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"Written by the people, for the people"

VOLUME 6 • ISSUE 1

Serving Gold River and Sacramento County

JANUARY, **2018**

WHY I SUPPORT AN EXPANSION OF **PROPOSITION 13**



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'Fool's Gold' The Perfect Business Model?



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POPPOFF!



PAGE 7

To Reach Our Goal



Now it is time for Gold River to reunite resident teammates and welcome first-timers to the Stingrays Family. Photo courtesy Gold River Stingrays

By Jan Float

GOLD RIVER, CA (MPG) - In this past season, the Gold River Stingrays dove into the water in early spring and climbed out onto dryland in late summer – as unprecedented League victors! In addition to their iconic "We Believe" cheer, it was the season for them to adopt a second credo: "Heart & Soul to Reach Our Goal." And each of their believing and spirited swimmers obviously took it to heart. Gold River has the fewest number of athletes in its top-tiered Comstock Division. Competing against teams two to three times larger, in last season's Championships Meet,

the fun-loving and hard-working Stingrays captured First Place! Here's the triumphant team gathered around its well-deserved Golden Goal.

For those athletes who meet rigid time standards, their season's crescendo is the Nor Cal Swim League Meet of Champs. Out of a field of 53 teams, with "Heart & Soul to Reach Our Goal," Gold River nabbed Second Place! Every swimmer is credited with significant individual and team contributions. Incredibly, both Jason Feldkamp and Brady Calkins slammed first to the wall and broke League records in all of their races. It was a season for the record

books, and for several successful Stingrays to then join teams competing in 50-meter vs. 25-yard pools.

Now it is time for Gold River to reunite resident teammates and welcome first-timers to the Stingrays Family. Last season's momentum is still flowing; this season's excitement is growing. To accommodate both the returning swimmers and the new, early online registration has already opened. Go ahead and take a sneak peek at their Website: https://www.goldriverstingrays. org. [Note the action-packed swimming events and laid-back social events!] While

Continued on page 3

CRPD Gives Back This Holiday Season

By Becca Niles, CRPD

RANCHO CORDOVA, CA (MPG) -The holiday season is a time for giving and sharing with one's community and this holiday season, Cordova Recreation and Park District (CRPD) staff came together to support students enrolled in Folsom-Cordova Unified School District's (FCUSD) Categorical Program

for Homeless Students The program offers support services for students who are either homeless or are unsure of their home situation to ensure they receive an education at one of the FCUSD schools. According to FCUSD's website, in this program students can "participate fully in all school activities and

programs...continue to attend the school in which [they] were last enrolled...receive transportation from [their] current residence... and qualify for child nutrition programs."

This year, six families with children ranging from 2 to 18 years old and who are enrolled in this program gave CRPD a wish list of five items per person that are needed or wanted for the holidays. Clothing, gift cards and toys were among the most requested items. Approximately 30 employees participated this year giving over 50 gifts. This is the first year CRPD has partnered with FCUSD's Categorical Program.

CRPD is committed to serving our community every day of the



CRPD staff joined together this Christmas season to give to local families.

door experiences we provide. So, it came as no surprise that staff were so excited to take part in this and give back to the community they love so well. All gifts

year in the recreational and out- were delivered to the FCUSD District Office on December 13 just in time for the holidays. CRPD is looking forward to helping more families next year. ★

SMUD Board of Directors Approves 2018 Budget

SMUD special release

SACRAMENTO REGION, CA (MPG)

The SMUD Board of Directors approved a \$1.74 billion budget. The 2018 budget provides funding for all capital and operations and maintenance (O & M) programs needed to meet the Board's Strategic Directions in the year ahead.

The 2018 budget also positions SMUD for changes coming to the utility industry so SMUD can continue to meet our community's energy needs. The budget sets the stage for operational efficiencies and improvements, as well as expansions of customer offerings in the near future, and opens up SMUD to seek new revenue opportunities.

