

This Walk is Unique Join "Sal's Pals" for the 5K Run/Walk

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NEW LANDSCAPE WATERING LIMITS **SET BY SSWD**

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"Written by the people, for the people"

Volume 10 • Issue 14

Serving Fair Oaks, Orangevale & Sacramento County

July 17, 2015

EXHIBITION OF CHINESE PORCELAIN AT CROCKER



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SIERRA VISTA BANK **CELEBRATES FIRST ANNIVERSARY IN** FAIR OAKS VILLAGE



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For the Love of Books



Page 10



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Reading Outside of School Is Very Important for Kids



Encouraging your tween to read in their free time, as well as at school, offers them with a wonderful hobby today and lifelong benefits down the

SACRAMENTO REGION, CA (BPT) - Reading is a fundamental skill people use throughout their lives, and in this digital age reading is more important than ever. When children and tweens read, they improve their reading skills and they also improve their comprehension, knowledge base, concentration, and vocabulary. Many children love books, but getting those children to continue to read as tweens can be more difficult.

As a parent, you cannot afford to let your tween's reading fall by the wayside or trust that the reading they do at school is sufficient. Supplemental reading at home will help your child do better at school and in the real world after graduation, too. To encourage their reading outside the classroom, follow these suggestions.

Keep it positive. Encourage your tween to read without pressuring, nagging, or bribing them. Tweens should read for enjoyment, not because they feel forced or stand to profit financially from doing so. You should also avoid criticizing what they read. Even reading a gossip, music, or video game magazine is better than not reading at all.

Set an example. Want your tweens to take an interest in reading? Then read yourself. If your tweens see that you make a habit of reading and enjoy doing it, they'll be more apt to pick up supplemental reading on their own.

Find a story that interests them. Looking for a unique story that will interest your tween? Broken, by Tanille Edwards, is the love story of Milan, a high-school girl with a burgeoning modeling career. She's also deaf and struggling with the same insecurities many tweens and teens face. This book is geared toward young adults, making it easy for them to tackle. The book also comes with its own musical soundtrack, allowing your child to enjoy the music as they turn the pages.

Start a book club. Join your tween in what they are reading. Ask them to pick a book you will both read together and then discuss

at the end of the month. This will help keep both of you on task and provide a great way to share mutual interests.

Stress reading's other benefits. Reading offers numerous benefits to your child beyond the purely academic, so make sure they are aware of them. Reading a book also grows their imagination, spurs creativity, entertains, and provides a cost-effective way to kick back and relax after a long day of school. The more your child sees reading as a reward, the more apt they will be to do it in

their spare time. Between friends, technology, and school, there are plenty of forces vying for your teen's attention; make sure supplemental reading is one of them. Encouraging your tween to read in their free time, as well as at school, offers them with a wonderful hobby today and lifelong benefits down the road. To learn more about the book Broken, visit Brokenthenovel.com.

Source: Brandpoint Media

SMUD Receives Recognition for Reliable Electric **Operations**

SACRAMENTO REGION, CA (MPG)

- The Sacramento Municipal Utility District (SMUD) is one of 191 of the nation's more than 2,000 public power utilities to earn the Reliable Public Power Provider (RP3) designation from the American Public Power Association (APPA) for providing consumers with the highest degree of reliable and safe electric service.

Kenneth Stone, energy services and accounting manager at Braintree Electric Light Department of Braintree, Massachusetts, and executive committee member of APPA's RP3 Review Panel, presented the designees on May 18th during the association's annual Engineering and Operations Technical Conference held in Sacramento.

The RP3 designation recognizes public power utilities that demonstrate proficiency in four key disciplines: reliability, safety, workforce development, and system improvement. Criteria within each category are based on sound business practices and represent a utilitywide commitment to safe and reliable delivery of electricity. The RP3 designation now lasts for three years (up from two), so the 97 utilities that earned the designation this year join the 94 that received it last year for a total of 191.

"Utilities that have earned APPA's RP3 designation are implementing best practices for the industry and are a testament to public power's commitment to serving their community," said Stone.

