Local Area Artists Represented at **KVIE** Art Auction PAGE 9

#### Starting a New **Business? Get in Line**

County's Small Business Start-ups Hampered by Bureaucracy PAGE 2



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**VOLUME 5 • ISSUE 10** 

Serving Gold River and Sacramento County

OCTOBER, **2017** 

#### **BECOMING FISCALLY** RESPONSIBLE



PAGE 5

# A FALL DAY



PAGE 8

#### WHAT'S ON YOUR **BUCKET LIST?**



PAGE **5** 

### Mary Ann Henrikson 916-247-7070

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Cal BRE# 00372380



homeless veterans." Elks all over the Nation annually donate Continued on page 3

# Your EverGreen Experts



Owners Farzana and Mohammad Haider. The couple are Bangladeshi natives and 19-year residents of Rancho Cordova. Photo by Jacqueline Fox

Story by Jacqueline Fox

com, are forcing many smaller mom and pop's and even larger, well-established retailers (think Kmart and even JC Penny) to retool their offline business models in order to stay relevant. So why would a small, online startup offering health and beauty products make the leap to brick

That's the first question asked of the

owners of the newly opened storefront, SACRAMENTO REGION, CA (MPG) - It's no and Mohammad Haider. The couple, \$150,000 in startup costs needed to open idents of Rancho Cordova, have been operating a larger, successful online natural supplement and organic products distribution company under the name Ryliservice.com since 2015.

Their online company offers organic food products, cruelty and animal-free makeup, essential oils, supplements, candles and eco-friendly cleaning supplies.

areas in the country that had a large mil-

itary presence (two Air Force bases and

one Army Depot) we consequently have

Sales have been good, so good they EverGreen Nutrition and Beauty, Farzana helped the Haider's acquire the roughly Bangladeshi natives and 19-year res- the storefront on Sunrise Avenue in early September, where many of the same items are now available, as well as onsite "expert" consultants, including a general manager with training in chiropractic

> But, why the storefront when things were going so well online?

"We wanted to be the first in this area to offer locals an alternative location for

organic foods, non GMO products, vitamins and supplements and health care consultation," says Farzana, who got serious about natural wellness and health products while pregnant with her first child. "We know people like to shop for these things in person and although we were doing well with the online company, we wanted to be out in the community."

Farzana and her husband, Mohammad, both hold advanced degrees in engineering. They met and married in Bangladesh in 2005, moved to the United States, got their training and eventually found themselves working as engineers for Intel Corp. in Folsom. Mohammad still has his day job at Intel, but Farzana quit with the birth of her first son in 2014. She spent much of her pregnancy cultivating her knowledge and interest in the world of organics and natural health and wellness products and it seemed to her that she'd found a new passion.

"When I was pregnant with my first son, I did a lot of online research about healthy foods and supplements for my own pregnancy," says Farzana. "As I got deeper and deeper into that, I just realized I had a real passion for this industry and that was it. I decided to not to go back to work at Intel."

Together, the couple launched ryliservice.com, offering a large line of organic and natural health and wellness products with Amazon.com as their distribution channel, which takes a cut from sales for the use of the Amazon delivery model and international consumer reach.

"It's everywhere, worldwide," says Mohammad of Amazon's powerful presence in the online marketspace. "It made perfect sense for us to use Amazon because of the fast and efficient delivery model. We have been doing very well."

Now, with the business model in brick and mortar form, EverGreen, the couple say, aims to provide a one-stop neighborhood shopping experience for the

Continued on page 3

## Elks Honor Local Veterans with Raised Funds

By Shelly Lembke

SACRAMENTO REGION, CA(MPG) - The Rancho Cordova Elks generously provided funds raised for improving the lives of local homeless veterans. The ceremony took place at the Mather Veterans' Hospital before an assembled crowd of veterans, families and staff representing the Veterans Administration staff and veteran support groups. The funds will provide desperately needed help to local veterans seeking to take much needed steps to improve their lives.

At the event the Elks presented a check for \$2500 to the VA hospital to support a program established by the Mather VA Hospital called the Homeless-Primary Assistance Care Team (H-PACT) where they have teamed with area homeless support groups (i.e. Loaves and Fishes) to identify, recommend and provide homeless veterans travel to and from the medical facility to receive necessary care.

Elk Ron Squires said "Like many



The names of those in attendance were: (Left to Right) Vicente Obillo, Jr. (Admin Clerk, HPAC, kino Montantes (LVN), Maria Almes (Chief. Voluntary PACTService, U.S. Department of Veterans Affairs, Northern California Health Care System), Lisa Ostrosky (Social Worker, H, David Stockwell, (Director, VA Northern California Health Care System), Earl Boyd, (Exalted Ruler, BPÓE 2484, Rancho Cordova), Mr. and Mrs. John Garrett, (Past Exalted Ruler BPOE 2484, Rancho Cordova), Norm Mayers, (Trustee, BPOE 2484, Rancho Cordova), ?, Dr. Michael Yanuck, (VA Team leader of Patient Alignment Care Team for the Homeless), Ronald Squires (Loyal Knight, BPOE 2484, Rancho Cordova).day. Photo courtesy elks.org

support as Elks [have done]. Providing the necessary medical and potentially long term housing resources for our hero's is our obligation. The Rancho Cordova

support H-PACT's continuing efforts to provide much needed services to our local

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2 • GOLD RIVER MESSENGER **OCTOBER 2017** 

# Starting a New Business? Get in Line

County's Small Business Start-ups Hampered by Bureaucracy

Story by Jacqueline Fox

#### **SACRAMENTO COUNTY, CA (MPG)**

- Pent up demand in many parts of unincorporated Sacramento County, and the county proper for retail food chains and other small businesses, some developers and business groups say, is being stalled under the multiple layers of bureaucracy built into the county's complex permitting process and related issues.

