

Guiding Veterans in Tough Times PAGE 7

Lyon Real Estate-Fair Oaks Office Gives \$5,000 Grant to Alzheimer's Association PAGE 8



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VOLUME 12 • ISSUE 22

Serving Fair Oaks, Orangevale & Sacramento County

NOVEMBER 17, **2017**

A TRUE HERO **AND SURVIVOR**



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FAIR OAKS **COMMUNITY UPDATE WITH SUSAN PETERS**



PAGE 10

FAT CHANCE, **FAST CHANGE FOR MOTIVATED MEN** THIS HOLIDAY SEASON



PAGE 8



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future Fair Oaks EcoHousing resident

Soaring to New Heights American River Eaglets Named and Famed



The children display pictures of the rare bald eaglets they

Story and photos by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - What's in a name? Monikers chosen by local children for local bald eagle babies are on the lips of raptor fans all over

In the space of 12 weeks, siblings "Peekaboo and Poppy" fed, flapped and eventually flew before the kindergarten children's eyes. Thanks to photos and social media, thousands of followers -- some from as far away as the Arab States -- experienced the growth of eaglets deemed closest-hatched to Sacramento in recorded history.

For the record, Department of Fish and Game gurus documented the American River chicks as Eaglet One and Eaglet Two. Anthropomorphism – the practice of bestowing human traits and names on wild animals – is discouraged by scientists. However, nobody told the Golden Valley River School children that. "Peek and Poppy" flew the

Continued on page 9

Are You the **Best of Fair Oaks?**

By MPG Staff

FAIR OAKS, CA (MPG) - Many small businesses have a great story to tell. Some of those stories are told by their loyal customers. Now is your chance to have your customers vote for you as their favorite business in the Best of Fair Oaks

Businesses can promote the vote at their stores, through their social media contacts or other means to get people to cast their votes to win. The award winners are voted on by Chamber members. Fair Oaks citizens and readers of the American River Messenger newspaper. Votes are accepted via email and tabulated by the American River Messenger staff. An impressive 442 different businesses received votes last year.

The rules are simple. Businesses must be located in the Fair Oaks zip code 95628, or must be a member of the Fair Oaks Chamber of Commerce to be recognized as "The Best".

Why should you get your tickets to this year's event? "It was an evening of anticipation, elegance and surprise. I believe that recognition is the key to success. Winners were from all over Fair Oaks and in all types of business. Some were Chamber members and others were not. that's what made this event spectacular. The Fair Oaks Chamber of Commerce is about serving, representing and enhancing business growth and success in the Fair Oaks community and this is exactly what we did this evening," said Kimberley Pitillo, Fair Oaks Chamber of Commerce Executive Director at last year's Best of Fair Oaks event.

There can only be one vote per category per person. You may return to the web site to vote for different categories at a later time, but you may not vote more than once for any one category. You do not need to vote for all

Continued on page 3

Co-Housing Project Breaks Ground in Fair Oaks

By Jacqueline Fox

FAIR OAKS, CA (MPG) - Following two years of planning, site tours, pot lucks, workshops and even wine tastings to celebrate baby steps taken along the way, the first shovel of dirt has been dug for a planned cohousing project with units sold on the promise of a "Family-friendly Green Neighborhood" for New York Avenue.

Future residents, of the Fair Oaks EcoHousing development, alongside individuals hoping to build something similar in other parts of Sacramento County, as well as construction and development representatives for the project, and the leading figures in its development and execution got a break in the rain long enough to snap a group photo in front of the 3.7acre development site Nov. 3. Then they walked over, together, to Smokey Oaks Tavern on nearby Fair Oaks Boulevard for an official reception and speeches.

"I was thrilled to see how many people joined us for the groundbreaking," said



From left to right, Katherine McCamant, founder of CoHousing Solutions, Richard Rozumowicz, civil engineer, Charles Durrett, architect, Darryl Berlin, construction project manager, Marty Maskall, future resident and leading organizer of the project and Rachel Bardis and Katherine Bardis of Bardis Homes. Photo by Louise Mitchell

and founder, Marty Maskall, who has project from her mind, on to paper and

been working to get the concept for the to this point for most of the last decade.

"Supervisor Susan Peters (who attended the event) complimented the future residents on our persistence to pursue our vision. I can't wait until the homes are built and we can move in."

That is slated to happen sometime in spring of 2019. Meanwhile, the Fair Oaks EcoHousing project has been endorsed by the Environmental Council of Sacramento (ECOS), which also honored Maskall as the 2016 Environmentalist of the year.

The celebration officially kicked off construction of the 30-unit, pedestrianfriendly neighborhood that will feature private townhomes and "flats" ranging in size from two to four bedrooms and priced between the mid-\$300's and the high \$600's, solar and sustainable energy sources and other green living features.

The village in the making already has owners for all but two of the 30 homes available, a sign of just how popular the idea of cohousing has become and how quickly folks are ready to buy in. Prices range from \$300,000 to \$600,000,

Continued on page 10

A True Hero and Survivor

Battle of Okinawa Survivor Part of Final Battle of World War II

By Elise Spleiss

SACRAMENTO REGION, CA (MPG) - At the age of 20, Bob (Junior) Mellor, had no way of knowing he was soon to be part of what would be known as 'history's greatest conflict on land and sea', the Battle of Okinawa, also known as Operation Iceberg. Many who unknowingly become a part of history in the making often just see it as part of the job. It is no different for Bob Mellor, now 92.

His patriotic T-shirts and original Navy uniforms hanging in his closet, the glass case full of photos and other service memorabilia are silent reminders of his service while his extensive collection of World War II and other combat movies bring those days back to life for him. And Bob loves to proudly talk about those days to any fortunate enough to hear his stories.

Bob joined the U.S. Navy on October 6, 1944 in San Francisco. He took a train to San Diego Naval Training Center where he completed his basic training as a Seaman Apprentice Class on December 28, 1944. The same day he was transferred to Landing Craft School where he graduated three months later on March 6, 1945.

During his training Bob took a leave to visit his older brother, Ray Mellor whose ship, the aircraft carrier U.S.S. Fanshaw Bay, had come in for repairs following a Japanese attack that had burned the flight deck. While on board Ray, a Gunner's Mate on the ship, showed his brother the 5-inch antiaircraft guns where he worked. Ray survived the war, thanks to the metal case covering his Bible when he took shrapnel to the chest during the Battle of Leyte Gulf in the Philippines.

Upon completion of Landing Craft School Bob Mellor was transferred to the West Pacific where he was trained to drive a 30-foot Landing Craft Mechanized (LCM) boat. He was immediately made a cockswain, in charge of the ship and its crew, and trained in the Pacific Ocean in 15 to 20-foot breakers. Mellor said he liked the training and "found it no harder

than plowing a straight furrow" back home on his family's 156-acre ranch in Delhi, California.

