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Gold River Messenger

"Written by the people, for the people"

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Serving Gold River and Sacramento County

NOVEMBER, 2017

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The Premise of Progress



Left to right are the following: Cyrus Abhar, city manager, City of Rancho Cordova; Sally Howard, director of college advancement, Folsom Lake College; Brian Robinson, dean of the Rancho Cordova Center, Folsom Lake College; Whitney Yamamura, president, Folsom Lake College; Scott Faulds, adjunct instructor, Folsom Lake College, and director GM/EVR program, SambaSafety.

**Story and photos
by Margaret Snider**

RANCHO CORDOVA, CA (MPG) - The Rancho Cordova Luncheon on October 20 featured Folsom Lake College President Whitney Yamamura. Yamamura took over the presidency of Folsom Lake College on July 24 of this year, after the retirement of Dr. Rachel Rosenthal. Although president for only three months, Yamamura's 29-year history with Los Rios Community College District is diverse and comprehensive.

Originally thinking he would be a stockbroker - he started buying stocks when he was in middle school - Yamamura earned a bachelor's degree in business and finance from Sacramento State College. After a brief stint as a financial planner, he achieved a master's degree in economics and started as intern faculty with Los Rios. He was hooked from that moment on. "To be able to talk to a group of young people, and help them in terms of getting concepts down, and the light bulbs going off in their heads, there's nothing else like it," Yamamura said.

He became part-time, then fulltime faculty, dean of social sciences, and the first dean of the Natomas Center. "In succession I've held every chair in Los Rios for the last 29 years," Yamamura said. He is now working on a Doctorate in Educational Leadership at California State

University, Sacramento. Most recently he served as interim president for Sacramento City College, and has held key positions at all four Los Rios community colleges.

In 2010 the legislature created an associate degree for transfer, or ADT. It is a specific pathway that requires the local CSU to admit the student who follows the pathway precisely. Even if CSU Sacramento is impacted, it has to take students that graduate with an ADT. "I think it's a good marker to have," Yamamura said. "So if life happens to you and you end up delayed in finishing your bachelor's degree, you can at least go out to the community and the workforce and say you . . . had the discipline and the academic skills to be able to achieve a degree."

Inmate education centers at Folsom Women's Facility and at Mill Creek State Prison are examples of the FLC commitment to students. "It is serving a population in need," Yamamura said. Scott Faulds, an FLC adjunct instructor who attended the luncheon is currently teaching a class in diversity in the workplace at Folsom Prison. Faulds is director of the GM/EVR program of SambaSafety. He is an example of FLC adjunct instructors who bring specific, hands-on knowledge to students from the world of business, science, and technology from outside of academia.

FLC's portfolio of career



The October Rancho Cordova Luncheon featured new Folsom Lake College President Whitney Yamamura.

education programs offers instruction in medical laboratory technician and wastewater management. The college seeks the input of local businesses in building programs that will reflect their need for employees. "We want you to think of us as the educational and training resource for your community," Yamamura said.

The Rancho Cordova Center of FLC started on a limited basis in October of 2015, and had its first full semester in spring of 2016. Under the Promise Program, first time fulltime students can come to the Rancho Cordova Center fee-free. There are now 110 students enrolled in classes at the Center under the Promise.

Sally Howard, FLC director of college advancement, was at the luncheon, as was Brian Robinson, dean of the Rancho Cordova Center since January, 2016. "People are excited (the Rancho

Cordova Center) is there, there's a kind of real shared spirit, not just among the faculty and staff, but also among the students," Robinson said. ". . . Our biggest challenge is managing the class schedule with only seven rooms."

The Rancho Cordova Center serves 2,820 students at this time, as compared to 2,305 at the El Dorado Center, and 6,177 at the main Folsom campus. Phase 2 and Phase 3 of the plan for the Rancho Cordova Center would add two buildings to the present location at 10259 Folsom Blvd., Rancho Cordova. "Phase 2 is in our conscious mind and we know already that Phase 1 is bursting at the seams," Yamamura said. "So I think there is a recognition throughout the district for adding the additional phase at Rancho."

Yamamura is the second Asian American College President in Los Rios history. His family has been four generations in the Sacramento area. His great grandmothers, both sets of grandparents, and his parents were all interned during World War II, along with over 100,000 other American citizens and residents of Japanese ancestry.

At the end of his address, Yamamura quoted former UN Secretary General and Nobel Peace Prize recipient, Kofi Annan: Knowledge is power, information is liberating, and education is the premise of progress. ★

CDPH Taking Action to Increase Hepatitis A Vaccine Supplies

By Corey Egel, CDPH

SACRAMENTO, CA (MPG) - California Governor Edmund G Brown Jr., on October 13th, declared a state of emergency to help control the state's hepatitis A outbreak and increase the supply of adult hepatitis A vaccines to meet current needs.

"Vaccinating people at risk of exposure is the most effective tool we have to prevent the spread of hepatitis A infection during an outbreak," said California Department of Public Health (CDPH) Director and State Public Health Officer Dr. Karen Smith.