"We're honored to receive the RP3 designation," said Maria Veloso-Koenig, SMUD director of Grid Planning. "Our utility staff puts in a lot of hard work to serve this community. RP3 represents a much appreciated recognition of this hard work."

This is the tenth year that RP3 recognition has been offered. APPA is the national organization representing more than 2,000 not-for-profit, community- and state-owned electric utilities. It is located in Arlington, VA.

Source: Sacramento Municipal Utility District ★

Sierra Vista Bank Celebrates First Anniversary in Fair Oaks Village

Story and photos by Bill Martin

FAIR OAKS, CA (MPG) - On June 26th, Sierra Vista Bank celebrated their one-year anniversary with a gala celebration at its newest branch, located in the quiet and quaint setting of Old Fair Oaks Village. The entire staff of Sierra Vista Bank was on hand to help serve customers cold drinks on a warm Sacramento summer day and to participate in the day's festivities.

President and CEO of Sierra Vista Bank Gary Gall also joined in on the fun, along with Rebecca "Becki" Roberts, Business Development Manager; Michele Brand, Assistant Operations Manager; Linda Aseltine, Senior Vice President Branch Banking; and Nathan Carlson, AVP Marketing Administrator.

Sierra Vista Bank prides itself on being different than other chain banks. Every customer at Sierra Vista Bank is treated like the unique person they are regardless of professional position, lifestyle, or even what their bank statement may indicate. Each location of Sierra Vista Bank is purposefully designed to make your banking experience enjoyable, and yes, it can actually be fun. Sierra Vista Bank has shown that it is possible for a bank to be professional and knowledgeable while still being neighborly to the point of knowing customers by name.

This unique philosophy has paid off in notoriety for the newest location of the bank. Sierra Vista Bank was named Business of the Year by the Fair Oaks Chamber of Commerce during their very first year in business in Old Fair Oaks. When Linda Aseltine, the Senior Vice President of Branch Banking, was asked what she was planned to do for an encore, she smiled and replied, "Just raise the bar higher, and keep raising it!"

Continued on page 2



A photo from the Grand Opening ribbon cutting in 2014. From left to right: Rebecca "Becki" Roberts, Michele Brand, Linda Aseltine, and President and CEO Gary Gall.



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The New Christy Minstrels



This Grammy Award-winning American folk music group will perform two live concerts as fundraisers for the Fair Oaks Theatre Festival and the New Christy Minstrels Foundation.



Under the direction of Randy Sparks, the group has sold millions of records and launched the careers of several musicians including Kenny Rogers, Gene Clark, Kim Carnes, and Jerry Yester. Known for hits like "Green, Green," "Saturday Night," and "Today," the group played to a sold-out house last year, so get your tickets early!

Tickets: donation per person

(no FOTF discounts apply)

Saturday August 1 & Sunday August 2

6:30 pm: Gates Open • 7:30 pm: Performance

Veteran's Memorial Amphitheatre, 7991 California Avenue, Fair Oaks, 95628

For Further Information: **916.966.3683**

FairOaksTheatreFestival.com www.thenewchristyminstrels.com

Tickets will be available on our website, at outlets in Fair Oaks Village and at our box office at any 2014 production.

Sierra Vista Bank Celebrates First **Anniversary in Fair Oaks Village**



Left to right: Sierra Vista Executives Gary Gall, President and CEO; Rebecca "Becki" Roberts, Business Development Manager; Michele Brand, Assistant Operations Manager; Linda Aseltine, Sr. Vice President Branch Banking; and Nathan Carlson, AVP Marketing Administrator.

If the age of electronic shopping, communication, and banking leaves you feeling a little disconnected from your banking needs, then you will welcome and enjoy the friendliness of the customerminded banking staff. The bank has a sense of pride and

professionalism and its employees display a refreshing sense of humor. You'll love doing your banking in person, although electronic banking is, of course, also available for those on the go. Stop by the newest location of Sierra Vista Bank today and experience their superb

customer service for yourself. Sierra Vista Bank is located at 10123 Fair Oaks Blvd. in Old Fair Oaks Village. The Fair Oaks branch phone number is (916) 293-4910, or you can visit them online at SierraVistaBank.com for more information.