SMUD is in a strong financial position. SMUD has a robust cash balance and operating cash flow and will fund the majority of capital investment with cash on hand, only planning to borrow \$200 million next year. Recently Fitch and S&P upgraded SMUD's credit ratings to AA, from an already impressive AA-, while Moody's continues to rate SMUD Aa3. This is the strongest SMUD's credit ratings have been in 33 years.

The 2018 budget is \$161 million more than the 2017 budget, due mostly to higher planned capital expenditures. SMUD continues to upgrade electrical infrastructure to maintain safe and reliable service, as well as invest in the technological foundations to meet future challenges. Offsetting these increases is a lower commodity budget due to declining natural gas costs, which SMUD locked in through hedging programs.

As the utility business evolves, SMUD is increasingly reliant on technological solutions in all business areas. As a customer-owned utility, SMUD continues to focus on improving the digital channels its customers use to do business with SMUD. The 2018 budget includes initiatives to deliver a new SMUDapp with bill pay and outage communications functionality, as well as increasingly personalized customer experiences on SMUD's digital channels.

In 2018, SMUD embarks Continued on page 9

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Founder of Gold River Realtors

2 • GOLD RIVER MESSENGER **JANUARY 2018**

The Kids Are Loving It

Story and photos by Jacqueline Fox

RANCHO CORDOVA, CA (MPG)

- As it approaches the celebration of its 60th anniversary, St. John Vianney Catholic School in Rancho Cordova is undergoing what may perhaps best be described as a "mini renaissance."

Under the direction of Amy Hale, who took over as the school's principal in July, St. John Vianney has revamped its logo and launched a local advertising campaign to attract new students to its current base of 217. The number is down a bit from pre-recession times, as are many private schools across the region.

Hale launched both a Thanksgiving and Christmas holiday "camp" to help ease the burden for working parents. Currently the camps are open to enrolled students only, although the school does offer an affordable summer camp open to the community.

"We wanted to make it easier on the parents of our students to continue a normal process of going to work and not having to worry about childcare as the holidays approached," Hale

The curriculum for the school, which opened its doors in 1960 under the leadership of Monsignor Richard Dwyer, then Pastor of St. John Vianney Parish, also now boasts both an arts and music component, which are interwoven into its regular curriculum, which mirrors the California Common Core system.

Hale identified funds being used to pay for non-essential programs and redirected them to support the addition of the two new programs, which combined with existing STEM courses, form the school's STREAM program (science,



ments now and a

music program.

Many of our stu-

dents are learning to

play the ukulele and

others and are lov-

In addition, stu-

dents are now

attending mass at

8 a.m. alongside

ing it."

parishioners, rather than a stu-

dent-only mass at 10 a.m.,

creating more opportunities for

parishioners, many of whom

support our school through

our annual fund and other

"I think it's good for our

inter-generational worship.

New Principal, Amy Hale

technology religion, engineering, arts and math).

"When I got here, we didn't have a music program and we didn't have an arts program," Hale said. "So I identified money that was being spent kind of needlessly and redirected funds to hire a part time

offering art instructhe students, and vice versa for tion and history. We the students," Hale said. also have instru-

Safety remains an ongoing part of Hale's big projects and she intends to implement new programs involving campus security, including staff and student trainings and minor construction for the addition of extra windows to open up the visibility from within the school's administrative offices.

"We do a great job here with safety and security, but we know we have to keep on top of trainings and do all we can to stay as current and relevant in that area," Hale said.

The foundation of the school is the parish itself. As a member Roman Catholic Diocese of Sacramento, which serves 20 the emphasis on religious foundation in the Catholic faith is paramount and involves the study of scripture. The school's enrichment programs also offer Italian for grades K-5 and Spanish for grades 6-8. There's a rich sports program, too, which includes basketball, volleyball and golf and incorporates competitions with parochial and public schools across the community.

Finally, Hale wants to put St. John Vianney into the community and she's begun by participating in this year's tree lighting ceremony sponsored by the Police Activities League of Rancho Cordova.

"We are part of the community here and we want to show that to those who may not know anything about us," Hale said. "I think there's a misperception out there that we are an allwhite school. But our school is a reflection of the diversity within the community. We are open to all."