To help combat the outbreak, CDPH has already distributed nearly 80,000 doses of the vaccine that were obtained through the federal vaccine program, but those supplies must be increased to continue to address the outbreak. The declaration allows CDPH to immediately purchase additional vaccines directly from manufacturers and coordinate distribution to people at greatest risk in affected areas.

The adult hepatitis A vaccine is different than the one given to children, of which there is ample supply.

The risk of hepatitis A infection is associated with poor sanitation and hygiene and is transmitted through ingestion of contaminated food and drink or through direct contact with an infectious person. The current outbreak has largely impacted people experiencing homelessness and some illicit drug users. The virus can live for months in a contaminated environment, particularly in the absence of good sanitation.

To control this outbreak and prevent further spread, CDPH recommends the vaccination of people in affected areas who are homeless or using illicit drugs. CDPH also recommends vaccination of people who have frequent, close contact with at-risk populations in affected areas. CDPH is working with impacted counties to monitor the outbreak and implement vaccination efforts and is also providing guidance on improving sanitation, including access to handwashing facilities and toilets, to lessen the spread of the virus.

"Local public health officials are working hard to offer vaccines to people who are at the most at risk of infection, including homeless Californians," said Dr. Smith. "Today's order will help ensure communities can continue to deliver the vaccines where they are needed most."

Hepatitis A infection typically causes fever, a general ill feeling with lack of appetite and nausea, and, later in the course of the infection, yellowness of the skin and eyes. Severe hepatitis A infection is rare but does occur in people with underlying liver disease and can cause the liver to fail, potentially leading to death.

For more information about hepatitis A www.cdph.ca.gov.

Source: www.cdph.ca.gov ★

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Nearly 4,000 Volunteers Celebrate Five Years of Caring



Volunteers celebrate as United Way collects school supplies for its Stuff the Bus campaign, one of dozens of projects that took place during United Way's 2017 Day of Caring in September. Photo courtesy United Way

By Kristin Thébaud

SACRAMENTO REGION, CA (MPG) - Since United Way California Capital Region held its inaugural 2013 Day of Caring, 3,692 volunteers have spent one day caring for their community over the last five years. Volunteers donated 18,054 hours of service, valued at \$366,572, for 182 projects with nonprofits, parks and schools across the region, including on United Way's 2017 Day of Caring that took place Sept. 22-23.

"In just five years, Day of Caring has become the single largest volunteer day in our region," said Stephanie Bray, president and CEO, United Way California Capital Region. "Thousands of volunteers have dug their hands in to help hardworking nonprofits, parks and schools that do so much for our community every day."

Hundreds of volunteers donated time for United Way's 2017 Day of Caring at dozens of volunteer projects, including building garden beds at schools, painting non-profit program facilities and cleaning up parks. The event began with a kickoff breakfast and rally at Cal Expo that included an appearance by Mayor Darrell Steinberg. As part of this year's Day of Caring, United Way held its inaugural Stuff the Bus campaign, which raised more than \$11,000 in school supplies for Robla School District in Sacramento.

Nationwide has been the presenting sponsor for Day of Caring since it began in 2013. Project sponsors for 2017 included Dr. Pepper Snapple Group, ESM Prep, KPMG, Law Offices of Deon R. Stein, Nelson Staffing, SAFE Credit Union, SMUD, Social Interest Solutions, Sutter Health,

Syzmanowski Orthodontics, TaxAudit.com and Zurich. Media partners included Entercom Radio's ESPN Radio 1320 AM, 98 Rock, Eagle 96.9 FM and 106.5 The End.

Day of Caring is part of United Way California Capital Region's Square One Project, a 20-year promise to significantly increase the number of local students who graduate from high school ready for success in college and beyond. Through nine decades of work and research across Amador, El Dorado, Sacramento, Placer and Yolo counties, United Way believes ending poverty starts in school and is working to ensure kids meet important milestones for success in college or career. To donate or volunteer: www.yourlocal-unityway.org.

Source: Thébaud Communications ★

A New Water Year Brings Uncertainty

By Maggie Macias, DWR

SACRAMENTO, CA (MPG) - After five years of drought, the 2017 water year brought unexpectedly heavy precipitation, ranking second only to 1983 as California's wettest year for statewide runoff. The dramatic swing in water conditions highlights the need to develop better long-range weather forecasting to cope with the state's highly variable annual precipitation.

DWR begins water year 2018 intent on narrowing the forecasting gap with improved sub-seasonal to seasonal (S2S) forecasting. Working with researchers at the National Aeronautics and Space Administration (NASA) and the Scripps Institution of Oceanography, DWR is developing innovative technology to forecast land-falling atmospheric rivers.

"Current short-term forecasting for seven days out is 70 percent accurate, while the 14-day forecast is only seven percent accurate," said DWR Director Grant Davis. "That isn't adequate for water management. Advancing accurate, even longer-range forecasting is critical for our ability to plan for California's highly variable weather."

The water year that ended September 30 saw an extraordinary number of atmospheric rivers that created high water conditions throughout the state. The Feather River watershed received record runoff in January and February, which led to some of the highest inflows into Lake Oroville ever recorded. More accurate forecasting would have helped DWR manage reservoir levels to deal with significant inflow in the days following the February 7 discovery of erosion on the main spillway at Lake Oroville. Better forecasting also would help inform the spillway's reconstruction timeline based on predicted precipitation.