Even opening a franchise for one of the country's largest and perhaps best-loved food and drink chains can take years. Case in point: Jamba Juice, which has been pushing to open its first location in Carmichael for more than a year. The wildly popular fresh juice and smoothie maker, originally slated for opening in August at Carmichael Village on Fair Oaks Boulevard, is once again pushing back its opening to late October, due in large part to set-backs in the permitting approval process, according to Brooks Erickson of Carmichael Village, LLC, developers of the retail complex.

Construction and the permitting process for Jamba Juice began more than 24 months ago. Meanwhile, next door, Wing Stop's approval took nearly a year to green light. It followed the oftstalled opening of Noah's Bagels, also in the complex, which opened its doors in 2015.

With two open spaces left to fill at Carmichael Village, Erickson wonders how long it will take him to get the green light for what he hopes will be one more food and drink outfit and potentially a small medical related service provider to complete the development project.

"I would say it is a complex process and also can be very surprising when you think you have crossed every "T" and dotted every "I" to find out that you have to keep waiting," Erickson said. "I respect the idea of (the permitting and vetting process) being necessary, but it absolutely seems



Troy Givens said a typical time frame for a franchise like Jamba Juice (above) should be roughly 90-120 days and, while he doesn't know the specifics of what may be holding up the clearance for Jamba Juice in Carmichael, he would be happy to sit down with Brooks Erickson or any other business owner to help figure out where the snags are and how to expedite the process. Photo by MP

very burdensome. Even after you've won approval for the project, you're waiting on all kinds of things to be approved just to get construction done."

Erickson said Jamba Juice is just one of many examples of the frustration he and other developers, not to mention the franchisees and owners, face when it comes to dealing with the county permitting process, which includes clearance requirements from multiple agencies, usually at different intervals in the build out process, including health and safety, the fire department, and ADA regulators, each of which can potentially stall a previously approved permit or plan from one department with a noncompliance order or demand for changes to meet their own department's regulations.

A green lighted set of blueprints can hit a number of snags in the process, ranging from issues pertaining to noncompliance with ADA regulations or county fire and electrical system guidelines, to equipment model makes and locations and flooring types, as well as overall construction plans for new infrastructures or remodeling of existing ones.

"What puzzles me is that somebody like Jamba with a national brand would have so much difficulty with our little county,"

have so many different rounds of changes."

Linda Melody, executive director of the Carmichael Chamber of Commerce agrees the county's permitting process often holds up construction plans for many small retailers, specifically eateries. Carmichael's revival along the Fair Oaks Boulevard corridor is enjoying a wave of expansion in the retail food sector. But the growth is being hampered at various levels and she and chamber members are eager to see the momentum continue.

Melody said her agency would like to see pre-approved permitting requirements for existing retail spaces grandfathered in when approvals have been given for one area as others are considered, and that a true one-stop agency for blueprinting approval right down to the plumbing and electrical code sign-off would

"I have a hard time with the county penalizing businesses who have already had components of their projects signed off on get rejected at another level and then see them have to go back to the beginning of the process," Melody said. "You always hear the politicians talk about how much they love business but the rules are often not really all that business friendly."

Diann Rogers, president and CEO of the Rancho Cordova Chamber of Commerce, said her agency has long-been fielding similar complaints about the permitting process and that mitigating those concerns remains one of her agencies top priorities.

"Are there glitches, yes," says Rogers. "But in terms of the challenges, it is all over the board and it really depends on what type of business you're talking about and which layers of permitting and departments they have to go to."

Rogers said the Rancho Cordova department of economic development is preparing to launch a new "concierge" service to help business owners understand and work their way through the permitting process.

"It can be daunting," said Rogers, adding that she did not have specifics about the new program yet. "I know the goal is to help them navigate the process," she said. "I also can say that we have a (city) council that is open and willing to hear these issues, so they do listen to the biz community.'

Evan Jacobs co-chairs the economic development committee for the Citrus Heights Chamber of Commerce. He said the chamber is aware of the ongoing issues of "complexity" involved with the permitting process and insists it is an issue of ongoing concern and discussion.

"We are working collaboratively with the city to see more layers of bureaucracy removed from the process in order to both retain and attract businesses to the area," said Jacobs. "I know we and many other advocates are out there working toward finding

Erickson said. "It's a puzzle to a way to put a focus on this issue and see how we can make it easier for businesses to set up shop. There are many complexities

> Troy Givens, director of the Sacramento County Department of Economic Development agreed that the process for setting up a small business in the county can be burdensome, particularly for a restaurant, where you have many health code requirements in play. He adds, however, that the county is always pushing to improve the process, noting the availability of free and confidential programs established to help business owners navigate the permitting

> "We know there can be difficulties, especially for smaller business owners, but we are always looking at how we can make the process more user friendly," said Givens.

speed through the permitting process, however, there are specific qualifiers. For instance, a commercial or industrial project must create a minimum of 50 new and permanent jobs or show it will generate at least \$10 million in annual taxable sales. Neither of these options are likely for a small franchise, Jamba Juice included. Even if the revenue was in place, most fast-casual eateries employ part time workers.