New Contract With DMV Pumps the Brakes on Tax Overcharges

SACRAMENTO REGION, CA (MPG)

- Car buyers should no longer be overcharged taxes after a discrepancy was discovered last year by Board of Equalization Vice Chair George Runner. Under a new contract with the Department of Motor Vehicles, the BOE will now have more oversight of motor vehicle private party use tax collection.

"Taxpayers should have confidence that their government isn't charging tax that isn't owed," said Runner. "This new agreement drives home that point."

Last year, Runner called for a review of how tax rates were charged in a letter to the DMV. As a result, an internal review found that the DMV had used zip codes to charge taxes, even though zip codes are often split between cities and counties that employ different tax rates.

"To avoid overpaying taxes, it's important for Californians to know they can easily find the correct tax rate for their address at boe.ca.gov/taxrate," added

The new contract helps DMV counter staff to determine the correct rate for car buyers who live in zip codes with more than one tax rate. The agreement also creates a pilot program to explore and evaluate alternative methods to reduce

reliance on five digit zip codes used to determine tax jurisdiction.

A BOE review found roughly 7,000 cases where taxpayers had been overcharged by the DMV. The Board will refund these overcharges to taxpayers. For further assistance, consumers may contact the BOE's Customer Service Center at (800) 400-7115.

George Runner represents more than nine million Californians as an elected member and Vice Chair of the State Board of Equalization. For more information, visit www. boe.ca.gov/Runner.

Source: George Runner



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Publisher, Paul V. Scholl

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or letters to the editor, please email a Microsoft Word file to: Be sure to place in the subject field "Attention to Publisher." If you do not have email access, please call us at (916) 773-1111.

Serving Fair Oaks, Orangevale and Sacramento County since 2006

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Subscriptions should be mailed to *American River Messenger*, 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. Subscription rate is \$25 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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(ISSN # 1948-1918).







American River Messenger • 3 July 17, 2015

Combat Skyrocketing Gas Prices

SACRAMENTO REGION, CA (MPG) - Senator Ted Gaines (R-El Dorado) called on Governor Brown and state regulators to take any and all immediate measures available to stop the recent, massive spike in California gasoline prices.

"This overnight price explosion is killing California families and businesses and we cannot afford one more day," said Senator Gaines. "The California Air Resources Board needs to immediately suspend the expensive special 'summer blend' requirement so we can import more gas now. We need to defer the gasoline excise tax. Not in a week or a month but this very minute."

Supply disruptions are ostensibly behind the price jump, which saw prices shoot up between \$0.20-50 per gallon statewide in less than a week. It is unclear when normal supplies will again be available and analysts expect prices to spike even further. Regardless, Senator Gaines saw the price spikes as part of a larger problem in California.

"California is wildly overtaxed and overregulated and it makes everything in our state artificially expensive, even when

things are working right. When something goes wrong, it shoots prices into the stratosphere," he said. "That is not fair to families. We are regulating and taxing them into poverty."

Senator Gaines is currently carrying Senate Bill 1, which would suspend for the next decade the hidden gas tax that resulted from the expansion of California's cap-and-trade program to include gasoline and diesel fuels. This program requires fuel producers to purchase emission allowances for every gallon of fuel sold in California.

The tax went into effect on January 1st, 2015 and has contributed to the increase in fuel costs. Senate Bill 1 would suspend that increase for the next decade, saving individuals and businesses money and giving technology an opportunity to

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: Senator Gaines' Office

Exhibition of Chinese Porcelain at Crocker Art Museum

SACRAMENTO REGION, CA (MPG) - Born in Shanghai in 1962, Shimo is a respected Chinese artist who immigrated to the United States in 2003 and now divides his time between Sacramento and Shanghai. Approximately 25 porcelain objects created by Shimo, including exquisite pieces previously exhibited by major museums in China, will be on view this summer at the Crocker Art Museum. The exhibition Flowers of Fire and Earth: Shimo's Blueand-White Porcelains will be displayed in the Crocker's light-filled Weborg Gallery through September 6th, 2015.

