you should be, right? You should be about 20 degrees for this time of year.

So it is an incredibly warm air mass. Now one of the contributing factors - people are saying, "Why is it so warm?" How can it, you know, this crazy warm in January - well, you've heard of the January thaw before, right? That term didn't come up for nothing. But one of the things that we've been watching is the snow cover. This is how much snow we had on the ground one year ago this week. And today, as we take a look at the current conditions, it just almost disappears, doesn't it? Only 12 percent of the nation has some snow, and that snow kind of acts as a refrigerator. It keeps things cold out there, plus snow is white so that heat from the sun reflects right back out into space. So it really makes a difference. And even with that cold front coming through, we're going to see rain as opposed to snow. So looking at some rain showers and even some showers and thunderstorms across parts of the southeast.

LEMON: Do you know this guy?

JERAS: I do know this guy.

LEMON: And you know what? You didn't eat your way through the holidays because you look great.

UNIDENTIFIED MALE: She does.

JERAS: My goal for 2012 is to do a triathlon, a sprint tri, in May. He's going to help me with the swim because I'm not a good swimmer.

LEMON: This is Mark McDonald. He's kind of changed my whole outlook on nutrition because I used to starve myself right?

JERAS: Right.

LEMON: Try to workout.

JERAS: But you just told people you're not going to eat.

(CROSSTALK)

LEMON: Mark's going to tell us that don't have to starve yourself. You get to eat so much. I can't eat all of this. He has got four tips to make this the best year ever. It's not one of those things you hear (INAUDIBLE) holidays, "Oh you know what? How do you get healthier? How do you lose weight?" This isn't one of those segments. This is real. You want to stick around. Mark McDonald, back in a moment.

LEMON: If you guys only knew what happens in the studio during the commercial breaks. People are running around. Great food, great parties, I'm sure you (INAUDIBLE) and not a whole lot of exercise. Does that sound familiar?

MARK MCDONALD, HEALTH & FITNESS EXPERT: Yes.

LEMON: It happens to all of us. So before you dive into a crash diet for the new year, let's bring in Mark McDonald. He is a fitness and nutrition expert, the author of there's the book, it's called "Body Confidence, Three Step System that Unlock Your Bodies Full Potential." OK. Now we have that business out of the way. You said you have four tips, right. Four tips that are different.

MCDONALD: Yes.

LEMON: But, basically, at the bottom of this, it's really about balance, right?

MCDONALD: It's all balance.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

LEMON: So start with the first tip. What's the first one? You said to balance - have the right strategy, which is what?

MCDONALD: To use the right strategy, which is twofold. You know, when people start the new year, they want to cut, restrict, get that weight off. So using the right strategies rather than focusing on calories, inverse calories out we got to stabilize your blood sugar which is what you do, eating every three to four hours, the right amount of protein, fat and carbs, and the right calories per meal. Five to six times a day, you stabilize your hormones, release your stored fat and then you dive right into the tip.

LEMON: Here's the thing that I want to tell you. When you're starting, you're trying to get to your goal or whenever you want to be, you're a little bit stricter, right? You want to eat clean. Once you get there, here's the secret with this. Once you get there, all you have to do, you can pretty much eat what you want within limitation. If you want wings, sometimes, you can do that, you know, in moderation. But you can eat. And so what I used to do and what most do, they starve themselves, right? Work out every day and do a lot of cardio and then starve at night. I would get skinny -

MCDONALD: But then you rebound. I mean that's what you used to do. When we first met, you said, "I used to just starve, starve, starve. You face gets sunken in, you crave and you are irritable and cranky."

LEMON: Oh, I'm so irritable.

MCDONALD: And then you would rebound.

LEMON: Now my team now knows what was behind it. Go ahead.

MCDONALD: And then you would rebound and you put all that weight back on. So you need to enjoy your food. And then once you enjoy your food, you stabilize your blood sugar, the second strategy - to use the right strategy is optimizing your exercise, getting the right cardio training.