Enrollment is open to all and tuition ranges between \$4,455 a year to \$5,930 for one child, depending on parish enrollment. Tuition is waved for a fourth child and there is tuition assistance available. In fact last year, Hale said, the school dispensed \$63,000 in tuition assistance to families.

According to the school's recent statistics, enrolled middle school students in 2017 achieved averages in math proficiency double those of surrounding public schools, with closely aligned averages for reading proficiency. The 7th and 8th-grade percentages for math, for example, were 42% and 40% respectively, compared to 20% and 18% in nearby public schools, respectively.

So, how are all these changes being received by roughly 1,090 active parishioners and parents?

"We are lucky to have a very welcoming and generous parish," Hale said. But you have to tread carefully. There's a rule of thumb you want to try to follow when you come in as a new administrator and that's 'Don't rock the boat," Hale said. "But, when you can identify little things to make a big impact, it's OK to start with a nudge."

St. John Vianney School 10499 Coloma Rd. (916)363-4610

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www.SJVSchool.org *

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To Reach Our Goal



Stingrays Superstars Jason Feldkamp, Head Coach Jeff Float and Brady Calkins. Photo courtesy Gold River Stingrays

Continued from page 1

the website is filled with important information, anyone with questions may contact Coach Jeff at 916.638.7001 x30 or coachjeff@goldriverstingrays.

With renewed "Heart & Soul to Reach Our Goal," it is time now to plan ahead for your inquiries and share their

the Stingrays' inaugural function, a Parents' Meet and Greet. Those of you interested in team participation are invited to come mix and mingle with the awesome coaching staff, knowledgeable board members and experienced parents, all of whom are eager to answer

knowledge. Mark your calendars for February 8, 7:00 pm pm until 8:30 pm, at Fort Rock Brewing.

March Clinics are on the horizon, and then the Stingrays launch off the starting blocks into what should be quite the season. "We Believe" in Gold



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By County Supervisor Sue Frost

The last board meeting of the year has come and gone, and I have officially completed my first year as your County Supervisor. During the year I made it a point to write an opinion piece every month – some of them were to explain how and why I voted the way I did, some were to explain my stance on a controversial issue, and some were to simply bring to your attention an important topic that impacts Gold River residents. I noticed though as I reviewed all 11 of them that very few of them were positive. So in the spirit of the holiday season, I want to use my 12 th article of the year to be about something I am advocating in support of: the expansion of Proposition 13.

As you may know, Proposition 13 was passed in 1978 by a large margin and resulted in a cap on property tax rates in California, reducing property taxes by an average of 57% while also requiring a two-thirds

GOLD RIVER COMMUNITY UPDATE

Why I Support an Expansion of Proposition 13

tive houses for future tax increases. Unsurprisingly, opinion polls conducted since then have shown it remains wildly popular among homeowners and taxpayers.

But there are two notable catches to Proposition 13. First, if you want to ever sell your home and buy a new one for a higher value, your new home will be taxed at a brand new rate and you will lose your former cap. Second, even if your new home is a lower value than the one you sold, you lose your former cap if the new home is in a different county. This causes a disincentive to sell, causing less turnover in the housing market and making it more difficult for young people to buy a home. This is especially problematic in California, as we are experiencing a housing crisis that has homeownership rates at their lowest since World War II. I know this personally impacts me, as I would never dream of selling my home if I knew I would lose my lower property tax

We can fix this rather easily by removing these two impediments. We need to make it so all counties can accept these transfers from counties across California,

majority in both legisla- and we need to make it so you can buy a more expensive home and keep a similar tax rate.

I fully recognize that expansion of Proposition 13 would not just allow homeowners to keep more money in their bank account, but as a consequence counties would receive less tax revenues. As such, my stance may be an unpopular one among County Supervisors across California, as government representatives have a tendency to be wary of any efforts to strip their governmental entities of funding. I am convinced however that people being able to keep more of their tax dollars at home would have a positive impact on our local economy and provide more homeownership opportunities to entry level homebuyers.