The record-setting precipitation in Northern California and above-average rainfall elsewhere contributed to flooding in several river systems. Fifty-two counties declared states of emergency due to the January storm sequence, and flood fight materials and specialists were pre-positioned in Merced, Butte, Stanislaus, Fresno, and San Joaquin counties based on the forecasts in anticipation that local

agencies would request support.

Despite record-breaking rainfall in Northern California in water year 2017, drought impacts still linger. Governor Edmund Brown Jr. issued an executive order in April to end the statewide drought emergency, but maintained a state of emergency for the counties of Fresno, Kings, Tulare, and Tuolumne, where homes with dry or contaminated private wells continue to receive emergency drinking water deliveries.

One success story stemming from the drought is the East Porterville Emergency Water Project, which will see 756 unincorporated East Porterville homes connected to the City of Porterville's municipal water supply by the end of 2017. Similar projects are underway in the communities of Okieville, Monson, and Seville-Yetter to connect an additional 195 homes to a sustainable water supply.

Another highlight of the 2017 water year was the announcement that 99 percent of the state's high- and medium-priority groundwater basins met a key deadline to form local Groundwater Sustainability Agencies (GSAs) under the state's landmark Sustainable Groundwater Management Act (SGMA) of 2014. California depends on groundwater for a major portion of its annual water supply, particularly during times of drought. The long-term planning required by SGMA will reduce the impacts of groundwater overdraft, including subsidence, and provide a buffer against drought and climate change.

Although a wet 2017 minimized the risk of subsidence in historically affected parts of the San Joaquin Valley, DWR continues to fund satellite- and aircraft-based radar monitoring of subsidence by NASA to support local implementation of SGMA.

Looking ahead, DWR is preparing for the uncertainty of water year 2018 and beyond. In August, the Central Valley Flood Protection Board adopted the 2017 update to the Central Valley Flood Protection Plan, prepared by DWR, which recommends long-term multi-benefit actions to improve flood risk management. This past year DWR

awarded more than \$4.2 million in Delta Flood Emergency Response grants to improve Delta flood response and increase public safety.

In the past five years, DWR has awarded 46 grants totaling \$25 million to develop and update flood safety plans, and increase coordination, training, and flood fight supplies for local agencies across the state.

Ongoing SGMA implementation will bring overdrafted groundwater basins into balance to protect our water supply against the impacts of prolonged drought and climate change.

California WaterFix will upgrade California's water supply infrastructure to more reliably transport water through the Delta, protecting against the impacts of natural disasters and climate change. The project provides a more flexible and environmentally-responsible way to convey water during significant precipitation events for use in dry years. Construction could begin in 2018, pending support from public water agencies.

The first phase of reconstruction on the Lake Oroville spillways will be completed by November 1, 2017, ensuring the spillway can handle 100,000 cubic feet per second (cfs) this water year. Phase 2, which will be completed by end of 2018/early 2019, will bring the spillway to final design with a capacity of 270,000 cfs. The emergency spillway will be reinforced with several erosion-prevention features, including a cutoff wall to prevent head-cutting erosion.

In the face of California's highly variable weather patterns, DWR and our local, state, and federal partners are working together to ensure that Californians are prepared. Infrastructure improvements and advances in accurate, long-term forecasting are critical to public safety and sustainability. When it comes to water, California must prepare for the worst and hope for the best. Read more about water year 2017 in the report "What a Difference a Year Makes."

Every Californian should take steps to conserve water. Find out how at SaveOurWater.com. Source: DWR ★

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GOLD RIVER COMMUNITY UPDATE

A Hidden Reason Homelessness is Exploding

and I want to take a moment to explain to you what I think that "something" is.

It all revolves around the settlement of a class action lawsuit against Sacramento County in 2010. In the lawsuit which Sacramento County lost, it was found that homeless camps were being removed without enough warning being given to the homeless to secure their belongings before they were destroyed. As a result, Sacramento County must do two things that other jurisdictions do not. First, we must give homeless camps 48 hours to move their camp. Second, if they do not move their camp within 48 hours, we must place their possessions in storage for 90 days and allow them to pick them up.

While the implications of these two stipulations may not seem negative at first glance, they have some major repercussions. Because we have laws that are less strict than every county surrounding ours, the following is an example of a scenario that plays out time and time again. Sheriff's in a neighboring county find a homeless camp with nobody in it, so they immediately dispose of the camp and clean up the area. The homeless individual returns to find their camp destroyed, and then hear rumors that Sacramento County won't throw away their items. In fact,

Sacramento County is so lenient that as long as they return to their camp every 48 hours they have nothing to worry about, and even if they don't return within 48 hours they can always go recover their items from storage. So naturally, they move to Sacramento County and end up staying.