Shimo's blue and white porcelains decorated with lotus flowers are a perfect union of medium and subject matter. An iconic symbol in Buddhism, the lotus springs forth pristinely white from the bottom of the murky pond in which it grows, suggesting the holiness of the Buddhist doctrine and the purity of the devotee. The same is true of the porcelain itself, which comes from a dwindling deposit in Jingdezhen, China. Beautifully translucent, it is the perfect ground for representing not only the lotus and other types of flowers, but landscapes and figures—all unions of history and modernity, East and West.

Shimo pursued formal training at the Art College of the People's Liberation Army in Beijing, studying oil and set painting for four years and receiving a bachelor's degree in 1983. He next went to Shenzhen to serve as the vice-chairman of the Art



Shimo, Lotus Series #16, 2013. Porcelain, 9 x 16 x 16 in. Photo courtesy of Shimo

Research Institute of Shenzhen and then as editor of Art Collection magazine. Returning to painting, Shimo obtained a master's degree at the Shanghai University

Art Institute in 2003. Shimo has worked in porcelain for just seven years, and only in the past four has he felt a mastery over his medium and approach. He begins by throwing his large vessels on the wheel, working diligently to achieve grace, size, and thinness. His modernist shapes include gravity-defying closed forms, spheres with long necks, and cylinders with broad shoulders or wide rims. Blue and white decoration encircles these, and bold, non-representational passages blend with recognizable motifs. Shimo has often said that he aims to "combine ancient traditions with a contemporary spirit" and, in a metaphor appropriate to his porcelains, "to melt the national aesthetics of Eastern and Western

On Sunday, July 26th at 2 p.m. at the Crocker, Shimo will demonstrate his painting technique on a vessel brought from China. Participants will be able to view the artistic process used to create works such as those in Flowers of Fire and Earth: Shimo's Blue-and-White Porcelains. A brief question and answer session will follow. Space is limited; tickets can be purchased at www.crockerartmuseum.org or (916) 808-1182. A full color catalogue accompanies the exhibition.

The Crocker Art Museum was the first art museum in the Western U.S. and is one of the leading art museums in California today. Established in 1885, the Museum features one of the country's finest collections of Californian art, exceptional holdings of master drawings, a comprehensive collection of international ceramics, as well as European, Asian, African, and Oceanic art. The Crocker is located at 216 O Street in downtown Sacramento. Museum hours are 10 a.m. to 5 p.m. Tuesday through Sunday and 10 a.m. to 9 p.m. Thursdays. Every third Sunday of the month is "Pay What You Wish Sunday," sponsored by Western Health Advantage. For more information, call (916) 808-7000 or visit www.crocker-

Source: Crocker Art Museum

artmuseum.org.

Harvest Day 2015: A Gardener's Dream Day

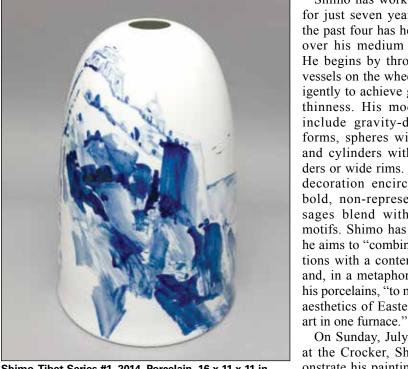
FAIR OAKS, CA (MPG) - Join all, there are UCCE Master the UCCE Master Gardeners of Sacramento County at Sacramento's ultimate gardening event, featuring speakers, demonstration gardens, grape tasting, food trucks, vendors, and educational tables. Explore the orchard and see the space-saving fruit tree espalier area. Hear demonstrations in the composting and worm composting area. Ideas for saving water in the home landscape are unlimited at Harvest Day.