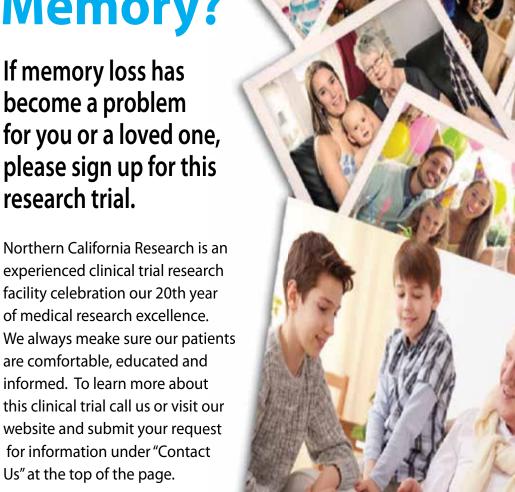
Thank you for reading and as always, if you want to contact me, call me at 916-874- 5491 or e-mail me at SupervisorFrost@saccounty.

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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Crossword Puzzle on Page 5

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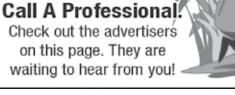
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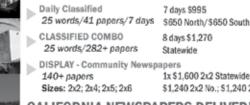
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By David Dickstein. Gold River resident

When ordering a meal at a restaurant, does the server ask if you want to take out food insurance in case what you eat makes you sick? Of course not. But that's how dry cleaners, dermatologists and the U.S. Postal Service work, and how nice for them?

Real-life stories to prove my point:

"The Case of the Bubbly Blazers" - When I got home from a local dry cleaners some time back, I saw that the lapels of my navy-blue blazer were bubbly. I returned the coat, but instead of the worker apologizing and saying they'll press out the bumps, she said nothing can be done. "It's the glue inside the lining of the garment," she said. I was skeptical because the blazer had been dry cleaned before by a competitor without incident. Perhaps the garment was getting old, I reasoned, and it wasn't the finest coat in my closet, having come from J.C. Penney's. Months later, I gave the place another chance with a different blazer - this one from Nordstrom and just a month old. You guessed it - bubbly lapels again. I went back. Same response. I pressed, pun intended, and they begrudgingly agreed to send the coat to an "independent lab" for analysis. Hmmm. I can't imagine a lab coming back with anything but a result in favor of the dry cleaners paying them. I was right. I also was now out \$400

worth of blazers plus the cost

CLUES

14. *Public health research

ACROSS 1. Hose woes 6. Bag to Coco Chanel

13. Dam

15. Pageant prize

16. Not slouching

18. Slide to open 19. *Exertion session

24. E-mailed

25. Employment

30. Wacko one

37. First rate

39. Crossbeam 40. International Civil

Aviation Org.

50. "Put a lid

style unit

72. Gaelic

61. Nonsensical

65. Courtroom excuse 66. Unit of absorbed

68. Words to live by 69. Java cotton tree 70. Hot temper

41. *Blood pump

43. Military no-show 44. Editor's insertion mark

46. Affect emotionally 47. Raise the roof 48. Lands

53. Regular attendee 55. *Do it to fruits and

_ and don'ts

35. Second-hand

17. Gershwin brother

sickness and weakness

23. Partaker's pronoun

'Fool's Gold'

The Perfect Business Model?



U.S. Postal Service gets away with a smashed parcel and destroyed

of dry cleaning. Pretty messed

"The Case of the Trial & tamp; Error Doctor" - From this former patient's perspective, a certain dermatology center in Folsom has it easy. Maybe the practice has performed miracles for others, but based on my experiences, it's a prescription for bad professional advice and wasted money. Each appointment resulted in topical creams and ointments that made my eczema worse. "Oh, that didn't work? Then try this. No rashy skin off my back because you're the one suffering and paying." I eventually went to another Folsom dermatologist who prescribed Prednisone to calm down inflammation long enough for my skin to heal. But what a gig for that now-fired dermatologist. It's all trial-anderror at customers' expense.