LEMON: Pace yourself. I just keep saying because this is my experience, and this is the first thing that's really worked for me. I used to start with a trainer, "Oh, I'm going at it, oh, yes, yes, yes." Then you're like, you overwork yourself. Pace your yourself, that's number two.

MCDONALD: Pace yourself is all about, rather than achieving that goal in two months, imagine if you achieve that goal in two months and then what happens two months later? You lose all of it. If you get it in four months, it's all about pacing yourself, enjoying the process, enjoying your food, not overdoing your exercise either.

LEMON: Making it a lifestyle. OK. Number three you said, enjoy your food. Yes.

MCDONALD: When people diet, they hate their food. You know, you look at your dieting food. So use your herbs, use your sauces. Make sure you're enjoying it. If you hate your meals, you're going to fall off. Don't you enjoy your food?

LEMON: I do enjoy my food. I like that you said, at least now that I can really add flavoring, I can add salt and I can add my Tony Sashry's.

MCDONALD: You love pickle juice.

LEMON: I love pickle juice.

MCDONALD: Why can't you have pickle juice if you love it?

LEMON: I love it.

MCDONALD: And so you add it, you enjoy it.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

LEMON: I'll say, you know what, I really want to do this. I really want a vodka. You say, "OK, here's how you do it. If you have a vodka, do this, four hours later have some fat." Because it then balances.

MCDONALD: Protein and fat, no carbs.

LEMON: Fun with exercise.

MCDONALD: That's the biggest thing. People, if you hate your exercise, you might do it for a moment, but you're going to fall off. You got to find things you love, whether it's a sport, whether it's walking with your friends and family, whether it's taking a class. Enjoy your exercise. Find passion for it.

LEMON: Yes, use your favorite sport for cardio, like I like to run. But then every once in a while it's hard on my feet, it's hard on my knees. I like to run because you get that adrenaline, you get the idea. So I obviously use that as cardio, but then I tried something new. Like I say, I don't want to do Pilates. It's for girls. But do you know my -

MCDONALD: (INAUDIBLE) you said that. LEMON: But do you know that my core has been stronger - I mean, I can see - I've never had really great abs unless I was starving myself. But from doing Pilates which you think would be - I'm just saying it a girly exercise, you should think. Not so. You should try new things.

MCDONALD: Every men - most men think Pilates is a girly exercise. Let me tell you, it's the best.

LEMON: It's hard.

MCDONALD: It's all about activating our core. Just how we're sitting now. If our blood sugar is stable, we burn more fat. Be smarter, it's what you do. It's not about doing more.

LEMON: I'm leaning in here because I want to tell you how you helped me (INAUDIBLE). I'm going to get these because I want to snow. So Mark got me these. He said, "Listen, the thing you don't want to do on holidays when you're out with family, (INAUDIBLE) you don't want to starve yourself." I do these. If I can't get the meal I want, I take these little power crunch bars and I eat and they are completely balanced. And there's like berry flavor. There's -

MCDONALD: Great product and great in between meals, mid morning then afternoon.

LEMON: And it's balanced. It has the balance that you want. So you can eat this if you can't get to (INAUDIBLE) or whatever tuna or chicken or whatever it is I'm eating. Or sometimes this is my meal and I love it.

MCDONALD: Exactly. Protein bars and protein shakes are great fillers of the gap, mid morning, mid afternoon, the late night snacks. Because eating five to six times a day is tough.

LEMON: Yes, who are you telling?

MCDONALD: So if you're struggling, this takes you how long to eat? Two minutes.

LEMON: Two minutes. And sometimes I can't eat as much as you want me to eat.

MCDONALD: Exactly. Every time you (INAUDIBLE) to miss a meal, you'd burn muscle and then you go into the lunch and eat too much and store fat.

LEMON: All right. I'm tired of just talking to you up here. It's true, people are asking me about it, people at the gym they're stopping me, "Oh what's that book?" There are a couple of people here at CNN who started it. Thank you, sir. We're going to have you back. Appreciate it.