While this is all bad news for Gold River, it does not mean things are hopeless. It simply means we have to be a more vigilant and proactive community to earn the results neighboring counties are achieving. When you see a homeless camp, report it by calling 3-1-1 or by downloading the phone application by going to www.311.saccounty.net. If you want to donate your money, please refrain from giving it straight to the homeless, and instead give it to organizations that help them improve their situation. This way you can ensure your money is going towards putting a roof over their head or helping connect them with mental health support. If you want a list of great nonprofits to choose from please contact my office.

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms and Fair Oaks. ★



By County Supervisor Sue Frost

Homelessness is on the rise in Gold River, and Sacramento County in general. The issue is evident just by keeping your eyes peeled while taking a short drive in any direction. Not to mention it being constantly talked about in public meetings, newspapers, radio, and the dinner table.

The reasons for this include many things out of our control, such as: rising housing costs, stagnant incomes, savings rates, and regional and national trends. But the fact remains that data shows homelessness in Sacramento County is rising faster than our neighboring counties, with a 30% increase in the past two years. Some counties that have huge borders with Sacramento, like Yolo and San Joaquin, have even decreased their homeless population in the same timeframe. Contra Costa County, our only neighboring county with a comparable population, decreased by an impressive 20%. This indicates to me that something we are doing locally is negatively impacting things,

Soroptimist Int'l Club of Rancho Cordova and Gold River Seeks Award Applicants

By Sheryl Longworth

RANCHO CORDOVA, CA (MPG) - Soroptimist Int'l of Rancho Cordova and Gold River is now accepting applications for the Live Your Dream Award, formerly known as the Women's Opportunity Award, and the Ruby Award. Application forms are available at <http://www.soroptimistranchocordova.org/awardapplications/>.

The Live Your Dream Award provides to women, who serve as the primary wage earners for their families, with the financial resources to offset costs associated with their efforts to attain higher education or additional skills and training. This cash award can be used for tuition, books, childcare, transportation, food, electricity bills or any other education-related expense. This program, which begins on the club level, was created in 1972 to help women improve their ability to provide for their families. Live Your Dream Applications and reference forms must be

signed no later than 11/15/17, and received by 12/16/17.

The Ruby Award honors women who are making extraordinary differences in the lives of other women either as a volunteer or paid employee or leader of an organization. Examples would be a woman who helps to establish a domestic violence shelter, a woman who starts a mentoring program for at-risk girls, or a woman who lobbies her company to provide on-site child care. This program will give the club and the entire organization the opportunity to say, "thank you" and encourage others to explore ways to assist women. Past recipients include the Executive Director of A Community for Peace and Executive Director of the Sacramento Valley Chapter of the Susan G. Komen Foundation. An individual may nominate themselves or someone may nominate them. The nomination form also must be signed no later than 11/15/17, and received by 12/16/17.

Applicants need not reside

within Rancho Cordova or Gold River city limits. However, applicants may apply to only one club. Please email Sheryl Longworth at siranchocordova@soroptimist.net or call 916-833-1218 for more information.

The name Soroptimist, means "best for women," and that's what the organization strives to achieve. Soroptimists are women at their best, working to help other women to be their best. If you would like more information about Soroptimist International of Rancho Cordova or how to become a member, please visit the club's website <http://www.soroptimistranchocordova.org/>; or email siranchocordova@soroptimist.net. If you aren't ready to become a member, but would like to volunteer for future projects, please email siranchocordova@soroptimist.net and sign up at www.LiveYourDream.org.

Sheryl Longworth is the President of Soroptimist International of Rancho Cordova and Gold River ★

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Crossword Puzzle on Page 5

C	A	S	T	S		M	A	R		K	I	L	L		
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Sudoku Puzzle on Page 5

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

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Secured Property Tax Bills Mailed, Due

Sacramento County Special Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County will mail more than 457,000 secured property tax bills that are payable beginning November 1, 2017, and are mailed only once a year. However, property owners may pay their bills in two installment payments: The first installment payment must be received or postmarked no later than 5:00 p.m. on December 11, 2017; The second installment payment must be received or postmarked no later than 5:00 p.m. on April 10, 2018; Both installments may be paid when the first installment is due. A reminder notice will not be mailed for the second installment.

Taxpayers may sign up for online e-mail notifications for annual secured property tax bills and reminders before delinquent dates. Choose "e-Subscribe for property tax payment notifications" link to receive these notifications.

Due to an improving real estate market, many parcels in Sacramento County will have an increase in their 2017-2018 assessed value.

Some parcels that were previously in Prop 8 Decline-In-Market-Value status will have increases that exceed 2 percent, but are still below their factored (inflation adjusted) Prop 13 level. Others will have their Prop 13 values restored. Fewer than 50,000 Sacramento County parcels are still under Prop 8 assessment.

The Assessor's Office annually appraises parcels until their market value equals, or exceeds, the factored Prop 13 value. Property tax law requires that parcels be assessed at their factored Prop 13 value, or their fair market value (as of the January 1, 2017 property tax lien date), whichever is less.

A rising real estate market can cause higher than expected increases in a parcel's annual tax bill if that parcel was in Prop 8 status last year. However, the assessed value of any parcel cannot increase beyond that parcel's factored Prop 13 level. The 2 percent inflation cap applies only to Prop 13 assessments. It does not apply to Prop 8 assessments, which by law must track the property's market value until it reaches the Prop 13 factored value.