"The Case of Shady Shades" - It's never good when the Maui Jim repair department in Illinois writes in an email, "We have received your package. However, when I opened the box and read your letter it appears that the damage is more extensive now than what is listed." Verifying what was broken, I told them one of the arms, to which the rep responded, "I am attaching pictures for your review." Yikers! So not only did the parcel arrive a whole week later

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than estimated, but the sturdy box I used for shipping became an accordion in the hands of the U.S. Postal Service. Even though it was mailed first class and not Priority, which would automatically come with \$50 of insurance, you'd think the post office would do the right thing. Well, think again. The postmaster of the Rancho Cordova branch took zero responsibility. I wound up paying \$91 instead of \$10 to repair my sunglasses, and I also had to eat the five bucks in postage. Stunning.

Getting paid to perform a service with no required accountability has got to be the perfect business model. A customer brings in an article of clothing for cleaning and it gets destroyed? Not my problem. A patient with irritated hands is prescribed an expensive ointment that makes the condition three times worse? Bummer, let's try this other expensive ointment and be sure you pay my bill. Mail a package that gets destroyed along the way? Silly me for expecting it to arrive in the same condition.

I guess all one can do is patronize these establishments less – or join them in this perfect business model for those without a conscience.

David Dickstein is a Gold River resident. He can be reached at daviddickstein1@

Board Approves Funding for Mather Veterans Village

Sacramento County Special Release

SACRAMENTO COUNTY, CA (MPG)

- The Sacramento County Board of Supervisors at its meeting on Tuesday, Dec. 12, authorized an additional \$1 million to fund a portion of the construction costs of the second phase of the Mather Veterans Village (MVV) project.

The veterans housing community, which is being built in three phases, has already completed its initial phase and provides permanent supportive housing for formerly homeless and disabled veterans. Phase II will be the supportive services and transitional housing component of the project. Phase III will add additional

permanent supportive housing.

"There is a growing number of homeless and at-risk veterans in our community, and it is vitally important we work diligently to ensure they get the care and services they need and deserve,' said Sacramento County Board of Supervisors Chairman Don Nottoli. "By approving this funding, Sacramento County continued its longstanding commitment and support for reinvestment at Mather.

'Most importantly, this action will make available more transitional housing units at Mather Veteran's Village and bring much needed resources and services to veterans throughout the Sacramento region."

To date, the County has

contributed the 3.65 acre site at the former Mather Air Force Base under a no-cost lease to the City of Rancho Cordova and a \$1 million forgivable loan to support the

In addition, the County, acting through the Housing Authority, has committed project-based vouchers averaging \$600 per month per unit to 25 housing units in MVV phase I. It will provide an added 50 permanent supportive housing units located in MVV Phase III.

For more information about how Sacramento County is responding to homelessness, including the County's new initiatives to reduce homelessness, visit the webpage at http://www.saccounty.net/

Gaines Named "Champion of Manufacturing"

SACRAMENTO, CA (MPG) - Senator Ted Gaines (R-El Dorado) today announced that he has been named a "Champion of Manufacturing" by the California Manufacturing & Technology Association (CMTA) on their 2017 Manufacturing Vote Record. CMTA represents 400 businesses from the entire manufacturing community – an economic sector that generates more than \$230 billion every year and employs more than 1.2 million Californians.

"I have been a long-time champion of California's manufacturing industry and am proud to have earned this important designation," said Senator Gaines.

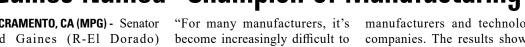
do business in California. I've carried and supported numerous bills that would let businesses keep more of their money so they can reinvest it back into their businesses, create more jobs and boost the economy, instead of handing it over to the government. They should be rewarded for their contributions to our state, not continually penalized at every turn. I remain committed to fighting on their behalf."

The Vote Record looked at legislators' floor votes in the Assembly and Senate on 10 key bills impacting California

manufacturers and technology companies. The results showed that only 44 out of 120 legislators supported California manufacturers at least 70 percent of the time, receiving the "Champion of Manufacturing" designation.

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra and Siskiyou counties.