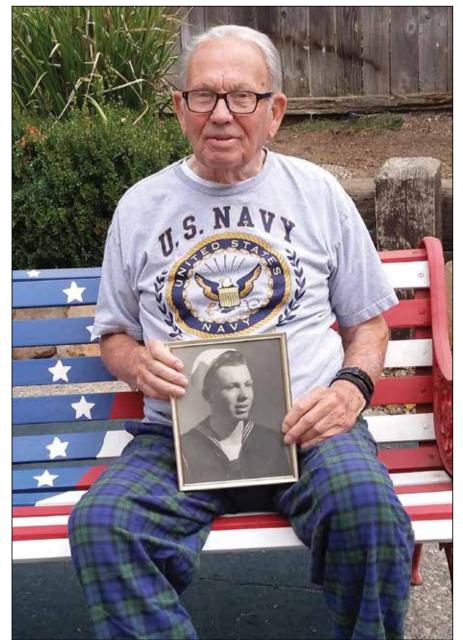
During his three-month training in preparation for the invasion of Okinawa, Mellor brought in supplies, hauled liberty parties and took sailor transfers to other ships on the high seas. He participated in a week-long shake-down cruise and amphibious landing off Catalina Island before boarding a Landing Craft Infantry (LCI) headed for Pearl Harbor where he trained in all the sea channels driving a landing craft.

On March 17, 1945 Mellor was assigned to LSM 424 (Landing Ship, Medium) and was sent to the south islands in the Pacific where he joined a larger fleet of landing craft and mine sweepers. At 203 feet-long, his ship resembled a small aircraft carrier and carried over 100 guns, mortars and rockets of various sizes. Mellor's ship was part of the fleet that by the end of March would number 1,300 headed to the invasion of Okinawa. Only 325 miles from Japan, Okinawa was the last stronghold to defeat before reaching Japan.

Finally, on April 1, 1945 the U.S. and allied forces invaded Okinawa. Mellor and his men landed in Buckner Bay. By the end of the day, it had become the largest amphibious landing in the Pacific theater of World War II with 50,000 troops landing.

One of the pilots flying from the carrier U.S.S. San Jacinto was a young pilot by the name of George H.W. Bush. Bush and other pilots conducted bombing raids in their TBM Avengers to clear the way for Mellor and other landing crafts to land safely on Okinawa. However, attempting to prevent U.S. and Allied landings was the Imperial Japanese 'superbattleship" Yamato, along with its fleet of Japanese aircraft carriers and destrovers.

Mellor recalls that just after his ship had unloaded its pontoons and hardware for the floating docks, they were attacked briefly in a kamikaze attack by a Japanese Zero fighter plane. He and his men survived that attack and



Okinawa survivor Bob Mellor proudly displays his Navy photo, his Navy uniform and the American Campaign, Asiatic Pacific Campaign and World War II medals he earned during his service in the Battle of Okinawa.

with the equipment provided, three U.S. Army and three U.S. Marine Corps divisions aided in the successful completion of the assault on Okinawa.

On April 7, 1945 the Yamato, the largest battleship in the world at 80,000-tons was sunk by the Avengers after 10 torpedo hits. The Yamato had been the former flagship of Admiral Isoroku Yamamoto, mastermind of the Pearl Harbor attack.

The war ended on June 22, 1945 but Mellor had one more assignment to complete. On June 26, Mellor took his LSM 424 to the north end of Okinawa and picked up U.S. Marines from the 1st Marine Division at Hedo, and transported them to the North China Sea where they boarded 40 ships to go

More than 12,000 American servicemen were killed at Okinawa and over 38,000 wounded or missing. Japan lost 100,000 men, plus a loss of up to 150,000 civilian Okinawans.

Mellor continued his life following his Navy days with his high school sweetheart, Elma Louise Voyles. They married in 1946, following his discharge from the Navy and her graduation with honors from Livingston High School in Livingston, California. Their first home was a chicken house in the backyard of Clint Lovelady's Ranch in Delhi, California. They converted the chicken house into their home of one year, then moved to a farm in Delhi where Bob work fulltime plowing fields and milking the cows. Their toilet was an outhouse.

In 1950 Mellor took a job at McClellan Air Force Base in Sacramento where he worked for 34 years before retiring as a "Scheduler' for airplane repairs.

The Mellor's had four children, three adopted over a span of fifteen years. After two children, they upsized from their home in North Highlands to 5-acres in Fair Oaks. After 54 years of marriage, Elma passed away in 2000.

Mellor now lives with his daughter, Lynne at her home in Roseville. He spends much of his time watching his extensive collection of WWII movies and other classics dating back to the

He enjoys his pastime, especially as, referring to his waning memory, each time he watches a favorite movie like Midway or Flying Tigers, it's like watching it for the first time.

As the number of our surviving World War II veterans are rapidly dwindling, our younger generations are either never studied or are forgetting their sacrifices. Stories like these are a memorial to the thousands of people who worked, fought and died to preserve our way of life today. They cannot be forgotten.

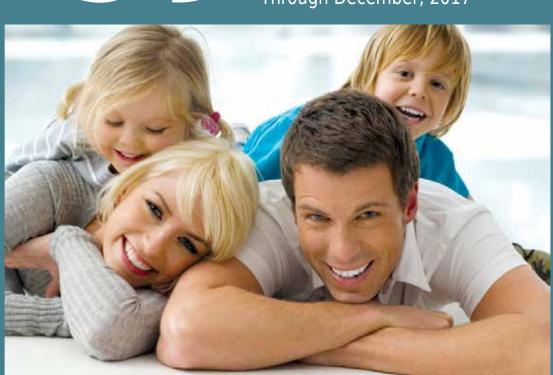
Sources: Mellor Family History by Dr. Dennis L. Mellor

The Collings Foundation; World War II Day by Day by Antony Shaw

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Are You the Best of Fair Oaks?

Continued from page 1

categories for your vote to count. All votes must be received no later than December 31st, 2017 at 5:00 pm.

Votes can only be made by completing the online form at www.BestofFairOaks.com. All

voting entries must have voter's favorite cocktail or business completed information or the votes will not be counted.

This year's event will be held at the North Ridge Country Club in Fair Oaks. The event is scheduled for January 25th, 2018 from 5:30 - 7:30pm. Get your tickets and enjoy the evening in your attire. Come and enjoy some great food, great fun, and great recognition of the best businesses in the community.

To buy tickets contact the Fair Oaks Chamber of Commerce at 916-967-2903 or go to www.fairoakschamber.com

Mercey Springs Receives Donation



Receiving the donation are (L to R) MSF representatives Brenda Kress, Julianne Miller, Mary Howard; and Roselyn Barbray, Taste of Fair Oaks Committee.