Tom Scott is the state executive director for the National Federation of Independent Businesses based in Sacramento. His agency advocates for roughly 22,000 small and independently owned business members in California and thousands more nationwide. Scott said the layers of bureaucracy at the county with respect to permits are so imbedded and years in the making, a one-stop shop wouldn't put a dent

I have a hard time with the county penalizing businesses who have already had components of their projects signed off on get rejected at another level and then see them have to go back to the beginning of the process.

— LINDA MELODY **EXECUTIVE DIRECTOR OF THE CARMICHAEL CHAMBER OF COMMERCE** 

Givens referred to the county's Business Environmental Resource Center (BERC) launched in 1993. BERC provides confidential support for new and existing businesses as they make their way through the initial phases of setting up shop. The county, he added, also recently brought in a small business liaison to help potential new business owners with financing-related questions and support. Many of the frustrations, he says, often stem from the varying number of scenarios that arise with every start-up, whether related to health permit issues or basic blueprint snags, and whether they are a fast-food operation or a clothing retailer.

"We have a service under our department that is free and confidential, which takes a look at the permitting process at the local, state and even the federal levels and helps businesses navigate the system," said Givens. "We do what we can to help make the process go as quickly as possible."

Givens said a typical time frame for a franchise like Jamba Juice should be roughly 90-120 days and, while he doesn't know the specifics of what may be holding up the clearance for Jamba Juice in Carmichael, he would be happy to sit down with Erickson or any other business owner to help figure out where the snags are and how to expedite the process.

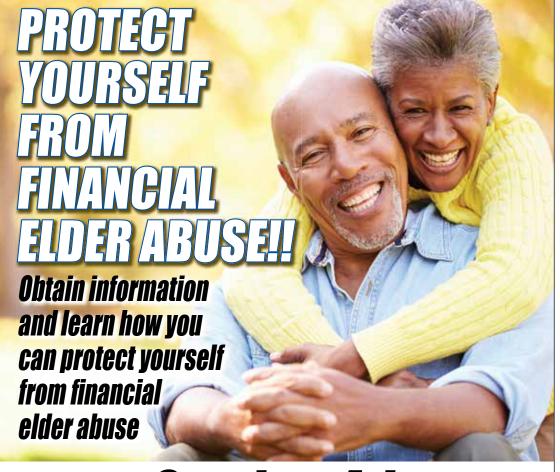
"I'm more than happy to meet with Mr. Erickson and other developers to try to figure out if there is a certain area where we can step in," Givens said.

The county also has a fast track program to help certain projects in the problem, as it stretches way beyond the permitting process and in to areas concerning housing, rising rent costs, California's business taxes, (one of the highest in the nation according to recent studies), zoning issues, as well as employment-related legal complexities and wages.

"There's been a Carl's Junior effect in California for years," said Scott, referring to 2014 plans by the Southern California-based CKE Restaurants/Carl's Junior Restaurants, LLC to expand in the state. Faced with wait times of up to two years to expand in the state, the company moved into Texas and Nevada, where wait-times are roughly only two to three months.

Scott, who also sits on the planning commission for the city of Folsom, said the slow-pace of permitting and approving new eateries and other small businesses is rampant across all parts of unincorporated Sacramento County and the city proper. In some cases, there just aren't enough people to push applications through. In others, the rules are simply too draconian and driving business out.

"This problem is happening all over, and it's not just permitting," says Scott. "It's a chain reaction of things, and the bureaucracy has been building up for decades. Everyone wants the revenue from small business, everyone agrees small business is the backbone of our economy. But, on the other hand, they have created such a bureaucratic mess. So the real question is: OK, how do they undo it?"



#### October 4th State of CA - Department of Insurance Time: 2:00 p.m. to 3:00 p.m.

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GOLD RIVER MESSENGER • 3 **OCTOBER 2017** 

## Your EverGreen Experts

Continued from page 1

types of food, health and beauty products available at say a Whole Foods or Sprouts. While the roughly 1,000-square-foot storefront is small, its shelves are chock full of the best-selling brands on the market, including Starwest Botanicals herbs, Amy's soups and boxed pastas, a large selection of organic and chemical free body and bath care items, organic and cruelty free makeup from Mineral Fusion and Desert Essence, among others, natural cleaning supplies and more.

"Think of us as a cross between Sunrise (Natural Foods) and Whole Foods," says Farzana. "We are small, but we carry a lot of products in the store that many people in this part of town have to drive a few miles to find"

Should an item not be available on the shelves, there's a special customer kiosk and research portal in the store, where customers can log on and order what they are looking for. They can even use the portal to research an item and educate

themselves about a particular supplement or essential oil, for example, then find it in the store. Or, if they choose, they can just ask for help.

"We want customers to know they are in control of their health but we are here to help them do that, not only by making the products available, but also by giving them the tools and resources to learn more about the world of organic and natural health and wellness," said Mohammad. "If we don't have it in the store, we likely have it online in our other store, or we will find it for them."

For more information: visit www.evergreenfnb. com or call (916) 500-3334

#### **IF YOU GO:**

**EverGreen Nutrition and Beauty** 4044 Sunrise Blvd. Suite 160 Ranch Cordova (916) 500-3334 www.evergreenfnb.com

#### Elks Honor Local Veterans with Raised Funds

Continued from page 1

millions of dollars to a charitable fund known as the "Elks National Foundation" This special fund has numerous grant opportunities [that] Local Lodges may apply for and use in their local communities. The funds for this project are the result of one of those grants. Each local Lodge must meet certain eligibility requirements prior to be awarded grants.

The Rancho Cordova Elks hope is that all homeless veterans in the greater Sacramento area will be identified and

provided necessary medical care, and assisted in finding potential long-term housing.