Shop for unique gardening merchandise at our marketplace (cash and checks only) and visit the neighboring Fair Oaks Community Garden. Best of

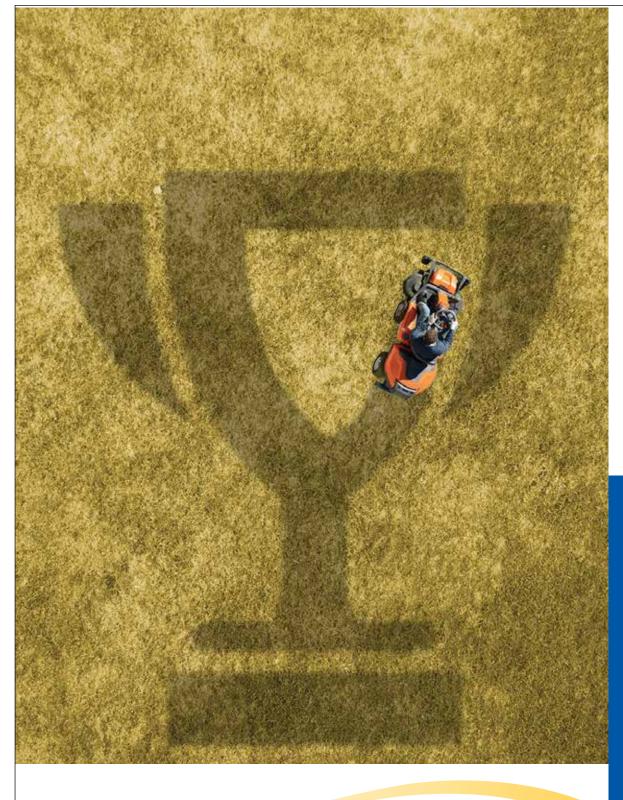
Gardeners on site to answer gardening questions.

The free Harvest Day event is on Saturday, August 1st from 8 a.m. until 2 p.m. The event is held at the Horticulture Center on 11549 Fair Oaks Blvd. in Fair Oaks. The center is located south of Madison in Fair Oaks Park next to the library. For more information, contact the UC Cooperative Extension by phone at (916) 875-6913 or go to ucanr.edu/sacmg.

Source: University of California Agriculture and Natural Resources News Release



Shimo, Tibet Series #1, 2014. Porcelain, 16 x 11 x 11 in.



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4 • American River Messenger July 17, 2015

New Boutique-Style Assisted Living Facility

amenities, the owners were ada-

mant about keeping the pricing

something that most don't-

a physician as owner. Most

assisted living facilities are either

started by a businessperson or by

someone who has other assisted

living facilities, but not neces-

sarily a medical background.

Having a doctor as one of the

owners allows for easier access

to minor care as needed, cutting

out some of the faxing, calling,

and paperwork involved when it

The new facility created 15

jobs for the Orangevale com-

munity, helping to stimulate the

economy. All the new staff mem-

bers have years of experience,

comes to medical care.

In addition, the facility offers



Along with traditional activities such as bingo, the facility also plans to offer special activities like movie nights, and can organize individualized activities based on what residents want to see.

affordable.

SACRAMENTO REGION, CA (MPG) -Orangevale is about to welcome a new assisted living facility.

M & M Senior Living is a 16-bedroom community that, due to its small size, aims to offer a homey approach where everyone can become like family.

The facility is the brainchild of two entrepreneurs. One has over 30 years of experience in the assisted living industry, while the other has over 30 years of medical experience as a physician in the family practice setting. After getting together to talk, they decided that a small assisted living center was exactly what they were looking for—a quaint approach to patients in their elder years. They wanted their facility to allow residents to rekindle their

feelings of life and happiness. When the two owners came up with the idea, they didn't look at it like it was "just a business." They wanted the facility to be so good that they would be happy to have their own parents or relatives live there. "It's almost like going on a cruise ship with 2,500 people versus a cruise ship with 100 people," said one of the owners about the size of the facility. Nothing was held back in making a beautiful, welcoming environment with modern furnishings. Yet, despite all of the

ratio. Everyone who works at M & M has a proven record of caring about the elderly. M & M has taken great care to make sure that the facility complies with all regulations and that each resident is safe and happy.

There will also be an activities director who will help coordinate fun events for seniors. Along with traditional activities such as bingo, they also plan to offer special activities like movie nights, and they can organize individualized activities based on what residents want to see. M & M treats each client as a unique person with their own needs, made even easier by the modest size of the facility.

As for the accommodations, each bedroom comes with its own twin bed and has full access to DirectTV channels, a phone line, and Wi-Fi internet. There is a large flat-screen TV in the community living area and an atrium where residents can enjoy the sunlight. The outside of the facility features a deck and covered tables so that residents can enjoy the shade and the scenery at the same time.