Representatives from Mercey Springs Foundation (MSF)

FAIR OAKS, CA (MPG) -

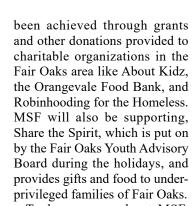
recently attended the Fair Oaks Chamber of Commerce (FOCC) luncheon, and were quite elated to receive a check from the chamber close to \$3,400. For several years now, MSF has partnered with the Chamber and assisted with planning and supporting the annual Taste of Fair Oaks event. In return, the Chamber shares a portion of their proceeds with this non-

profit organization.

Established in 2004 to serve Sacramento and its surrounding communities, MSF is all about creating bridges between organizations and people. Part of their mission is to support other charities through financial contributions, volunteerism and raising awareness of the good work being done in our communities. Their philosophy is that "we are not here to compete with other charities, but rather to partner with them".

MSF's commitment is to give back to the Fair Oaks community whenever possible. This has

To learn more about MSF, visit their website at www.merceysprings.org, or their Facebook





American River Messenger • 3

You're Invited!

Tickets will sell out fast so don't miss your chance to attend the "Best of Fair Oaks" event. This year's event will be held:

Where: North Ridge Country Club, 7600 Madison Ave, Fair Oaks, CA 95628

When: Thursday January 25, 2018 • 5:30 to PM-7:30PM

Cost: Contact the Fair Oaks Chamber of Commerce for details. To purchase tickets for this event please call 916-967-2903 or go to **FairOaksChamber.com**.

Contest Rules

Business must be located in Fair Oaks.

All votes must be received no later than December 31, 2017 at 5:00 pm at the office of Messenger Publishing Group.

Only one vote per category per person. All voting entries must have complete information or the votes will not be counted.

> Best of Fair Oaks winners will be presented at this year's "Best of Fair Oaks" event.

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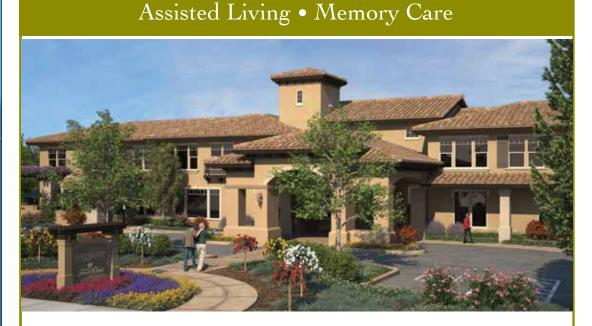
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Subscriptions should be mailed to American River Messenger, 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. Subscription rate is \$28 per year in Fair Oaks and Orangevale. The American River Messenger is published twice-montly. Call 916-773-1111 for more information.

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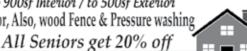
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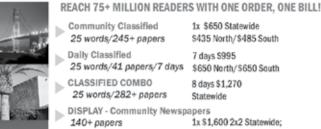
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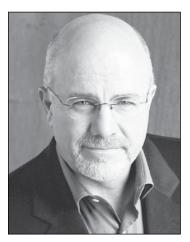
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Married or single, budgeting is the key

Dear Dave,

Do you have any tips for how single people can stay on track with their finances?

- Deb

Dear Deb.

The first thing I'd suggest is the same advice I give to married couples, and that is to spend less than you make, and live on a written, monthly budget. Sit down at the end of each month and write down — on paper all your expenses and income for the upcoming month. Give every dollar a job, then spend everything on paper before the month begins.

When you think about it, budgeting isn't that difficult. All it takes is a little time and a few basic math skills. Some expenses, like your mortgage payment or rent, will be the same. If you have a car payment, it should remain constant, as well. Things like utilities and

groceries may fluctuate a little based on the time of year, but you can formulate pretty accurate estimates by looking at past months.

Another thing I would recommend is finding a mature, trustworthy friend or family member to act as an accountability partner. This person should also be good with money, and your relationship should be strong enough that they're not afraid to call you out if you start behaving irresponsibly with your

Sit down, just the two of you, once a month and talk about your finances. You can even go over your income and budget line by line if it helps. The point in this scenario is to get support from someone who cares about you, and is willing to be there - and help hold you accountable – for the financial decisions you're making.

—Dave

Used car warranties?

Dear Dave

What is your opinion of used car warranties?

-Anonymous

Dear Anonymous,

I'm not a fan of extended

warranties in general, and I especially dislike used car warranties. In my mind, they're bad because they're expensive and — on average — of little benefit to the buyer.

Did you know, in many cases, only about 12 percent of what you pay for used car warranties goes to cover the cost of repairs? That means around 88 percent goes toward profit, overhead, and commissions. In fact, some used car dealers make more money from the sale of extended warranties than they do on the sale of actual cars.

The best way to cover yourself is to buy smart and self-insure. Save up an emergency fund of three to six months of expenses, and stay away from stuff like used car warranties!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @ DaveRamsey and on the web at daveramsey.com.

Dave Says California's Tax-and-Spend Cycle Continues



Commentary

by Senator Ted Gaines

The California legislature has descended into policy madhouse where decisions defy every bit of fiscal and economic common sense and serve to put working class people in the poorhouse.

Case in point is this year's tax-heavy legislative session, where the ruling party took breaks from abusing President Trump only long enough to pass bills making California unlivable. In a state with the highest poverty level in the nation, legislators inexplicably set out to make absolutely everything more expensive.

California already has some of the highest gas taxes in the country, so what do the legislative Democrats do? They start by imposing a new gas and car registration tax, which added twelve cents to every gallon of gasoline starting November 1, and increases vehicle registration fees by \$25-175 per car. And that twelve-cent tax will go up starting in 2021, adjusted for inflation, forever and ever.

This tax was sold as a way to repair our roads but we already have money for that and have simply not made the commitment to spend those funds where needed. California general fund spending increased by around \$25 billion over the past five years, but transportation spending stayed flat. Tell me why those funds could not have paid for roads?

Every year a billion dollars in truck weight fees are diverted away from transportation where they belong and into the general fund. California has the money! By putting this new tax on every mile regular people drive for work, for school, for family, the dominant party is simply charging you twice for road construction and repair. Would you rather see our road money spent where it belongs before paying new and higher taxes?

But even that was not enough. The big bamboozle came in the extension of the state's cap-andtrade scheme, which is alleged to fight "climate change" but really fights against prosperity in the working class. If you were angry over the 12-cent gas tax, how do you feel about the 73-cent increase on every gallon of gas due to cap-and-trade? And, the money raised by capand-trade will go to subsidize

California's legendary money burning High Speed Rail, which most ordinary Californians will only ever see from their cheaper, faster, more convenient seats on Southwest Airlines.