The Benevolent Protective Order of Elks is a 150 year old service organization that has established and sponsored many programs that directly supports Veterans, Active Duty Servicemen in the field and their families.

Mrs. Chris Squires added "Rancho Cordova Elks have proudly provided to date over \$100,000 in support of our local veterans and their families. We have a long-standing reputation as a major contributor to our veterans and youth in this community. Additionally, we support a state-wide program that annually sends therapists to support of crippled children in rural areas, our local Scout Troops, other local youth activities, and college scholarships for high school seniors."

Ron and Chris Squires, both of which are involved with the Elks through the St. John Vianney Church in Rancho Cordova.

For more information of the Elk programs go to www.elks. org.



## **Baked Potato & BINGO Fundraiser**

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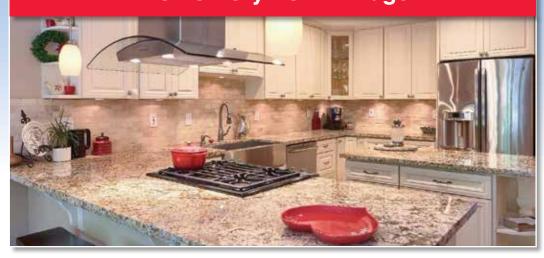
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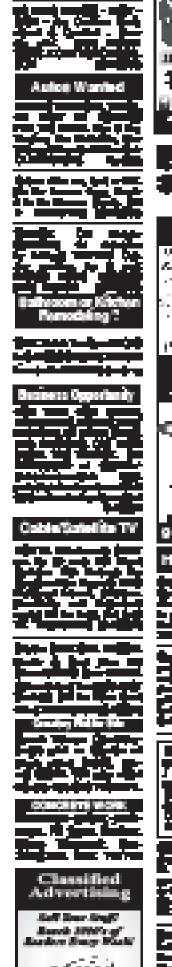
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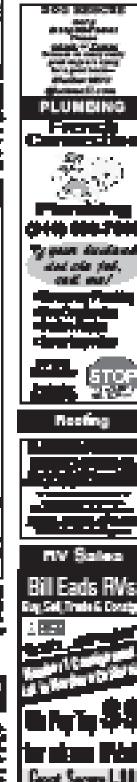
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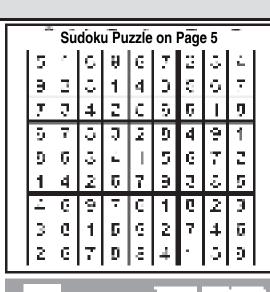
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#### By David Dickstein, Gold River resident

While working out the other day at the Gold River Racquet Club, a fellow member and I got to talking about bucket lists. I ended the conversation quickly after the man told me at the top of his list is divorcing his wife. I hope he was joking, but if he wasn't, TMI, dude. Well, as for my bucket list, which is much, much cheerier, one of the biggies – jumping out of an airplane without going splat – was accomplished a couple of weeks ago. What a rush!

At age 56, I'm thrilled to have only a few must-do's left on the things I'd like to do before leaving God's green earth. Over the next few years, I hope to accomplish "be a father-inlaw" and "be a grandparent," preferably in that order. Those checkmarks are out of my control, but as for the things that are, I've been blessed.

Climb the Great Wall of China: check. Eat sushi at Tokyo's Tsukiji Fish Market: check. Do vodka shots in Moscow: check. Meditate at a Buddhist temple in Thailand, marvel at the Taj Mahal, explore the Louvre, see guards change at Buckingham Palace, behold a Santorini sunset, traverse the Panama Canal: check, check, check, check and check.

Pay my respects to ancestors at a German concentration camp: an indelibly heart-rending check.

As a long-time journalist who covers the entertainment world, I've been fortunate to be up-close and personal with most of the celebrities on my bucket list. Since you asked he says, tongue firmly in cheek - the bucket listers I hold dearest are Tom Hanks, Tom Cruise, John Travolta, Clint Eastwood, Barbra Streisand, Tony Bennett, Jerry Seinfeld, Lauren Bacall, Mel Brooks, Julie Andrews, Eddie Murphy, Matt Damon, a pre-ostracized Bill Cosby and, at an Oscar nominee luncheon, the "Queen of All Media" herself, Oprah Winfrey. Even got a bear hug from her, though I broke the journalist's code of admitting she made me cry when I saw "The Color Purple."

So that this column doesn't turn into one big annoying name-dropping exercise - did I mention I had a private interview with Anna Kournikova? - allow me to share my Top 10 completed bucket list items, not counting the biggies involving family, career and the pinnacle of pinnacles, serving on a Gold River village board. (Yeah, right.)

## 'Fool's Gold'

#### What's on Your Bucket List?



Skydiving is now checked off David Dickstein's bucket list with his jump last month near Palm Springs. Photo courtesy Skydive West Coast