The facility is located at 6526 Main Avenue in Orangevale. If you or someone you know is looking for a personalized assisted living facility, look no further than M & M Senior Living. For more information, call M & M at (916) 989-1060.



Dare to Live Without Limits

The Gift of Freedom



On Independence Day, we celebrate the gift of freedom given to us 239 years ago by the founders of our great nation. Freedom is as precious as life itself. However, its true value is rarely appreciated unless it is either threatened or lost.

July Fourth isn't just a day off. It's more than barbecues and parties. The Fourth of July is a time to renew your gratitude for your good fortune to be living in the greatest country in the world.

In 1776, America became the first country to be founded on the recognition of the sanctity of individual freedom. Life, liberty, and the pursuit of happiness is the core of America.

The power of American freedom unleashed the human spirit as never before. In less than 200 years, Americans had invented, developed, produced, and accomplished more than societies thousands of years old. Our gift of freedom has enabled Americans to create the highest standard of living in history.

Although the human spirit yearns for freedom, tyrannical regimes have been the norm throughout history. Since the dawn of mankind, people around the world have lived miserable, subjugated lives repressed by monarchs, fascists, tyrants, and dictators who controlled virtually every aspect of their lives.

Our founders understood the tactics used by these oppressors to enslave a population through the suppression of freedom. America's founders knew tyrants had an attitude that they were above the law and better than others. Our founders foresaw that authoritarian individuals would inevitably come along, intent on stealing power and wealth from the people.

Authoritarians' quest for power and control utilizes a strategy of deception. They publicly claim to seek to protect your liberty, while deceitfully working behind your back to eliminate one freedom after another. In America, no one has the right to take your freedom.

The yearning to be free from oppression is our core. We recognize freedom as a fundamental, unalienable right. In America, we are free to succeed or fail. It's an individual choice, not the dictate of any ruling class. We are free to take personal responsibility for our lives, rather than expecting others to take care of us. It is this freedom, to be the masters of our destiny, which is a precious gift.

We have more rights and freedoms than anywhere else in the world. Our freedoms are innate, not privileges granted by government. Every item in the bill of rights is a precious jewel designed to ensure the immortality of our liberty.

America was founded to allow each citizen to control his or her destiny without fear of interference by government or others. Our government was intentionally designed to serve the people rather than vice versa. Our government was specifically structured to play a minimal role in people's lives.

Every American benefits from the gift of freedom. Success has a positive impact on all. It creates a vibrant, growing society filled with opportunity. People are willing to work hard when

they are free to benefit from their efforts and able to retain the fruits of their labor.

Nothing surpasses the gift of freedom where each individual has the right to determine their own life. What is the alternative? Is it being told what you can and cannot do? Is it having some person or government deciding what, and how much, you are permitted to have?

Our Constitution was crafted explicitly to protect freedom and prevent government from infringing on individual liberties. The constitution has numerous checks, balances, and safeguards designed to prevent the rise of tyranny.

But our Constitution is only a document. Maintaining our free society requires constant vigilance and participation. There will always be those seeking to subvert the Constitution in order to seize control.

If freedom is allowed to fall, one freedom after another is lost, creating a chain reaction that ultimately consumes all of your liberty. Your freedom was hard to get, but it is easy to lose. Although it takes vigilance to protect it, it takes so much more effort to get it back once it's gone.

Only you can ensure that no one steals your gift of freedom.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden. com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist. com or write him c/o this paper. © 2015 Bryan Golden.

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This is not a sales seminar. It is a 20-minute educational presentation that focuses on the importance of advance funeral planning and

benefits, cremation, and burial choices as well as key consumer advice. In addition to a catered meal, each attendee will receive a all of the options available, including Veteran's FREE Emergency Planning Guide.

Thursday, June 25 (Dinner) 6:30 p.m. to 7:30p.m.

FD#136

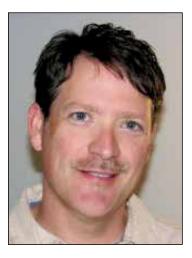
Wednesday, August 26 (Dinner) 6:30 p.m. to 7:30p.m.