Find assessed value at assessor.saccounty.net, under "Assessed Value Lookup," that includes this year's value and the factored Prop 13 value for comparison. If a taxpayer has evidence that their assessed value as of January 1, 2017, is less than that shown on this year's (2017-2018) tax bill, they should: Visit the Assessor's Website; Call the Assessor's Office, 916-875-0700; Or, go to the Assessor's Office at 3701 Power Inn Road, Suite 3000.

Taxpayers may obtain current year tax bill information, direct levy information and delinquent prior year tax information and amounts due at eproptax.saccounty.net and search by APN or address, or use the smart-phone QR Code on your tax bill payment stub to connect to our website.

Taxpayers may make payments online via credit card, debit card or electronic check; mail in their payments with a copy of the tax bill installment payment stubs to P.O. Box 508, Sacramento, CA 95812-0508; or pay by credit card, debit card or electronic check over the telephone at 1-844-430-2823.

Sacramento County also has a 24-hour/7-day-a-week Automated Property Tax Information Line that provides information tax subjects and access to detailed billing and payment information. Tax specialists are available 9 a.m. to 4

p.m., Monday through Friday, by calling 916-874-6622.

Make payments in person at the Sacramento County Tax Collector's Office at 700 H Street, Room 1710, between 8 a.m. and 5 p.m., Monday through Friday. In-person payments can be paid via cash, check, credit card, debit card or money order. Debit and credit cards cannot be accepted to start redemption payment plans. When paying by check, the County is authorized to use information from the check to make a one-time electronic fund transfer from the account or to process the payment as a check transaction. Mail your payment early enough to ensure a timely postmark and avoid penalties.

If you own property and do not receive a tax bill by November 15, 2017, obtain tax bill information and payment stubs (coupons) at the Tax Collector's website, or call the Tax Collector's Office, 916-874-6622.

Failure to receive a tax bill does not relieve the property owner of the liability to pay taxes in a timely manner or give the Tax Collector reason to cancel penalties imposed for late payment.

Even if your tax bill is being paid by a lending institution (mortgage company), state law requires that a copy of the tax bill be sent to the property owner; all property owners should receive either the original tax bill or an "Owner's Information Copy." It is the responsibility of the property owner to keep their mailing address current with the Assessor's Office. To update your mailing address, please contact the Assessor's Office in writing at 3701 Power Inn Rd., Suite 3000, Sacramento, CA 95826-4329 or via email at Assessor@saccounty.net. Please make sure you include a parcel number and phone number with all correspondence.

Source: Sacramento County Media

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6. Equinox mo.
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17. Workout segment
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23. Before now
24. Catch some Zs
25. Car nut
28. "Brave New World" drug
30. "Can't stop! I'm ____ a ____!"
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37. Sheep's milk cheese
39. "So You Think You Can ____"
40. Knowing about
41. *Sansa, Arya, or Robb
43. Narcotics agent
44. Nymph of lakes and springs
46. Most populous continent
47. Major bike maker
48. "____ the Clowns," past tense
50. "Me and ____ and the Dying Girl"
52. "Da" to a Russian
53. Source of protein
55. More, in Madrid
57. **"Blackish" family
61. **"Fuller House" family
65. "So long, farewell, auf Wiedersehen, ____"
66. Skeleton in a lock
68. Part of gastro-intestinal system
69. Modulator-demodulator, for short
- DOWN**
1. Simpleton
2. Hokkaido native
3. Smelter's refuse
4. a.k.a. boreal forest
5. Scrawny ones
6. Army ____ hall
7. Pirate's affirmative
8. Old but in
9. Door opener
10. Adored one
11. Half-moon shaped object
12. Tommy and Spike, e.g.
15. Straighten a paperclip, e.g.
20. Abode toppers
22. Israeli submachine gun
24. Computer program input
25. *Lucious and Cookie
26. Arm bones
27. "____ on the ground floor"
29. Of higher order

CROSSWORD

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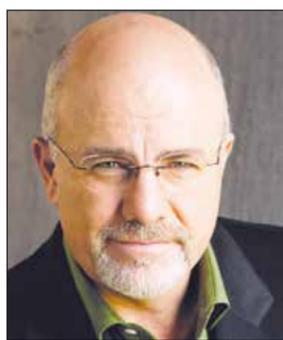


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Dave Says

No retirement cash at 58

Dear Dave,

I'm 58 years old and have nothing set aside for retirement. My wife and I are on Baby Step 2 of your plan and paying off debt. We have \$37,000 in debt not counting our home, and five kids still at home. We have a household income of \$73,000 a year, and were wondering if we should go ahead and start Baby Step 4, investing for retirement, instead of paying off the debt.

- Dan

Dear Dan,

Your most powerful wealth-building tool, both mathematically and factually, is your income. The most powerful way to build wealth — whether it's playing catch-up at 58 or starting at 28 and becoming wealthy over the long haul — is to have your income available. That means it's not flying out the door every month to make debt payments.