#### Personal Bucket List Top 10

- 10. Cover the Oscars: check -On the ultimate assignment for a film critic, in 1985 I was credentialed for the Academy Awards. Seeing screen legends Ginger Rodgers and Donald O'Connor walk arm in arm down the red carpet, and having Roger Ebert as my table mate in the press room were surreal.
- 9. Drive the Autobahn: check My top speed was 120 mph between Munich, Germany and Salzburg, Austria. Good thing I only found out later that my car insurance with rentals is void at that speed.
- 8. Serve on a jury: check -Done it three times, twice as foreman. The first time was on a Chinese gang extortion trial, which was cool in and of itself, but the best part was being at the L.A. Criminal Courts Building during the first O.J. Simpson trial. As a bonus, the Heidi Fleiss sex ring trial was going on in the courtroom next door.
- 7. Meet a U.S. president: check Had the honor of running into Ronald Reagan twice. The first time was at Dodger Stadium as he was getting into his town car, then years later in the parking structure of his L.A. office building. Nancy was also a delight.
- 6. Attend the World Series: check - Saw my Angels lose to the hosting Giants in Game 4 of the 2002 Fall Classic. The story has a happy ending, but since the Gold River Messenger's readership lives in a zip code starting with 9-5 and not my old crib of 9-0, I gather you disagree.
- 5. Visit the Baseball Hall of Fame: check – Made the pilgrimage to Cooperstown, N.Y. in March. Crazy that Mike Piazza is the only Hall of Famer who ever played for a Sacramento team or was raised in the area. The 2016 inductee played three rehab assignment games for the River Cats in 2007, all as designated hitter.
- 4. Skydive: check As an empty nester, this big kid took advantage of my eldest's wish to skydive. Dylan and I survived this father and son adventure last month near Palm Springs. Rides in a hot air balloon and helicopter now pale in comparison to jumping out of a plane at 11,000 feet. I'll share more

on my skydiving experience in next month's column. Hoping I convince some of you "never jumpers" to join the third-of-a-mile high club.

- 3. Visit a fireworks factory in China: check – Over a free weekend of a month-long Intel business trip through Asia, TNT Fireworks and Phantom Fireworks arranged private tours in the Hunan Province, the heart of the fireworks industry. Now I know how Charlie felt in Willy Wonka's chocolate factory.
- 2. Be on a TV show: check I'm proud to be the youngest contestant ever on ABC's "Name That Tune," which was taped shortly after high school graduation. Appeared on five TV game shows in all, the others being "Sale of the Century" and "Scrabble," both on NBC, and two on The Family Channel: "Trivial Pursuit" and "Boggle." Technically, I also played a role on "Seinfeld"; as a media relations manager for Pacific Bell in L.A., I provided the "If you'd like to make a call, please hang up and dial again" recording for "The Serenity Now" episode.
- 1. Visit all 50 states: check -The first state in the union was my last one in March. Delaware was conquered the day after Vermont, and a month earlier a two-day whirlwind trip to the Dakotas, Montana and Iowa made Nos. 45-48.
- What's left on my bucket list? Reaching all seven continents is up there, but I still have three to go. Israel, also atop my wife's list, will get a checkmark in four years if all goes as planned. Hitting a royal flush on video poker still alludes me, as does getting back to my 220s. (23 pounds lost and counting since August, thank you very much.)

But enough about me. What's on your bucket list? Please share so I can include you in a future Fool's Gold column. Now that's something on everyone's bucket list! Yep, tongue still firmly in cheek.

David Dickstein can be reached at daviddickstein1@ gmail.com.



Sue Frost

Through the generosity of the Gold River Messenger, this column serves to provide an update about matters affecting the unincorporated community of Gold

On Wednesday, September 6th, the Board of Supervisors adopted our final budget for the 2017-2018 fiscal year. This was the first Sacramento County budget that I have participated in, so I wanted to share with you my thoughts. In short, I am pleased that we were able to fund so many vital programs and departments, but remain fearful that we lack the long-term vision for how to make us more fiscally responsible.

I believe we can improve our fiscal health by using a threetiered approach.

First, we need to focus on the most critical things that we provide and have the bravery to reject new programs and services that are of less vital importance. Earlier this year when I issued a survey of Gold River it came

## **GOLD RIVER COMMUNITY UPDATE**

#### **Becoming Fiscally Responsible**

back to show that the number one most important issue was public safety, closely followed by transportation (the number three issue, which was a distant third, was business development). So let's put a heavy emphasis on funding our cops and our roads.

Second, we need to slow the growth of county government employees. Not only do county employees cost us money in terms of salary and benefits, but every employee we hire raises our unfunded pension liability, which is currently at a staggering \$1.2 billion. When the great recession hit, our reserves weren't high enough and we had to make massive cuts to the number of employees we have and significantly cut the level of service we provide. But now that we are climbing out of the recession, departments are trying to get back to their pre-recession levels of employees. It seems obvious to me that our pre-recession levels were too high, and that we should make do with what we have. We currently have over 11,000 full-time employees – I believe we can provide excellent service to Sacramento County without the need to greatly increase this number.

Last, we need to make a far greater investment into our reserves than we currently do. We have the lowest reserves out of any large county in California - so low that the second worst county is in six times better shape than us. If we had to rely solely on reserves, we would only have enough money to last us eight days. Unfortunately, our current policy of investing 10% of our general fund increases will solve our problem in about 80 years. I propose we increase our investment to 40% each year, which will fix things in about 20 years.

Focusing mainly on critical programs, slowing the growth, and investing in reserves are incredibly difficult things to do. It is easy to agree to these in principle, but when it comes to actually making tough decisions, most elected officials cave to the pressure of wanting to make everyone happy. But in my opinion, making tough fiscal decisions like these is something regular citizens of Gold River have to do on a daily basis and so too should your elected representatives.

Thank you for reading – and as always, if you want to contact me, call me at 916-874-5491 or e-mail me at SupervisorFrost@ saccounty.net.

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.

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The Widowed Persons Association of

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6. Suitable

13. Saint

Jaribbean

15. Strapping Whatsoever

18. Tree common to Pacific Northwest

our fearful trip is done...