Lastly, in a state where housing prices are eating up 50- or 60-percent of many people's income, the legislature saw it fit to make housing even more expensive with a host of new fees and mandates that will add hundreds of dollars in costs to many real estate transactions, but many tens of thousands in costs for some new construction.

These housing taxes are not without consequence. For every \$1,000 increase in the median price of a home, an additional 15,000 Californians are priced out of the market. The legislature is creating a permanent renter class by making housing and staple goods unaffordable, cutting off a traditional lifeline to a middle-class life for too many in our state.

California seems as though it has many problems – budget deficits, unfunded pensions, bad roads, high taxes - but it really has just one: Politicians. Until Sacramento's tax-and-spend pirates change their ways, it's higher taxes from here on out.

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.

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CLUES

ACROSS

- 1. What car does over time 6. *Traveler's purchase Kind of cola
- 13. Opening de Triomphe
- 15. Opposite of domesticated 16. Beer garden mug
- 17. Hula dancer's necklace 18. "Haste makes waste,
- 19. *Thanksgiving game day
- stars 21. *Peeps around the table 23. "But I heard him exclaim,
- he drove out of sight 24. Queen of Carthage
- 25. British broadcaster 28. Fungal spore sacs
- 30. Angry dispute 35. Rhine tributary 37. "Cogito, ___
- 39. Did like a star at night 40. Assortment *Last float passenger
- 43. Larger-than-life 44. Like a neon sign
- 46. Catcher's catcher
- 47. Facts and figures
- 48. Nile and Mississippi 50. Plural of "forum"
- 52. State of no-mindness 53. Impose, as in tax
- 57. *Star of the show on
- Thanksgiving 60. *"The Thanksgiving
- Song" singer 64 Small olive-gray bird 65. Kind of printer
- 67. Nose of a missile
- 68. Donated live-saver
- 69. Born, in society pages 70. Child-eating daemon, in
- Greek mythology
- 71. Do this at a funeral
- 72. Symbolized by elephant 73. Funny

DOWN

1. Reduced Instruction Set

- Computer
- _ others..." 3. Hearty one-pot dish
- 4. *Squanto's Wampanoag, e.g 5. Mexico City state
- _, won't you come
- 6. "Buffalo out tonight...
- 7. "Is" is to "she" as is to "we 8. "The Terminator" genre
- 9. Ghana monetary unit
- 10. Like word of mouth 11. Same as cagev
- 12. Stout relative
- 15. Kate Hudson's "Almost 20. Those in favor
- 22. Sum it up 24. Make something seem worthy
- ___-breasted variety
- 26. Pop out 27. Prepare white wine
- 29. Pack like sardines 31. Lose one's coat
- 32. November birthstone
- 33. Get together
- 34. *Pumpkin alternative 36. Dig like a pig
- 58. Strong desire harvest before giving 59. thanks 60. Beehive basket 61. Stretched ride 62. Like a villain 63. Bona fide 64. Wedding promise, e.g.

38. Bismarck's first name

45 Non-scholarship player

Palmer

_ Spot run

56. *"Thanksgiving," poem by

42. Courtyards

54. Contending

Albert Guest 57. Michelin product

66. "New" prefix

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Boy Scouts Host Italian Dinner Fundraiser

SACRAMENTO REGION, CA (MPG) salad, garlic bread and bever-

- Boy Scout Troop 310 is hosting an Italian Dinner fundraiser on Saturday, December 2nd from 6 to 9 p.m. at Divine Savior Catholic Church, 9079 Greenback Lane, Orangevale. Enjoy all you can eat pasta,

ages. Chicken parmesan and Scout-made desserts will be on sale. The evening includes a silent auction and door prizes. Tickets are \$10.00 each (kids under 5 are free). All proceeds go to Boy Scout Troop 310's

program. For information, tickets or to donate to our silent auction, please contact Loree Johnston at (916) 601-5473 or lee-n-loree@sbcglobal.net. Thank you for supporting Boy Scouts!

Hazel Avenue Paving Project Moves Forward

By MPG Staff

FAIR OAKS, CA (MPG) - Hazel Avenue saw traffic delays during the weekend of November 10-13 and will see it again on the weekend of November 17-20. During these two weekends, a stretch of Hazel Avenue between Curragh Downs Drive and Sunset Avenue will be undergoing round-the-clock asphalt paving.

Weather permitting, the lane closures will begin on Friday, November 17 at 7 p.m. and will fully reopen at 6 a.m. on Monday, November 20. If work

is delayed due to weather, the paving will be rescheduled for a future date.

This work is part of the Hazel Avenue Improvement Project, helping to reduce congestion, increase safety and mobility for all modes of transportation along the two-mile stretch of Hazel Avenue between U.S. highway 50 and Madison Avenue.

During Phase 2 of the project, roads will be reduced to one lane in both directions as crews conduct the asphalt work. The northbound and southbound lane closures will also impact bicycle traffic, but every effort will be made to Media

provide access to riders. If you travel through the area, please be cognizant of these lane closures and the associated delays when planning your daily activities.

The anticipated completion of this second phase to widen Hazel Avenue is June of 2018. Sacramento County Department of Transportation appreciates your patience and cooperation as crews work to finish this project. For your safety and workers safety, please be aware of crews if you travel through the project area.

Source: Sacramento County



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By Marlys Johnsen Norris, **Christian Author**

Many people claim to have good intentions about the affairs of their life. The end result always reveals if those intentions were honest and fair. Doing good things for self and others is the usual result of the efforts given to do them. When one does them without desiring a lot of praise for themselves, they do seek the help of an all knowing God. It is then, all those socalled good intentions become reality with help of the Holy Spirit of God. After all He

Good Intentions or Integrity?

knows the real and sincere responsibilities. And if you intentions of everyone's heart and with His help the end result is always successful.

Helping others with a sincere and loving heart creates value and integrity of who everyone IS in Christ, as believers and followers of God's Word. It exemplifies His love and honors Him because one is not looking for a personal pat on the back for a job well done. Others are aware that the intentions are honorable, right and good for everyone concerned.

Good honest intentions ministered to others prove one's integrity, which is a long-term positive character trait, of the value they exemplify with actions because of their constant good intentions. Scripture puts it clearly. Unless you are faithful in small matters, you won't be faithful in large ones. If you cheat even a little, you won't be honest with greater are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? (Luke 16:1-15)

One must realize, the adventure into heaven is not just automatic for everyone! There are serious decisions to be made before God will open that gate for anyone! Have you accepted the Heavenly Father's Beloved Son as your Lord and Savior? He went to a cruel cross and died, shedding every ounce of His blood, to pay the penalty for everyone's sins, reconciling us back into the Father's graces and purchasing the gift of eternal life for those who accept and believe. Since Old Testament times, there is no forgiveness without the sacrifice of shed BLOOD.