Fifty-eight is not old, but you do have to get busy if you want to retire with dignity. I'd really lean into this debt and make it

disappear in the next 18 months. I'm talking about sticking to a tight budget, living on rice and beans, and selling so much stuff around the house those kids think they're next!

After that, you'll have to throw every dime you can into building an emergency fund of three to six months of expenses. And after that, you'll have to spend 10 years going crazy saving for retirement by pouring about \$12,000 a year into good mutual funds.

Can you do that and win, and by "win" I mean retire with some dignity? Yes, you can. But it's not doable if you've got \$37,000 in debt hanging around your neck!

—Dave

We can afford it on a 30-year mortgage

Dear Dave,

My husband and I have been saving, and we're ready to buy our first home. We found a place we both love and can afford if we do a 30-year mortgage instead of a 15-year mortgage. Should we wait and save more for a down payment so we can afford a 15-year mortgage, or go ahead and do the 30-year deal?ng. How can we handle this?

- Faith

Dear Faith,

Good financial decisions can be defined as things that help

you win with money over the long-term. Thirty-year mortgages are a trap. They don't help you build wealth, and they keep you in debt. On the other hand, 15-year mortgages get you out of debt a lot faster, and being out of debt frees up your largest wealth-building tool — your income.

I would never take out a home loan where the payments are more than a fourth of your monthly take-home pay on a 15-year, fixed-rate mortgage. My advice is to either wait and save more money, or maybe look for a less expensive home in a different area.

I know you want a home, Faith. There's nothing wrong with wanting your own house. But I don't want your home to have you. When you get house fever, it's easy to lock yourself into a bad deal that will follow you around and drain your wallet for decades!—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Best Money Makeover. The Dave Ramsey Show is heard by more than 12 million listeners each week on 575 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★

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It's that time again as we're on the road to visit family and friends during the holidays. Are you ready for a variety of problems that might arise? Would you like to deal with them naturally? Homeopathic Remedies have been around for some 200 years, but we've gotten used to prescription fixes. **Dr. Kathleen Fry** hasn't. As Founding Diplomate of the American Board of Integrative and Holistic Medicine, she gave me a Homeopathic breakdown on my radio show POPPOFF with some travel remedies for a myriad of situations as we head out on the road and fly off into the wild blue yonder. **Dr. Fry** brings a host of homeopathic remedies for chronic conditions in "What's the Remedy for That." Here are her Top Ten Remedies to Never Travel Without!

ARGENTUM NITRICUM. Fear of flying for hot and talkative travelers. **ARNICA**

MONTANA. Trauma of any kind like painful muscles from over exertion. Prevents bruising and reduces pain when taken every few hours after an injury. May use 200c potency if the trauma is severe. **ARSENICUM ALBUM.** Food poisoning with nausea, vomiting, diarrhea. Prefers to sip not gulp water. Often have chills alternating with hot sweats. Take 1 pellet every 15-30 minutes initially, then taper down as the symptoms lessen. **BELLADONNA.** Heat or sunstroke with headache and flushed face. Sudden onset of high fever. Also, very helpful for ear infections (right more than left) that come on suddenly with high fever. **COCCULUS INDICUS.** Motion sickness made worse by cold air. Also a great remedy for fatigue that develops after worry and loss of sleep while caring for a sick loved one. **FERRUM PHOSPHORICUM.** Gradual onset of a cold or other inflammation. Taking the 30c potency every four hours at the first sign of a cold will often prevent or shorten the duration of cold or flu. **LEDUM PALUSTRE.** Insect stings; punctures of any kind including from needles, nails, or knives. **NUX VOMICA.** Heartburn or

hangover. Especially well-suited to Type A personalities who overwork and self-medicate with alcohol or rich spicy foods. **STAPHYSAGRIA.** Urinary tract infections, particularly after insertion of a bladder catheter or other instrumentation into the urethra and bladder. **TABACUM.** Motion sickness. Fresh air is good. Then Tabacum helps.

Here's how to take them. Place pellet of 30c potency under the tongue. It's best to avoid eating, drinking or smoking for 20 minutes before or after a dose. You can repeat it every 15 minutes for severe symptoms and then taper it to every few hours as your symptoms abate. Continue the remedy at least once a day for a few days after your symptoms are gone to prevent relapse. **CAUTION:** When traveling by plane, be sure to have the remedies hand-checked. X-rays render them useless.

Homeopathic remedies are available in most health food stores or online. If you want to check out more about

Dr. Kathleen Fry just go to www.DrKathiFry.com. You'll find more on "What's the Remedy for That" and "Vitality" How to get it and keep it. SAFE TRAVELS! ★



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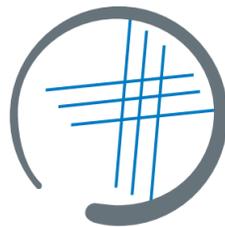
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Gold River Meet Ladybug & little Jacob



By Kay Burton



Ladybug is 7 years old Cocker and Jacob, a sweet little Chihuahua. Photo courtesy Kay Burton

Ladybug is 7 years old Cocker. Owner Rosa Johnson of Gold River rescued her two years ago from the NorCal Cocker Rescue. Rosa's former Cocker, Max, passed away at the age of 6 from heart failure. Rosa and family were devastated from his passing and since Max was from Joann at NorCal Cocker Rescue they knew exactly the type of dog they were looking for in terms of temperament and to fit their lifestyle. Ladybug is beautiful, smart, and well mannered.