Source: From the Office of Ted Gaines



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6. Hissy fit 7. *Fresh need 8. Irritate by rubbing

9. Certain Scandinavian 10. Take it easy 11. Pupil's place 12. Memorial Day solo

15. "You should be ashamed!" 20. Heep of "David Copperfield" 22. Night spot 24. Washington post

25. *Jay Kordich's favorite drink 26. Extinct Italic language 27. Soul patch or chin curtain

29. Fish eggs, pl. 31. Carhop's load 32. Chewed

33. Convex molding 34. *Kettle_ _ It Better" 38. Ireland, romantically

45. Mongolian monetary unit 49. Hawaiian dish

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51. *Meditative Chinese exercise 54. Ghostlike 56. Tori, sing. 57. Have it and eat it too

58. Banned apple spray _ sink ships" 59. "Loose _ 60. Piercing woodwind 61. 15th of March

it on the Mountain' 62. "Go 63. *Get moving and don't remain 64. C in COGS

67. *Biceps location

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6 • GOLD RIVER MESSENGER **JANUARY 2018**

Bera Accepts International Franchise **Association's Small Business Award**



Rep. Ami Bera Accepts the International Franchise Association's 2017 Small Business Award. Photo courtesy Office of

By Jack Miller

WASHINGTON DC (MPG) -Congressman Ami Bera accepted the International Franchise Association's (IFA) 2017 Franchise Small Business Award last week for his support of the small business community. Rep. Bera was recognized for championing local franchises and businesses, as well as his leadership on smart policies that promote economic growth and

job creation. "Owning a small business is part of the American Dream," said Rep. Bera. "If you work hard and play by the rules, everyone should have the opportunity to get ahead. I've seen how hard small business owners work in Sacramento County and we need to support

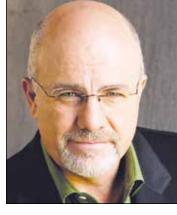
them every way we can. Thank you to the International Franchise Association for this award. I look forward to working together to continue improving Congress' support for small business."

Congressman Bera has proven to be steadfast advocate who ensures small businesses are protected in his district and across the country," said IFA President and CEO Robert Cresanti. "Franchise businesses are the small business backbone of our economy and hugely important to their local communities. They create a significant portion of our nation's jobs, give aspiring entrepreneurs a unique and guided path to business ownership, and even sponsor local teams and charitable events.

On behalf of the 733,000 franchise businesses across the country and the 7.6 million people they employ, the IFA is proud to recognize Congressman Bera today."

Rep. Bera is committed to supporting Sacramento County's vibrant small business community by fighting for common-sense tax relief, reducing burdensome regulation, and ensuring that government is a strategic partner for growth – not an obstacle. His office can also connect local businesses with resources they can use to grow and hire. For more information on Sacramento County's small businesses, visit https://bera. house.gov/helpforbusinesses.

Source: Office of Ami Bera ★



Business issues and family

Dear Dave,

My father-in-law started a business as an LLC few years ago. He named all his daughters owners, with him owning the majority share. The business failed, and now he is being sued by creditors. He told the family these creditors can't come after us and the other siblings, because he is the majority owner. Is this true, or should we get a lawyer?

- Caleb

Dear Caleb,

Your wife is probably not in danger, unless she signed paperwork making her liable for a loan or liable with a creditor. If she signed official, legal paperwork – like if she went down to the bank and signed on a loan – then she's liable. It's that simple. That would make her, or any of her siblings who did this, comakers on the loan.

Your wife, and any of her sisters, who signed on trade accounts taking supplies from a supplier and paying them could also be liable. But they

are not automatically liable simply because they were listed as minority owners in an LLC, or even a sub-S corporation. If it were a general partnership, there's a possibility they could be liable. That's one of the reasons I hate general partnerships. I hate partnerships in general, but I hate general partnerships,

In other words, I think you're okay. I would still advise speaking with an attorney, and giving him or her all the details of this situation, to be absolutely certain.

—Dave

Be there for each other, and don't give up!

Dear Dave,

My wife and I both lost our jobs a few weeks ago. She began a training course for a new job last week, and I've been interviewing. We cashed in an annuity the other day because things have been tight, and we were wondering if we should use it to help continue paying down debt, or simply live on it until things get better.