21. \*"Come live with me and

24. Romanov ruler 25. It's wheels go round and

30. Between hexad and

octad

37. Be inclined 39. Muralist Rivera

41. Strongboxes

48. Swell or very good 50. Antonym of "is

52. Next to nothing

53. Metal leaf

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69. \*Pablo Neruda had two: a

72. "Star

73. Observe

74. Feed the fire

DOWN 1. Eagle's talons

\_ Bader Ginsburg 3. Berry high in antioxidants

4. Foul matter 5. Ancient rabbinic writings

6. Port in Yemen 7. \*"Once upon a midnight dreary,

weary...

8. 4 in a school year 9. \*Dickinson: "Tell all the truth but

\_ it slant" 10. Make over

11. Not many

12. Cremation pile

15. Like prison cell windows

20. Aids and

25. \*"O my Luve is like a red, red rose

29. \*"The Owl and the Pussy-cat went to sea in a beautiful pea-green

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1. Skilled practice

9. Golf hazard

14. Placeholder surname

17. Ever, to a poet

19. \*"O Captain! my Captain!

be my love..." 23. Center of activity

round

28. Place for a hero

35. Like a hand-me-down

40. Hold sway

43. F.B.I. operative 44. One who names

46. Justice's garb 47. "Wheel of Fortune" choice

55. Ship pronoun 57. \*"'Twas brillig, and the

61. Study of rocks 65. Bye, to François Hollande 66. Electric swimmer \_-Goldwyn-Mayer

pen and a given 70. Tiny guitar 71. SAG member

while I pondered, weak and

22. Expression of pleasure 24. Kitchen cover

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boat..." 31. Never, or when these fly 32. Dancer's beat 33. "Encore!"
34. \*"Death, be not proud, though

some have called thee mighty and dreadful... 36. Adele's "Rolling in the

38. Young socialites, for short 42. Common thing 45. Brownish red 49. Campaign pro

niaht... 54. Intestinal obstruction

56. Choose a president 57. Not in optimist's vocabulary?

58. Month of Purim 59. Ice on a window

60. Smell badly 61. High school musical club 62. "The Simpsons" palindrome 63. Get the picture

\_ out a living

64. Of long ago

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#### Publisher, Paul V. Scholl

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# THE ENTREPRENEUR'S SOURCE"

## Behaviors You Never See in Successful People



Louis McNerney

When you spend decades working with executives and business leaders, you really can't help but observe what works and doesn't work over the long haul. One thing I've noticed, it's not intrinsic characteristics

or personal habits that determine whether you're successful or not. It's your behavior. Yes behavior! How you react under long-term stress? Whether you meet your commitments or not. How you interact with others? Your attitude toward customers. How hard you're willing to work to do the job right? Whether you're focused and disciplined or scattered and distracted.

Want to Be Successful? Quit Being So Positive. If you want to make it big over the long-term, you might want to take a good, hard look in the mirror and see if any of these career-limiting behaviors describe you.

Naivety. We all start out wide-eyed and gullible, but the sooner you convert that to savvy and skeptical, the better your chances of coming out on top. It's simple: suckers and fools don't win. Learn to question everything you read and hear and always consider the source.

**Panic.** High-pressure situations are common in the business world. Things almost never go according to plan. It comes with the territory. If you can't override your adrenaline response and remain calm in a crisis, you're in trouble.

**Fanaticism.** Passion is a big success driver. When you cross that line and become over-the- top fanatical it works against you. You have a skewed perception of reality, flawed reasoning, and bad decision-making. Laziness. Those who are driven to achieve great things also know one fundamental

truth: It takes hard work over the long haul. Always stay focused and disciplined. Most people are slackers. That's why most people don't achieve great things. Simple as that. Quick-fix mentality. Steve Jobs said, "Half of what separates the successful entrepreneurs from the non-successful ones is pure perseverance". If you're not passionate about what you do, you won't stick with it. Many people want instant gratification these days. That's not going to cut it. Acting out. Whatever feelings you have trouble dealing with jealousy, shame, inferiority, entitlement – transferring them to people you work with and acting out in anger will make you and everyone around you miserable. **Selfishness.** If you act like the world revolves around you, you'd better have the talent to back it up. Being overly self-centered will diminish your effectiveness. Business isn't about

you; it's about business. It's about your customers' experience with your products. Remember who serves whom in the

relationship. **Living in the past or future.** Granted, we can

learn from the past, but dwelling on it is self-destructive. Likewise, you can plan for and dream about the future, but if your actions aren't focused on the present, you'll never achieve your plans or your dreams. **Lighthearted indifference.** You hear phrases like "whatever works," "it's all good," and "no worries" a lot lately but you'll rarely hear them from highly accomplished people. They may be a lot of things but apathetic is not

one of them. Oversensitivity. If you're so thin-skinned that any criticism makes you crazy and every little thing offends you, you're going to have a rough go of it in the real business world. There's a good reason why business leaders usually have a good sense of humor and humility. It's sort of a requirement. Don't take yourself so seriously.

For More Information contact Louis McNerney, Contact Lou at (916) 335-1126 or Visit his Website www.theEsource.com/LMcnerney



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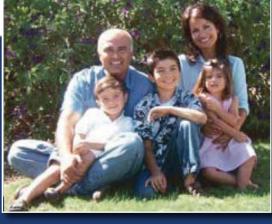
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#### Be Everything

Question of the day...what do you want to be? Do you have a life dream? What if I told you that you can learn how to be everything? Emilie Wapnick tells me it is possible to be multiple things and that doesn't mean you are a flake! Maybe you are a multipotentialite... someone with many interests and creative pursuits. Emilie is that and more as speaker, career coach, blogger, and community leader. But don't be surprised when I tell you she was not able to settle on a single path. She studied music, art, film production, and law! But she insists that if you feel like you are always working on several things at once, and can never focus on just one thing at a time, you might be a multi-tasker: someone with many interests and creative pursuits.