Rosa had a major car accident 5 years ago that took the life of their beloved grandson, Terrance, who had Down Syndrome, Max was her emotional support dog. After Ladybug was rescued she became her support pet.

When Ladybug came to the Johnson family she knew most

commands and just by chance they found she knew some very difficult commands. Rosa's heart goes to whoever gave her up because it seems she was loved and she continues to be loved very much.

Jacob, a sweet little Chihuahua, has a birth defect that causes his hind knees to stay in a locked position. Rosa rescued Jacob from the SPCA where she does volunteer work. When Rosa was told that Jacob had been a "stray" dog she knew immediately she had to rescue him. He weighed 5 pounds and his ribs were beginning to show.

Just to think about the possibilities of what he encountered to survive on the streets was

heart breaking. He still wants to eat tree branch leaves, sticks and almost anything else he can find on the ground. He is doing a lot better now and is given only non-rawhide sticks and healthy treats to chew since he loves to chew-- -but only on treats and his toys.

Kay Burton is a longtime pet columnist and supporter of the SSPCA and other rescue groups. To share your family pet story with our readers, email:

Kay Burton is a longtime pet columnist and supporter of the SSPCA and other rescue groups. To share your family story with our readers, email: Kayburton1@comcast.net ★

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Will Taxpayers Stand a Chance Against New Bureaucracy?



By George Runner, BOE

In September, two Inland Empire small business owners exposed sloppy work by a state auditor during two tax appeals that were heard before the State Board of Equalization. In doing so, the business owners scored unlikely victories against powerful state government.

As an elected member of the board who heard the case, my job isn't to protect the state from itself. My job is to provide agency oversight and apply tax laws fairly and equally. If the state is at fault, taxpayers shouldn't be on the hook. It's that simple.

The improbable victories, however, raise an important question: Will ordinary taxpayers stand a chance against the new and powerful Office of Tax Appeals beginning January 1?

In the first case, a state auditor lost sensitive taxpayer information, causing the taxpayer to go through the tedious work of changing all

her accounts since her driver's license, social security number, bank account numbers and other sensitive information were included in the missing paperwork.

The state never found her records, but that didn't stop auditors from "guesstimating" she owed more taxes.

In the other case, the auditor visited an Upland restaurant owner. The auditor made careless errors and used unfounded assumptions to justify a much higher tax bill than was warranted.

After hearing testimony, Democrats and Republicans voted in favor of the two taxpayers, relieving them of thousands of dollars in taxes, penalties and interest the state claimed they owed. After a long and lengthy appeals process, the two taxpayers prevailed, and in the process, helped expose some serious problems.

With these cases in mind, we all should be aware not every taxpayer has resources to fight the state, even when it's clearly wrong. As matter of fact, the two businesses owners represented themselves before the board without attorneys. It's easy to see why many worry the deck is stacked against the little guy. After all, the state has a horde of auditors, collectors and lawyers on payroll—all at taxpayer expense.

When taxpayers prevail, it gives hope. It signals that maybe, just maybe, there are checks and balances that correct injustice. But, why didn't

supervisors and managers catch these problems during the appeals process? And what will happen next year when state workers, rather than elected officials, start hearing tax appeals?

Earlier this month, the Legislature and governor hurriedly enacted faulty legislation creating positions for state employees who will be paid annual salaries of up to \$143K to hear tax appeals. It's an open question whether these new panels will be fair to taxpayers.

Concerns are already growing that there could be conflicts of interest.

In fact, nothing in the new law prevents the state from filling positions with its own tax agency attorneys.

My Democratic colleague Fiona Ma is so concerned about this possibility that she sent a letter to the governor warning:

"If we were to allow these same biased attorneys to serve as Administrative Law Judges on this new panel, I believe we would be doing a grave injustice to taxpayers and be setting the reform effort up for failure."

She's right. It would be incredibly naïve to think unelected bureaucrats won't be pressured into ruling against taxpayers to protect state coffers. If that were to happen—and it will—it would add additional stigma to an already misguided reform effort that stripped taxpayers of their rights.

George Runner is an elected member of the State Board of Equalization. ★



By David Dickstein, Gold River resident

"We've reached 11,000 feet," shouts pilot Mary above the noisy engine and propeller of a Cessna 182. That elevation is her cue to open the sliding door next to where I am crouched on my knees and attached to a per-

'Fool's Gold'

A Groupon Changed My Life

Friends and colleagues who had done it before told me the experience would be life changing, and they were right. Temporary may be the adrenaline rush, flood of dopamine and surge of endorphins that can make one feel euphoric, but a sense of emboldenment is having a lasting effect on me and my 23-year-old son Dylan, who joined me on the adventure. I feel more confident to take chances at work, and at UCLA for Dylan. A new realm of personal courage has been opened up for us. Imagine our intrepidity had we jumped solo.