- Vernon

Dear Vernon.

You need to be honorable and pay your debts, but that may have to be put on hold for a while. Right now, it's more important to have food in the house and keep the heat on.

Dave Says

If you haven't done so already, contact your creditors and explain the situation. Let them know you'll make things right with them as soon as possible. I know this is a scary situation, especially around the holidays, so make sure you two pull together and keep the lines of communication wide open. A few extra hugs wouldn't hurt,

The good news is it sounds like things may be looking up. Support your wife all you can in her new job, and make sure you continue looking for work, too. A little extra money is better than none, so take on something part-time while you're looking for a permanent position.

God bless you two!

—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

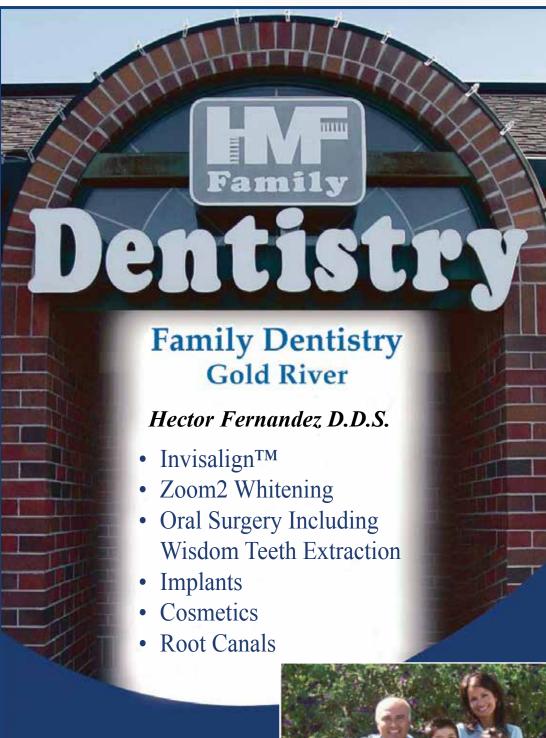






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GOLD RIVER MESSENGER • 7 **JANUARY 2018**



Life Journaling

Would you like to access the more expansive spaces in your mind" Would you like to tap into positivity to boost happiness and confidence? Would you hope to achieve internal and external healing resulting from awakening to a higher consciousness? What if I told you that you can find personal meaning by journaling? Lots of questions, and **Briana** Borten and Dr. Peter Borten told me on POPPOFF you can do it. Their book "Rituals for Transformation" tells us how in a 108 day journey to your sacred life. Briana is a Mastery coach and certified practitioner of Ayurvedic medicine and Peter is a Doctor of Asian medicine. According to both, studies show that a regular writing practice enhances self-awareness, helps release and reframe the past and supports goal achievement.

Sitting down with a blank sheet of paper can be daunting. To get past that first step of putting pen to paper, you can use any of the following

POPPOFF!

with Mary Jane Popp

topics to get you started. 1) **DESCRIBE YOUR GOLAS** AND RECORD YOUR PROGRESS. You're much more likely to achieve your goals if you simply write them down. The process of writing your goals signals your brain that they are important, and then your brain organizes and prioritizes based on that information. Journaling also lets you expand upon those goals and push yourself to dream more. Then, write about your progress. 2) EXPLORE AND RESOLVE **CHALLENGING**

EXPERIENCES AND **EMOTIONS.** We all face difficulties in our lives and relationships, but it's what we do during these times that make the difference in our overall happiness. Journaling can relieve the stress of these situations and put things into context so you can process and release the emotions. 3) TAKE TIME FOR SELF-**REFLECTION.** Tap into what's going on with you. How are you feeling? What's taking up room in your thoughts? Putting your musings, ideas and feelings onto paper will help you understand and assimilate them so you can move forward with more joy and grace. 4) **DEVELOP**

YOUR INTUITION. Journaling is like speaking to yourself and listening at the same time. If you have any concerns, issues or questions, write them down and ask your unconscious to come on board while you're meditating or sleeping to bring answers beyond your normal awareness. You might be surprised what creativity and inspirations come to you. 5) REFLECT ON THE POSITIVE THINGS IN YOUR LIFE. Writing about a positive experience lets your mind relive it, which boosts confidence in your ability to create happiness. Start by simply making a list of five things for which you are grateful. As you do this, you'll become aware of the awesomeness that's already present in your life. Writing about good experiences changes your orientation from scarcity and stress to abundance and peace.