Marlys Johnsen Norris Author of 7 Books SENIOR GLEANINGS Marlysin@gmail.com



By Pastor Ray Dare

We all want to be happy, but sometimes trying to find happiness can be a struggle. Often times we search for it in all the wrong places or ways, when the answer is much simpler- God. "Happy are the people whose God is the Lord" Psalm 144:15. As you grow your relationship with God your happiness grows as well. How do you develop a close relationship with God? One important way is through prayer.

There are a lot of faulty misconceptions about prayer, a lot of ignorance about how prayer works and why we pray and when to pray. The worst misconception about prayer is that prayer is simply a religious duty. If prayer is a duty for you, you have missed the total point of prayer. There are many purposes of prayer but here are the big

Encouraging Words

How Prayer Leads to Happiness

Dedication: I'm saying, "God you're #1 in my life... I'm dedicating my life to you." It is an opportunity to express your devotion to God and your dependence on God, saying "God, I need you." You have to be honest... "God I admit I am inadequate. I am helpless. I need your help in this situation... I need your help in my life."

Communication: It's simply talking with God; just like you would your best friend. You can talk to Him about anything. The problem is that we have a hard time believing God is really interested in us. We can't seem to conceive that the Creator of the entire universe is interested in house payments, the person at work who irritates you or that knee pain. When you understand how much God loves you, prayer will no longer be a problem for you. Why? Because we love to talk to the people who love us the most. If prayer to you is a duty, ritual or routine that you don't look forward to, it means you don't understand how in love God is with you, and how much He is interested in every detail of your life.

Supplication: More simply put - "Asking for something specific". Supplication means to make a specific request. The Bible says, "You have not because you ask not." James 4:2. Over twenty times in the New Testament the Bible says "Ask". "Ask, seek, knock, and keep on asking." Matt. 7:7. Why? Because He wants to answer you.

As I think back over the 38 years that I've known the Lord; the happiest days of my life were not happy because of the circumstances at the time. Regardless of circumstances, the happiest days of my life are the days I spend in Dedication, Communication and Supplication; just spending time with Him. Setting aside 30 minutes, here or there, just talking with Him and hearing Him talk to me. If you're not praying now, start with 10-15 minutes per day and spend time with Him. As you grow closer to Him your happiness will grow, as well.

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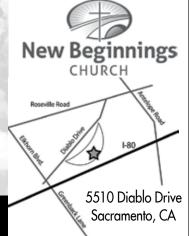


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Guiding Veterans in Tough Times

Story and photo by Jacqueline Fox

SACRAMENTO REGION CA (MPG) - Ed Outland is not a veteran. As a young man, however, he planned to serve his country, as did his father, a career serviceman. But those hopes were dashed when he developed an illness that disqualified him for enlistment.

"I was drafted in 1969 and I wanted to be a pilot," says Outland, founder

Many of our

veterans come

with \$50 in their

savings accounts.

Getting these

benefits is life-

changing for

FOUNDER AND CEO OF

FAMILY HERITAGE GROUP, LLC

them.

ED OUTLAND

in the door

and CEO of Family Heritage Group, LLC in Fair Oaks. "I found out I had a form of spina bifida and that was it. I didn't get to go."

Flash forward several decades (and careers) later and Outland, 71, heads up a company offering financial estate planning and related services for individuals and their family members. He's found a circuitous but important way to serve his country by providing pro-bono financial services

to aging, sick and injured veterans to ensure they receive, at minimum, access to a little known government entitlement benefit that a vast majority of his clients don't even know they qualify for.

Sure, Outland has to keep the lights on, so his core company, which currently carries a portfolio of roughly \$11 million, centers on financial and estate planning services for the elderly, helping them navigate the wildly complicated qualification process for Medi-Cal benefits, the state's Medicade program for low-income individuals, and guiding clients on the purchase of life insurance, annuities and other investment and retirement vehicles.

But Heritage Group has a niche market serving veterans with critical medical issues, ensuring they and or their spouses receive assistance through the Aid & Attendance program (A&A) offered through the US Dept. Of Veteran's Affairs (VA). The benefit, which can be combined with social security and Medi-Cal, can be used to pay for non-service related medical expenses, including long-term care fees and other expenses due to a catastrophic illness.

Outland does not charge for helping veterans get this benefit. For those veterans who may have assets exceeding qualifying levels, Outland works with them to redirect their assets in order to meet the requirements.

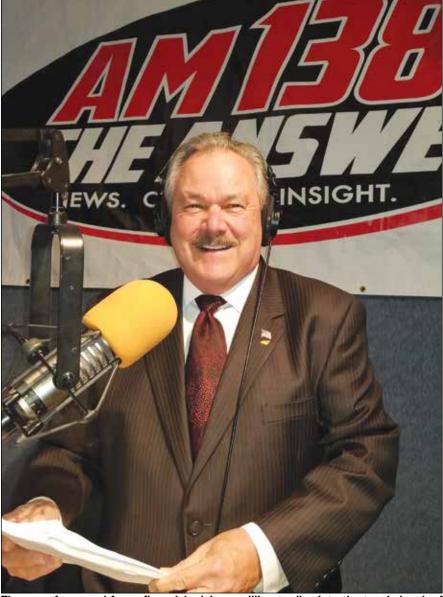
"Roughly 96 percent of the financial services and catastrophic illness planning we do with veterans is pro-bono work," says Outland. "We help them or, if need be, the spouse, apply for the A&A benefit so they can deal with medical expenses with dignity and not have to go broke doing it."

There are fewer and fewer financial advisors willing to dive into the tangled web of entitlement benefits, according to Outland, who has

been working with veterans for about 11 years. Over that period, he's established good relationships with the skilled nursing facility community, working with staff and ensuring residents are signed up for and receiving the full range of government entitlements needed to pay for their care and board.

"This work is not for the weak willed or faint of heart," says Outland. "Believe me, the VA doesn't like us very much."

To qualify, a veteran must have served at least 90 days of active duty with one day during a time of war and a clean discharge from service between Dec. 7, 1941 and Dec. 31, 1946 for WWII; June 27, 1950 to Jan. 31, 1955 for the Korean Conflict, and between Aug. 5, 1964 to May 7, 1975 for the Vietnam War. Veterans with at least two years of active duty service during the Persian Gulf War from Sept. 2, 1990 up to present day, also qualify.



There are fewer and fewer financial advisors willing to dive into the tangled web of entitlement benefits, according to Ed Outland (above), who has been working with veterans for about 11 years.