Here are five things that multipotentialites do extremely well. 1) IDEA SYNTHESIS.

# POPPOFF!

with Mary Jane Popp

Combining two or more concepts and creating something new at the intersection. 2) RAPID LEARNING. You can grasp concepts and pick up skills quickly. 3) ADAPTABILITY. You can make yourself right at home in many settings and roles. **BIG PICTURE THINKING.** You are able to see how individual ideas connect to the wider world. 5) RELATING AND TRANSLATING. Multipotentialites are natural connectors, both in the sense they love connecting with people on an emotional level, and they love helping people understand and connect with one another.

If you think you fit the bill, Emilie adds that although there isn't a single career for Multipotentialites, most can be happy using one of the following four work models. 1) **GROUP HUG APPROACH.** Having one multifaceted job or business that allows you to wear many hats and shift between several domains at work. 2) **SLASH APPROACH**. Having two or more part-time jobs and/or businesses that you flit between on a regular basis. 3) EINSTEIN APPROACH. Having one full-time job or Post." Now go for it!

business that fully supports you, while leaving you with enough time and energy to pursue your other passions on the side. 4) PHOENIX APPROACH. Working on a single industry for several months or years and then shifting gears and starting a new career in a new industry.

I found this to be the key to this whole approach. It's okay to mix and match. The four models provide plenty of opportunities for customization and flexibility. Mix and match the four approaches as you please. Switch models every few years. Be a hybrid. It's all good. These work models aren't meant to restrict you. They simply provide a structure and starting place so that you can make sense of your many facets and conceptualize how they might translate into a fulfilling career and life.

You are not alone. Meet other famous Multipotentialites like Maya Angelou, David Bowie, Benjamin Franklin, Steve jobs, Hedy Lamar, even Galileo. Good company. There's lots more to learn in Emilie Wapnick's book "How to be Everything." She is a TED speaker and has been featured in "Forbes" and "The Huffington



does what they say and by when they say it will be done." - N. Erickson

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## A Fall Day In Gold River



By Kay Burton

Ken and Carol Shively of Gold River are the proud owners of two French Papillion's and they are half-brothers. Both male, Jeannot (pictured in front) is 7 years old and is black and

Jeannot has a beautiful thick fur coat, but he hates to be groomed. His Dad is his groomer. Jeannot is also a toy hoarder. He loves balls. He loves going to dog school. He has done agility and freestyle. Freestyle is where the dog and owner create routines to music. His last routine was to Brooks and Dunn's "Boot Scooting Boogie".

Toulouse, age 9 years is white and sable. He loves everyone, other dogs, big and small. He loves his kitty sister, a big Seal Point Siamese. He loves people and is super sweet. He doesn't care much for toys except for

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Jeannot black and white, Toulouse white and sable are both French Papillion's

his little soft bear and blue dog that are kept in his kennel for the night. Once Jeannot got a hold of them and Toulouse was chasing him through the house as if there was a "kidnapping in progress". He wants to be with his Mommy 24/7, but he does enjoy his brother Jeannot.

One look at these little dogs' ears and you'll know how they got their name; The French word "Papillion" translates directly to "butterfly". The Papillion height is 8 to 11 inches and weigh 4 to 9 pounds and their Lifespan is 12 to 15 years.

The Papillion is highly energetic and takes great enjoyment in play and exercise time. Belying its tiny stature, this

breed is capable of walking long distances. It may find itself in trouble with larger dogs, from which it will not back down. Highly regarded for its intelligence, the Papillion is among the most responsive and obedient of the toy breeds.

It is also very playful and gentle. Generally a good fit for families with children, this breed must be supervised with small or active children, since it can be easily hurt during rough play.

Kay Burton is a longtime pet columnist and supporter of the

SSPCA and other recue groups. To share your family story with our readers, email:Kayburton1@comcast.net

## **Four Stages of Business Financial Failure Leading to Insolvency**









**PAT FOSSUO** 

e-commerce (Amazon. com) is extending its market power in the retail industry. The list of victims is stretching weekly from baby items

store (Gymboree) to premium denim retailers (True Religion). Companies need to monitor their financial health position given that the competitive environment is shifting drastically. The YOM Group carefully examines four stages of financial failure that could lead to complete liquidation. Solvency is the ability of a business to meet its long-term financial obligations. Solvency is negatively

affected by a combination

of: lower sales, anemic sales

growth, weaker cash flow with

overhead costs, and growing mortar stores debt service.

 Period of Gestation at a lightning Becoming insolvent is not a sudden jolt that a combehemoth of pany receives overnight. Before bankruptcy, few signals can emerge without being recognized by neither management, investors nor stakeholders, including:

> -High competing environment

-Wrong managers in critical positions

-Growing fast syndrome -Out of control

overhead costs -Weak business strategy

With the early signs of financial struggles, the management team should explore the root causes and FIX the problems.

Dwindling Cash

Although a company has an excess of physical assets over liabilities, it can't quickly turn these assets into liquid. This company could be unable to meet its current obligations and be in a dire need of cash. The shortage of cash is a fundamental cause of a business failure.

Therefore, regular monitoring of key performance indicators and the quick ability to adjust its strategy will help the management team control the coming riptide.

Financial Insolvency

At this point, the company is ineffective at raising funds and honoring its overdue obligations. Management could resort to a business specialist or form a creditors' committee for solutions. If these alternatives fail, total insolvency is next.