MCDONALD: Thank you, Don.

LEMON: Stop hugging everybody in the newsroom.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

MCDONALD: Can I hug you?

LEMON: You're freaking me. No, not on national television. His wife and kid are there so don't think something weird.

Is Ryan Seacrest about to add morning news co-host to his resume? We'll check it out with "Entertainment Weekly's" Jessica Shaw. She is next from New York.

LEMON: This guy has more jobs. Well, anyway. Ryan Seacrest possibly moving closer to world domination. There are reports that he's being courted by NBC Universal. Jessica Shaw, she writes the "Shaw Reports" for "Entertainment Weekly." I'm sure you've read it and she joins me now from New York. So listen, what do you think they wanted to do? Can I guess here, Jess? Can I guess here?

JESSICA SHAW, "ENTERTAINMENT WEEKLY": Bring it.

LEMON: Because I said it on television before. I don't think that he'd get the main host job. This is just my opinion because he doesn't have the news chops. But much like I think it's Lara Spencer, who is on -

SHAW: Right.

LEMON: - "Good Morning America," she's like sort of a contributor for entertainment things. Maybe I think that's what his role would be. Do you think I'm right?

SHAW: I think that's a very good guest. The fact is Ryan Seacrest's contract with "E" is up early this year and "E" is owned by NBC. Now Matt Lauer's contract with the "Today" show, also NBC, is up later this year. So people are scrambling. They have got to get Matt Lauer to stay. That is, you know, the number one priority at the network right now. But if he decides not to, Ryan Seacrest is a big name, he has a big audience that comes with him and the truth is he wants - he wants world domination. I mean listen, he wants to be more involved with the "Today" show. And you never know what will happen.

LEMON: OK. We'll be watching that. We'll see. Let's talk now about cable because cable late-night TV is getting a new competitor starting tomorrow night. He's a heavy hitter. But an unusual choice. I think he started off as a producer, head of the network and then sort of worked his way into a host role. Tell us about that.

SHAW: That's right. Andy Cohen. You're talking about Andy Cohen, the host of "Watch What Happens Live" on Bravo, which I love. It's like part performance art, part cocktail hour, part group therapy session. It's just this hilarious, half-hour show. Now Andy Cohen is an executive at Bravo. He started doing this, he actually started blogging and it was very popular, and then he started doing this late- night show two nights a week. It became I mean it grew in double digits last year, which is huge in TV.

LEMON: Hey, Jessica? SHAW: Yes.

LEMON: The housewives, that was under his watch. Was that his idea? Was he the brain child behind housewives or was it just on his clock that that happened?

SHAW: Well, no. He was definitely instrumental in getting it on the air. Not just the original one of Orange County but the subsequent ones New York, Atlanta, Beverly Hills, I mean, and there are even more in development. So this show is right behind the "Daily Show" in terms of female viewers, 18 to 49, which is the coveted viewership. And you know, I think it's great. I love it. I will be setting my DVR.

LEMON: Andy Cohen (INAUDIBLE) talk about world denomination.

SHAW: And Anderson Cooper, CNN's Anderson Cooper, a regular on the show.

LEMON: Yes. Anderson has been on there, you see (INAUDIBLE) on there. And then all of the housewives.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

SHAW: That's right.

LEMON: He has some unusual guests. I think -

SHAW: He doesn't arm wrestle with Andy Cohen the way some other guests have but, you know.

LEMON: But I think like I said -

SHAW: Even now that it's five nights a week.

LEMON: We've been talking about Ryan Seacrest and I think Andy Cohen is on track for very similar because he does like - I think he is a host sometimes of beauty pageants and all kinds of things. But let's move on.

SHAW: He's done Miss America.

LEMON: Chris Brown, big announcement that involves all of 2012. What's this all about?