While most of his VA pro-bono clients do not have much money saved, Outland works to help all who apply for the A&A benefit to qualify. The VA stipulates applicants can have only a maximum \$30,000 in assets if single, \$50,000 if married.

But for most, the A&A benefit represents the last option for financial aid to cover medical care costs. Few have wealth management portfolios to break apart and redirect.

"Many of our veterans come in the door with \$50 in their savings accounts," says Outland. "Getting these benefits is life-changing for them."

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Part of Outland's work with others also involves dispelling myths, the biggest one being that if you have money you can't qualify for Medi-Cal. And that myth is widely prevalent among a good majority of WWII veterans and their family members who are struggling to balance paying for medical care without depleting their assets and rob-

bing their children of an inheritance.

"The greatest generation of veterans is dying off," says Outland. "So our job is to make sure that the \$10 trillion that roughly comprises their total wealth is passed on to their families and not sucked up by the ever-increasing

costs of long-term medical care and expenses."

Outland said of the roughly 16 million veterans who served in WWII there are roughly 750,000 still living. He estimates there also are roughly 2.5 million WWII widows still living who are entitled to the benefit and can apply for it. They just need to know it's there.

"That's a lot of veterans and widows out there and most of them don't have a clue the benefit is there for them," Outland says.

Receiving the Aid & Assistance benefit has made it possible for veterans from all backgrounds to fill the gap between Medi-Cal coverage, Social Security and pension payments and costs of long-term care, among other things, which amounts to an average of close to \$7,000 a month in many places. As of January 2015, a veteran and spouse could qualify for as much as \$2,126 a month through the program. The A&A benefit for single veterans is currently set at \$1,794 a month, and for surviving spouses the benefit is \$1,156 a month.

"It truly can mean that someone can age with dignity in a good facility and pay for it without having to lose everything they've spent their lives saving up," Outland said.

Outland also has an hour-long, weekend radio program offering listeners financial and estate planning guidance, He's successfully parlaying a long, first career in radio advertising sales and station management into a passion helping people manage their money, preserve their family's wealth and plan for the future.

"I'm self-taught," said Outland. "I got tired of doing radio sales day in and day out. I have been doing this for 28 years now and I guess you could say it really is a second career."

Outland said when he "discovered" the Aid & Assistance benefit was available there were reportedly roughly 400 recipients in the Sacramento County region signed up for and receiving it. As of January of this year, he estimated his firm had successfully completed roughly 6,000 A&A cases for veterans.

"It was like the sky opened up,"
Outland said. "We've got to get the
word out there that these benefits are
available."

★

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Lyon Real Estate-Fair Oaks Office Gives \$5,000 Grant to Alzheimer's Association



Local Lyon Real Estate agents and staff gather with staff from the Alzheimer's Association to offer the grant. Photo

By Cathy Harrington

FAIR OAKS, CA (MPG) - The Lyon Cares Foundation announced today that Alzheimer's Association is the recipient of a \$5,000 grant. Their mission is to eliminate Alzheimer's disease through the advancement of research, to provide and enhance care and support for all affected, and to reduce the risk of dementia through the promotion of brain health.

Operated by Lyon Real Estate, the Lyon Cares Foundation offers time, talent, and treasure to local nonprofits that make their communities a better place. Funds are raised through escrow and payroll contributions by Lyon agents and staff in addition to Lyon's annual Golf Tournament.

"The donation that was given by Lyon will be used to continue our mission to eliminate Alzheimer's disease," said Denise Davis, Program Coordinator for Alzheimer's Association. "We are so grateful for this wonderful and generous donation."

"It gives us great pride to give this grant to Alzheimer's Association," said Lyon Real Estate president Pat Shea. "They are doing very important work."

In 2017, each of Lyon's 14 offices, in addition to their

headquarters office will be giving two \$5,000 grants to organizations of their choice, totaling \$150,000. Lyon's Fair Oaks chose Alzheimer's Assocation to be the recipient of their grant.

The Lyon Cares Foundation provides time, talent, and treasure to local nonprofits that make their communities a better place. Our partner in giving is the Sacramento Region Community Foundation. In 2016, Lyon Cares gave grants totaling \$80,000 to 15 organizations in the Greater Sacramento Area and will be giving grants totaling \$150,000 in 2017.

Source: Lyon Real Estate ★

Sacramento County DA Reports



Defendant Sentenced for Murder of Disabled Man

DATE: October 30, 2017

CASE: Joshua Lowery (Case # 14F01574)
PROSECUTOR: Deputy District Attorney
William Satchell, Homicide Unit

The Honorable Steve White sentenced Joshua Lowery to 16 years to life in prison. On August 16, 2017, a jury convicted Lowery for the second-degree murder of Christopher Sorgani. The jury also found true the allegation that Lowery personally used a deadly weapon.

On October 23, 2013, Christopher Sorgani took light-rail and a bus home from work. Mr. Sorgani was physically disabled and often walked the last stretch of his trip home for exercise. As Mr. Sorgani walked down Greenback Lane, Joshua Lowery approached him from behind and struck him in the head with a hammer multiple times, killing him. Mr. Sorgani and Lowery had no connection with each other and there was no apparent motive for the murder.

Defendant Convicted of Child Sexual Assault Charges

DATE: October 31, 2017

CASE: Peter Nicholas (Case #16FE016102)
PROSECUTOR: Deputy District Attorney

TeriAnn Grimes, Special Assault & Child Abuse Unit
Peter Nicholas pled no contest to two counts of
sexual assault of a child 10 years old or under, and

admitted to a 2003 prior strike for sexually assault-

ing a child under 14 years of age.

Nicholas was a friend of the victims' family and would often stay at their house on weekends. Nicholas would sexually assault the two girls who lived in the house whenever he had the opportunity. The assaults occurred over a seven-year period when the victims were between the ages of 3 and 12. Neither victim knew the other was also being assaulted. The oldest victim disclosed her

from her friend.

Nicholas faces a maximum sentence of 60 years to life in prison. Sentencing is set for November 17, 2017, at 1:30 p.m. in Department 24 before the Honorable Shelleyanne Chang.

abuse to her mother after receiving encouragement

Former High School Teacher Convicted for Sexual Relationships with Students

DATE: November 1, 2017 **CASE:** Byron Wallace (Case #15F06533)

PROSECUTOR: Deputy District Attorney
Maria Wilson, Adult Sexual Assault Prosecution

Byron Wallace was convicted by a jury of four counts of committing sex acts with a person under the age of 18, communicating with a minor with the intent to commit a sex act, molesting a child under the age of 18, three counts of unlawful sex with a minor, and dissuading a witness.