Total Insolvency

At this stage, the company informs the public about its unsuccessful attempts to secure adequate funds. Total insolvency is confirmed once a petition is filed under the federal bankruptcy code.

Pat Fossuo is founder and managing partner at **The Yom Group**. He has more than a decade of experience transforming underperforming divisions of companies through operational turnaround. He specializes in identifying operational and organizational issues, managing liquidity generation, and serving in interim management roles. His typical clients comprise middle market companies with annualized revenues between \$5 million and \$2 billion in the United States of America, Europe,



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## Local Area Artists Represented at KVIE Art Auction

By Margaret Snider

#### SACRMENTO REGION, CA (MPG)

- Working artist and art teacher Victoria Smith of Rancho Cordova has had her work accepted in the KVIE public television annual art auction not only this year, but for the previous four or five years as well. Nevertheless, this year is special because three of her students have also had work accepted.

Christina Lemar, Charla McKenna, and Caroline Bowker are the students that made it into the auction. "They were people who when I met them were not painting at all," Smith said. "Now, not only are they painting, but if you've been at the auction you're considered a professional . . . KVIE is this wonderful opportunity to say, 'I've arrived.'

Smith produced a work specifically for the art auction, titled Contemplation in Jade. "I always try to make something for them that I really like and I like to send them something large because it's going to be on television," Smith said. "To be truthful, it's in my best interest, too, to send something that's really good, even though I'm just giving it away, I'm donating it. If I send the best work I've got,



it gets shown on television and people talk about it. It's best to send your very best thing."

Until recently, Rancho Cordova was not even on the map for art. "Rancho right now in particular is this secret, really lovely place," Smith said. "We've done so much to improve it and suddenly we have our own arts culture." Cordova Community Council has helped foster local arts with events such

The Duke by Charla McKenna, to be sold at the KVIE Art Auction. "We work hard and promote Rancho Cordova in our art as much as we possibly can." Photo courtesy Victoria

as the quarterly art shows at City Hall and by promoting artist programs throughout the community.

The KVIE art auction is one of KVIE's major fundraisers. According to curator D Neath, the event made about \$150,000 for KVIE programming in 2016. This year Neath chose around 260 artworks from almost 800 entries submitted online. Six jurists determine the prize winner in each category after the artists bring in the actual pieces. Categories this year are: Contemporary Classics,

Figurative, Landscapes, Still Life, Photography, and Sculpture.

The three-day art auction will be aired live from 7-10 p.m. Friday, October 6; and 12 p.m.-10 p.m. Saturday and Sunday, October 7 and 8. "The whole collection is online," said D Neath, curator of the auction. "And if anybody wants to see something in person and they can't go to the gala, they can call the station and arrange to come in and see it."

The gala is on Monday, October 2. It is sold out, Neath said, with a waiting list. All the artists, of course, are invited. "I've heard it's the best art event of the whole year," said artist Lemar. "I love to network with other artists and to grow in the art community so I'm very excited,



The Great Escape by Caroline Bowker, to be sold at the KVIE Art Auction. "It's fun to be part of the experience," Bowker said. Photo

paintings that were accepted by the KVIE Art Auction. Photo courtesy

looking forward to it this year."

For more information about

the KVIE Art Auction, please go to www.kvie.org/events/art-auction. All proceeds go 100% to KVIE programming.

Artist Victoria Smith teaches

classes in painting and drawing

at her home studio in Rancho

Cordova. This year she, as well as three of her students, contributed



Contemplation in Jade, to be sold at the KVIE Art Auction. Smith attended the Golden Paints Artist Educator Program. Photo courtesy Victoria Smitl

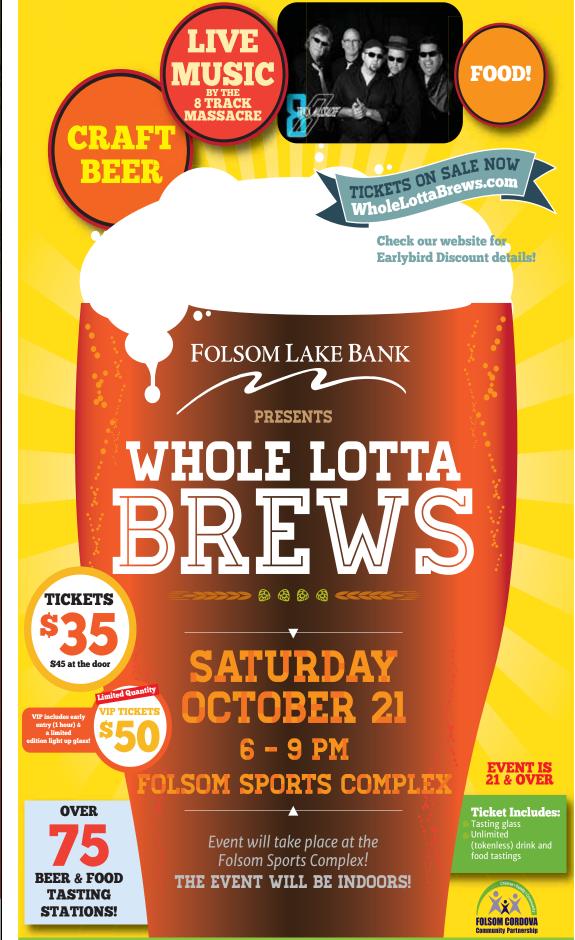


Tree of Life by Christina Lemar, to be sold at the KVIE Art Auction. "Rancho Cordova (art group) is very inclusive," Lemar said. "They have high standards, but they are trained to reach new artists, emerging artists."



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