Oceanside near San Diego. Going with Plan B enabled us to see how different two skydiving companies can be: GoJump Oceanside is a big operation that suits up as many as six jumpers with each flight. Cattle-like is how we felt before the day was scrapped due to weather, and the strict 250-pound weight restriction doesn't account for a 5-pound harness – something they don't say on the phone, website or Groupon. On the flipside, Skydive West Coast offers a laid-back, highly personal experience. Our plane carried one tandem pairing at



A sense of emboldenment is having a lasting effect on me and my 23-year-old son Dylan, who joined me on the adventure. Photo courtesy David Dickstein

son who I pray has done this before. Tony Guess, who for the next four minutes will play the role of my guardian angel, is going to prod me out of a perfectly good airplane, but not before the man with my life in his hands yells one last instruction into my ear: "OK, now stick your leg out of the plane and put your foot on the step." Looking down at the gap between the fuselage and the wheel apparatus, I take in a view so different from anything I've seen before. Peering over the edge of a hot air balloon doesn't come close because your feet are still inside something. Aware that my next move takes me past the point of no return, I step over the open space outside the plane – a maneuver that goes against all the rules of aviation I had learned to this point. Guess, strapped to me at four connection points, readies us for the big moment. He gives me the signal. "Let's do this!" I holler. And just like that, this guy half my age, a stranger until an hour ago, is responsible for either my untimely death or the greatest thrill of my life.

Unless I'm ghost writing this column, the employee of Skydive West Coast knew his stuff and I survived. In fact, since becoming one with the heavens above San Geronio Pass, I never felt so alive.

Due to the time and money it takes to get certified, tandem skydiving is what most of us will ever experience. It may be a lazy person's way to get the thrill of jumping out of an airplane, but for this particular experience, I'm totally fine having someone practiced and licensed handle all of the equipment and technical aspects. No different when we fly or undergo surgery.

That said, with airlines, hospitals and skydiving centers alike, a spotless safety record is what you want before putting your life on the line. That, and an amazing Groupon deal, are what sent me to Skydive West Coast near Palm Springs. The husband-and-wife team of Robbie Spencer and Tanya Hannington operate out of Banning Municipal Airport, and between them have 56 years of skydiving experience and 30,000 jumps along with a slew of medals and world records. They also had the fortitude to hire Tony Guess, whose calm demeanor and dry sense of humor fit me and Dylan perfectly for a father-and-son experience that is doubtfully a one-and-done thing.

The picturesque Southern California desert locale with its arid climate and mild winds minimized the chance of Mother Nature ruining our plans, as she did two weeks earlier when coastal clouds grounded us in

a time, and the ground crew interacts with guests instead of napping as what was observed in Oceanside.

Skydiving centers that offer tandem jumps abound throughout California, and many participate in Groupon. A few, including Skydive West Coast, include HD video in the discounted price. If there ever was a must-get upsell, that's it for first-timers.

So, if you're ready to put swagger in your step and cross off a bucket list item at the same time, here's a list of high-flying companies that would love nothing better than to toss you out of an airplane:

- Skydive West Coast, Banning – skydivewestcoast.com; 951-567-1848
- Skydive Sacramento, Lincoln – skydivesac.com; 916-434-7700
- SkyDance Skydiving, Davis – skydanceskydiving.com; 530-753-2651
- Parachute Center, Lodi – parachutecenter.com; 209-369-1128
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 Seasoned Crab w/ Soy Sauce 3.5 lb **24.99**
 Hot Spicy Ramen 2 Kinds 5 x 4.95 oz **2.99**
 Cooked White Rice 6 x 7.6 oz **5.99**

HOUSEWARES

LUMINARC POT **\$2.99-\$6.79**
 PREMIUM PRESSURE COOKERS **\$3.99**
 FREE GIFT **\$4.49**

FROZEN DEPARTMENT

Frozen Farm Raised Oysters 9 oz (226 g) Bag **\$2.99**
 Scrimming Crab Cut 11.1, 12.7 lb Box **\$4.99**

EUROPEAN DELI

Beef Chose Bouillabaisse 90% **\$5.99/lb**
 Bologna Zwickels Bread Soup **\$4.99/lb**
 4th Yellowfin Smoked Colard Salmon **\$6.49/lb**

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE NOVEMBER 1 - NOVEMBER 7, 2017. RECALLED ITEMS ADVISORY: The following items have been recalled due to Proposition 65 guidelines: Might Diagonal Cutler (Inf), Man Tong, Prime Pail (Inf), Dan Co, and Happy Animal Tumbler (Inf, Admin Glass). Please return these items to the store to receive a full refund.

The Art of Giving Back.



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 Transforming the Aging Experience

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 Assisted Living, Pre-memory Care and Memory Care
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Icons: Home, Wheelchair, Pet Friendly

Community-based and nonprofit, Eskaton understands the value of sharing, connecting and giving back. We transform the lives of our seniors and school children alike through Eskaton Kids Connection, just one of our many life enrichment initiatives. Call, click or come by today to experience Eskaton, where we *live* the difference.