Wallace was a popular math teacher at Inderkum High School. He also ran the Christians in Action club as well as the HOPE program. A high school freshman met Wallace when she was a student in his geometry class. She got to know Wallace throughout her high school years from math classes and as an active member of the Christians in Action club. During her senior year, Wallace and the victim began exchanging flirtatious text messages. Eventually, they began meeting before and after school and became physically intimate. Over the course of their relationship, the victim spent more than \$3,500 on Wallace – buying him expensive shoes, belts and watches. Another student met Wallace her senior year when she asked him for help in math. She also became active in the Christians in Action club. Wallace and the victim began exchanging flirtatious text messages. Soon after, their relationship became physically intimate. Wallace also sent nude photos of himself to both victims.

Wallace faces approximately 8 years and 4 months in prison. Sentencing is set for December 15, 2017, at 9:00 a.m. in Department 10 before the Honorable Laurel White.

Marijuana Robbery Ends in Murder

DATE: November 3, 2017

CASE: Shaquille Huston & Dayvon Stroupe (Case #14F07830)

PROSECUTOR: eputy District Attorney Caroline Park, Homicide Unit

Shaquille Huston and Dayvon Stroupe were convicted by a jury for the first-degree murder of Vincent Amaya with a special circumstance of committing the murder during the course of a robbery.

On November 17, 2014, the victim met Shaquille Huston, Dayvon Stroupe and two additional unidentified assailants at the Florin Meadows Apartments to sell them marijuana. Huston, Stroupe and the two unidentified individuals attempted to rob the victim of his marijuana. During the course of this robbery, one of the four robbers shot and killed the victim.

Huston and Stroupe face a maximum sentence of life in prison without the possibility of parole. Sentencing is set for December 1, 2017, at 9:00 a.m. for Stroupe and December 19, 2017, at 4:00 p.m. for Huston in Department 33 before the Honorable Michael Savage. ★

Fat Chance, Fast Change for Men this Holiday Season

By Rick Reed

Like the Titanic's meeting the iceberg, our holiday excess with gravy is disaster, dead ahead! For men sitting all day at work then watching sports season after season on the couch, the nachos are not our friends. The holiday meals ahead are like that proverbial iceberg in our diet. How did thirty-five year old Jason Ray Broumley get so cut and recapture his younger self? He says it was three things, two of them will power and Taekwondo.

Not TNT, but Taekwondo blew inches off his waist, as Jason describes his once sorry state, "Way too heavy, walking around it was awful my back was aching, short of breath, it actually felt like I was never going to be able to do anything physical, you know, ever again."

That kind of mental stress can make it worse for many men as they end up eating from the guilt felt in being too heavy and unhealthy. A vicious cycle sped up as hearty fat loaded meals are the centerpiece on the holiday calendar. WebMD reports obesity as 20% over your normal weight for your height. They also tie heart disease, stroke, high blood pressure and many other potentially life-threatening ailments to being overweight.

How did Jason break the cycle? He says determination was his key, "I definitely wanted something different, I wanted to change my life." And with time, training and support it has. "I feel healthier now than I ever have in my life because of Taekwondo" he said. From 260 to 180 with four inches less to carry around the middle, Jason says TKD has been an inspiration to also improve his diet. "I make better food choices, and haven't eaten fast food in years, so training is more than just a workout. It's incentive to live better."



Jason Ra Bromleyy, before his "Fast Change" with Robinson's TKD. Photo courtesy Rick Reed

Jason says he tried gym work, but found it mind-numbing and uncomfortable, "Kind of monotonous, same old thing every time, boring!" His choice to become healthier with TKD was influenced by his father studying martial arts at a time he wasn't interested. Another factor was making time to get his health in order, The Black Belt says, "I wanted something challenging. I was going to be learning a skill. It's something different every time I go. I'm learning something new every time so I think that's why I chose Taekwondo." Whatever form of exercise, getting off that couch, up from that seat and away from the screen are the first steps for men losing and controlling weight.

and controlling weight.

Rust may be good patina on old pickup trucks, but bad for men who 'rust' when they rest too much, and modern society keeps us sitting more often. A bridal services business owner often working at his computer, Jason Broumley found Robinson's Taekwondo as his choice for healthy fitness, and founder Grandmaster Clint Robinson an inspiration. Movement is the key, flexibility the door to better days as

body, mind and spirit are welded in the desire to lose weight and be healthy. According to the slimmed down Ray, "A better state of mind, physically sure, and spiritually too I think. Taekwondo has done that for me, for sure."

Making the decision to get healthy is critical, but Jason says, just showing up to train is half the battle. "I didn't think I was going to come back. After class I was down on the mat thinking I might not get up! But, I just kept going back." That determination proved to be self-fulfilling as weight loss, muscle and a better state of mind gives life new vigor. Jason's wife Bundi says, "His stress level has gone way down. He's more relaxed." And yes, men being relaxed and healthy is sexy. "Yes," Jason testified, "I would definitely say it

is." That's the third thing!

So, enjoy the holidays, eat in moderation then get up, get busy with movement and take a fat chance on a fast change! Gain more from life like Jason, whatever exercise works for you. If you would like to try Taekwondo drop by a Robinson's TKD location for three free lessons, compliments



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American River Messenger • 9 **NOVEMBER 17, 2017**

American River Eaglets Named and Famed

Continued from page 1

nest in June but the huge bald babies will soar in the children's memories forever. "We walk the American River trail every week," explains teacher Tavia Pagan. "One day in fall (2016), an adult bald eagle flew right over the children. We all knew the national bird. It was extra special to see it right in

Weeks later, the junior naturalists beheld a huge nest. "It was exciting," recalls fellow teacher Becky Page. "We decided to keep an eye on things. All through winter, the children looked forward to visiting what we called 'our eagles.' One day in spring, we heard a new little sound from the nest. We realized it was a hungry baby."

The snowy-crowned parents began supplying the nest with fish from the river. Eventually, bystanders saw a fluffy head rise to welcome deliveries. "One of the children named him 'Peekaboo,' explained teacher Pagan. "We all started calling him that." When a second baby crested, the teachers asked their classes to volunteer another name. Poppy was the final choice; evoking flower-lined river trails and the magic of a wee head popping above the nest. Delighted by Facebook reports, raptor lovers world-wide soon adopted the names. By pure serendipity, the kindergartners also nailed eaglet genders. Peekaboo, they decided, was a boy and Poppy his little sister. Beak shape - a textbook sex identifier – eventually proved truth had come from the mouths of babes.

Federal law protects bald eagles. As the chicks grew, the school party and other trail users were soon warned against lingering near the raptors' nest tree. Cordons went up and Park Rangers cautioned visitors. "We were still able to do our walks," explains teacher Page. "The children were reverend. They used their whisper-voices near the nest. They knew to respect the eagle family's space. We could see Peekaboo and Poppy when they began to flap their wings. Then we saw one of them on a branch. One day, we saw there was only one baby left."