SHAW: Yes. Well, I love this story because - so Chris Brown, his people announced that Chris Brown will do no press in 2012. Mind you, he's now getting a lot of press for announcing that he is doing no press, which is bizarre. But you know, Chris Brown equally well known for being, you know, an R & B singer and excuse me, beating up his then girl friend Rihanna back, you know, several years ago. So last year he was on "Good Morning America," Robin Roberts asked him some questions about -

LEMON: He walked off.

SHAW: -- you know, the Rihanna incident and he walked off. Walked off. A chair was thrown out the window allegedly by him. LEMON: I remember that.

SHAW: And right. He's definitely not a media darling. And his people are saying, you know what? We just want his music to speak for himself. We don't want him to say a word and it's better that way.

LEMON: All right. Jessica, I want to get this in because I think it's very important in the short time we have left. Next week the issue of "Entertainment Weekly," let's go over the must list?

SHAW: Yes.

Well, I think you should have a - I don't have it in front me so all I know that I can think is number one is "The Good Wife."

LEMON: Oh, I love "The Good Wife."

SHAW: Absolutely.

LEMON: One of my favorite shows. Well written, well acted.

SHAW: I absolutely agree with you. Here's a show that I think had kind of a shaky start this season but in December the episodes really got it back to, you know, tense and wonderful and I think the show is starting 2012 it's going to be great, first couple episodes are really right on.

LEMON: And we have the next List, the must see or must do list for 2012, right there "A Separation," "The Fault in our Stars," "Money Ball," "Downtown Abbey" and "The Good Wife," of course, my whole team here knows that I talk about it all the time. One of my favorite shows.

SHAW: When you're not talking about "Downtown Abbey."

LEMON: Thank you, Jessica. We appreciate it.

The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

SHAW: Love that.

LEMON: Thank you.

SHAW: Thanks.

LEMON: One city in need, one very frozen body of water and two nations coming together to help. A first of its kind mission and a rare - excuse me, a race against time. The story after the break.

LEMON: Let's check some of our headlines now. New head coach steps up to lead the scandalized Penn State football program. The school announced Bill O'Brien, the current New England Patriots offensive coordinator will try to fill the shoes of Joe Paterno. In November, Penn State fired Paterno, as you know, in the fall out of the child sex abuse scandal involving his former defensive coordinator, Jerry Sandusky. A two-ship convoy making a first of its kind journey to the (INAUDIBLE) and they're doing it right now. A U.S. Coast Guard ice breaking ship is leading the way for a Russian fuel tanker on emergency mission. (INAUDIBLE) has been blocked in by ice. Diesel fuel for the police department and heavy equipment ran out a week ago and gasoline is expected to run out in early February. If all goes well, the two ships will arrive in Nome on Sunday or Monday. Good luck to them. We'll be reporting on it.

I'm Don Lemon at the CNN World Headquarters in Atlanta. Thank you so much for watching. I'll be back here at 10:00. Make sure you join us then. "RESTORING THE AMERICAN DREAM," a Fareed Zakaria GPS Special on fixing U.S. education begins right now.

## Classification

---

**Language:** ENGLISH

**Document-Type:** SHOW

**Publication-Type:** Transcript

**Transcript:** 010706CN.V11

**Subject:** US PRESIDENTIAL CANDIDATES 2012 (89%); US PRESIDENTIAL CANDIDATES 2016 (71%); US PRESIDENTIAL ELECTIONS (71%); US PRESIDENTIAL CANDIDATES 2008 (71%); POLITICAL DEBATES (71%); HEADS OF GOVERNMENT ELECTIONS (66%); PRIMARY ELECTIONS (66%)

**Organization:** NEW ENGLAND PATRIOTS (59%)

**Person:** MITT ROMNEY (79%); RICK SANTORUM (50%); MICHELE BACHMANN (50%)

**Geographic:** MANCHESTER, NH, USA (55%); NEW HAMPSHIRE, USA (70%)

**Load-Date:** January 9, 2012



The Paydown Plan; O'Brien appointed as Penn State's New Coach; Seacrest's New Hosting Job; New Hampshire Showdown; Wrongly Deported Teen Back in U.S.; Adopted C....

---

End of Document