Naturally this is the just the tip of the iceberg for achieving happiness and peace. The rest of the story is in "Rituals for Transformation." Check out www.dragontree.com. The next step is taking that 108 day journey to your sacred life. HAPPY TRAILS!

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Source: Sacramento County



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TANK SIZE

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BONUS COUPON FANCY FEAST **GOURMET CANNED CAT FOOD**

3 Oz - All Varieties Except Elegant Medley Limit 1 Case Per Family Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/3/18 - 1/9/18

PURINA WHISKER LICKINS CAT TREATS

BONUS COUPON

•Soft & Delicious - 2.5 Oz •Crunchy & Yummy - 1.7 Oz Limit 2 Pouches with Coupon Limit One Coupon Per Family
Price Valid Only With Coupon. Effective 1/3/18 - 1/9/18
PLU 446
Effective 1/3/18 - 1/9/18 Limit One Coupon Per Family

JONNY CAT PREMIUM CAT LITTER

20 Lb Bag Limit 1 Bag With Coupon Limit One Coupon Per Family Price Valid Only With Coupon

SMUD Board of Directors Approves 2018 Budget

Continued from page 1

on exploring new business opportunities that open new markets and revenue streams. These include expanding opportunities for new revenue in traditional wholesale energy markets, such as successfully selling excess transmission capacity, plus new net revenue from non-traditional sources such as the new e-commerce solution, the SMUD Energy Store.

SMUD signed a contract in 2017 with Valley Clean Energy Alliance (VCEA) to provide Community Choice Aggregator (CCA) services. SMUD's work with VCEA, which launches next spring, will create a new revenue stream for SMUD and creates possibilities for expansion into other CCA markets.

The capital budget includes funding for improvements and investments to support development of SMUD's load serving capacity—the amount of power needed to meet high demand during peak summer hours—as well as continued modernization

of the grid; regulatory compliance; and customers' experience dealing with SMUD. Some major capital projects include:

- Rebuilding Station E and Station G substations downtown
- Construction of the new Franklin substation in Elk Grove
- Rehabilitation of the SMUD Headquarters
- building Re-purchase of Solano Wind 3

The O&M budget includes funding for the work associated with SMUD joining the Energy Imbalance Market (EIM) in 2019. The EIM is a real-time, wholesale power market managed by the California Independent System Operator that enables participating utilities to buy low-cost energy available across eight western states the resulting efficiencies of pooling power resources across a wide geographic area provides cost savings and environmental benefits. Other O&M expenditures include:

- · Power plant maintenance and overhauls
- · Repair costs due to storm and wildfire events
- Technological enhancements to existing electrical equipment

SMUD customers continue to pay significantly less for electricity than most Californians, and as of November 1, 2017, about 32 percent less than residential customers who are supplied by neighboring PG&E.

As the nation's sixthlargest, community-owned electric service provider, SMUD has been providing low-cost, reliable electricity for 70 years to Sacramento County (and small adjoining portions of Placer and Yolo Counties). SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions for a healthier environment. SMUD's power mix is about 50 percent non-carbon emitting. For more information, visitsmud.org.

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Comparison of California Utilities' Average Residential Electric Bills

Avoidgo Hooldontial Elootilo Billo	
Monthly Average Residential Electric Bill at 750 kilowatt-hours (kWh) per month	As of November 1, 2017
SMUD	\$109.88
Roseville Electric	\$112.99
Los Angeles Department of Water and Power	\$134.45
Modesto Irrigation District	\$133.47
Southern California Edison	\$153.61
Pacific Gas & Electric	\$178.05
San Diego Gas & Electric	\$199.33



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