Alpha chick Peekaboo fledged first. A week later, his sister flew the coop. For weeks, their dutiful parents continued food deliveries in and near the nesting tree. In summer, the juveniles began hunting on their own. By fall, they had found territory downriver. "The children were concerned about where Peek and Poppy were," says teacher Pagan. "We encouraged them to use their imagination."

The teachers consider the five and six-year-olds' eagle encounter has blessed them with extra wildlife appreciation. "We hope this experience helps them grow into people who protect nature," says Tavia Pagan. "We protect what we love. And we only love what we experience."

Over the spring and summer, award-winning phototojournalist Susan Maxwell Skinner followed the progress of bald eaglets Peekaboo and Poppy. Nesting on the American River near Fair Oaks, their parents raised the chicks closest to Sacramento in recorded history. Here is rare documentation for the coming of age of America's national bird.













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By County Supervisor Susan Peters

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

Law Enforcement at Community Coffee Meeting

The recent FBI crime statistics show violent crime was reduced significantly in 2016 in the unincorporated area. Sheriff Scott Jones attributes that reduction in part to the implementation of "Intelligence Led Policing" and the Sheriff's North Division (which includes Arden Arcade, Carmichael, Fair Oaks, Foothills and North Highlands) was one of the first commands integrating that approach. Captain Kris Palmer was in charge of that effort at the time and he subsequently has been promoted to Chief Deputy Sheriff and will be the guest speaker at this month's Community Coffee Meeting on Wednesday, November 15, at 7:30 am.

Chief Deputy Sheriff Kris Palmer has held a number of leadership positions in the

FAIR OAKS COMMUNITY UPDATE

Sheriff's Department before his most recent promotion. This meeting will be held at the Fair Oaks Water District's conference room, 10326 Fair Oaks Blvd. near Winding Way. As usual, I will give a brief update on what is going on with Sacramento County then introduce our guest speaker followed by questions and

And coffee, of course, will be provided!

Sac International Airport Update

Do your holiday travel plans involve going to the airport? A new map on the Sacramento International Airport parking webpage can show you what parking spaces are available -- and where. Check it out by going online to sacramento.

This parking page graphic uses a green-yellow-red scale, with green indicating ample availability, yellow showing limited availability and red indicating almost full. And the map shows the number of spaces available at each parking facility. When a lot or the parking garage fills and closes, the map shows it as closed. Plus these maps are updated dynamically on the website and are refreshed every five

There is no app available but you can access the information through the airport website via a smart phone or tablet.

And remember you can avoid circling around the terminals to pick up passengers by using the Free Waiting Area – also known as the Cell Phone Lot. Located near the Interstate 5 entrance/exit, this lot has convenient access to both terminals so once your intended arrival is ready all they have to do is call you on your cell phone and you can proceed to pick them up at curb side.

Check Before You Burn

Effective November 1, 2017 through February 28, 2018, wood burning is restricted in the unincorporated area as well as in the cities of Citrus Heights, Elk Grove, Folsom, Galt, Isleton, Rancho Cordova and Sacramento in accordance with air quality regulations. The restrictions are applicable to fireplaces, wood stoves, fire pits or chimneys. Implementation of these restrictions has helped reduce pollution and allowed our area to stay in compliance with federal air quality

Before you burn, please check the daily status by calling 1-877-No Burn-5 or visit sparetheair.com

Susan Peters represents the Third District on the Sacramento County Board of Supervisors. She can be reached at susanpeters@saccounty.net.

Co-Housing Project Breaks Ground

Continued from page 1

depending on the square footage. Owners also will pay a monthly homeowner association fee, likely between \$300 and \$400."

It is estimated that, over the last 25 years, more than 160 cohousing communities have popped up nationwide Cohousing neighborhoods in the Sacramento region include Southside Park Cohousing downtown, Nevada City Cohousing in Nevada City, Wolf Creek Lodge in Grass Valley, and three communities in Davis.

"This is not a new concept," says Kathryn McCamant, founder of Co-Housing Solutions and consultant on the Fair Oaks EcoHousing project. Her company is considered to have pioneered the development of cohousing in North America, including Sacramento County. "We modeled our cohousing projects initially on similar projects in Denmark that go back decades."

She and her husband, Charles Durrett, who served as the leading architect for the Fair Oaks development, have co-authored two books on sustainable cohousing and collaborated on a number of cohousing developments. They also live in the Nevada City Cohousing development built in 2008.

McCamant said the concept is easy to sell as it attracts like-minded, conscious-living individuals who support community spaces and ideas for co-existence. Finding the construction funding for cohousing projects, however, she said, is not as straightforward, even though funds would be largely guaranteed by multiple mortgage payments, in this case, 30, upon the selling of the final two units.

"We ended up having to go all the way down to San Diego to Torrey Pines bank to get a loan approved for the Fair Oaks CoHousing project," said



Marty Maskall (right), future resident and leading organizer of the project, Darryl Berlin (left), construction project manager describe how the EcoHousing project will look when completed. Photo by Louise Mitchell

I feel as though we have somehow emerged as victors after a sustained battle with numerous obstacles. I am optimistic about all of our futures.

ANNE BIRCHFIELD FUTURE RESIDENT OF THE

FORTHCOMING FAIR OAKS **ECOHOUSING DEVELOPMENT**

where residents share communal ethos and commit to a lifestyle that balances independent living with shared experiences. Residents can cook and share meals together, participate in group events and outdoor activities and nurture the spirit of communal living as they see fit. Tossing a wave to a neighbor three times a year while getting the morning paper, however, won't cut it.

"Garage door communities, where people pull up at night, put their cars away and never go anywhere else in the neighborhood is not working so well," said Durrett. "Cohousing affords an opportunity for shared living experiences using open, shared living spaces. They aren't meant for someone who wants to

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and play space, a community pool, spa, workshop, dining and entertaining facilities, a lounge, kids' playroom, designated space for yoga and music, and two guest bedrooms for extra accommodations.

Some of the future Fair Oaks EcoHousing residents who attended the groundbreaking ceremony were not shy in expressing how long and sometimes difficult the process of getting from concept to construction has been. The shoveling of that first mound of dirt, they said, was significant on many levels, as it represented the first tangible move toward moving day.

"I feel as though we have somehow emerged as victors after a sustained battle with numerous obstacles," said Anne Birchfield of Sacramento and a co-founder of the project. "I am optimistic about all of our futures."

Obstacles aside, Fair Oaks EcoHousing already is being used as a model for other groups hoping to form a cohousing development.

"What an exciting day to see all of you there with your shovels, spades and smiles," said Anne Geraghty, who is building a coalition to support development of the Washington House Cohousing project in west Sacramento. "We are looking forward to following in your footsteps. Thanks for leading the way."

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