Thursday, September 24 11:30 a.m. to 12:30 p.m.

Friday, October 30 11:30 a.m. to 12:30 p.m.

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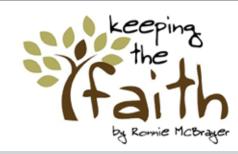
By Ronnie McBrayer

The Barna Group is a long-tenured research organization that tracks "spiritual indicators" and the role of faith within American culture. Barna maintains massive databases on everything from Americans' TV-viewing habits to weekly church attendance, and its data is used extensively.

A recent Barna study, commissioned by the American Bible Society, sought to determine the level of "Bible-Mindedness" in this country's largest cities. The rubric for the study was simple: Participants who claimed to read the Bible weekly and who strongly asserted the "Bible to be accurate in the principles it teaches" were considered "Bible-Minded." Those who did not meet this standard were deemed to be unbiblical.

The major cities in the South "engaged and esteemed the Christian scriptures" with the greatest fervency, per Barna. Knoxville and Chattanooga, Tennessee, along with Shreveport, Louisiana, led the way with the majority of these residents being "Bible-Minded." On the other end of the analysis were major cities from New England, not one of which could score above 20%, meaning the overwhelming majority of these people demonstrate "resistance to the Bible," again, per the Barna study.

But far and away, the most "unbiblical" city in America is Providence, Rhode Island. There, only 9% of survey participants regularly read and adhere to the Bible. This should come as no surprise, given Rhode Island's history. The state began as a haven for those



Safer Among the Christian Savages

who had been mistreated by strict biblicists - "Bible-Minded" people - who embraced the letter of the law, not the spirit of grace.

So you could conclude, historically speaking, that Islanders have a bad taste in their mouth when it comes to religion, and it began with Rhode Island's founder, a hero of mine, Roger Williams. When Williams arrived in Massachusetts more than a century before the American Revolution, he was part of the Puritan effort to build that famed "City on a Hill," a divinely instituted nation where everyone would be "Bible-minded."

He settled into his new role as pastor of the church in Salem, and in short order became the most controversial figure on the continent. How so? Williams relentlessly preached liberty of conscience and freedom from state-driven religious conformity, espousing a revolutionary idea that there should be a separation between church and state.

Vexed to the point of murder, the authorities finally made plans to kidnap Williams and deport him to England where he would be executed. But warned just hours before the authorities arrived to arrest him, Williams escaped into the wilderness where he eventually purchased from the Narrangansetts, the land that would become Rhode Island.

And it was exactly that: An island, a sanctuary for all kinds of religious dissidents in the earliest years of the American colonies, surrounded by the stormy waters of zealous extremism. Jews. Quakers. Baptists. Catholics. Atheists. They came in manifold and variegated

expressions, and Roger Williams, this nation's first Founding Father of toleration and liberty, welcomed them all, in spite of being viciously hated by New England's religious establishment.

Meanwhile, back at Salem, an awful scar was soon slashed into America's early history: The abominable witchcraft trials where twenty people were executed. An addition thirteen died in their prison cells, and hundreds more were ensnared in the inquisition. All this was carried out by by professing Christians who had rejected Roger Williams' appeal for religious toleration.

It was no wonder, then, when Massachusetts Governor, John Winthrop, asked Roger to recant of his beliefs, leave the natives of the wilderness and come home, Roger responded, "I cannot; for I feel safer among the Christian savages, than I do among savage Christians."

Ironically, Roger Williams never lost his Christian faith, and to the end of his life, he was definitely a "Bible-minded" man. Maybe, if he were alive today, he would wish that more of his neighbors "engaged the Christian scriptures," but he would never force them to do so. He would say as he said: "Men's consciences ought never to be violated...for a religion that must be upheld by violence, is a religion that cannot be true."

Ronnie McBrayer is a syndicated columnist, pastor, and author. His newest book is "The Gospel According to Waffle House." You can read more at www.ronniemcbrayer.me.

CITY OF TREES Concert Event Brings CAKE

SACRAMENTO REGION, CA (MPG) - On Saturday, August 15th at Gibson Ranch in Elverta, CA, RADIO 94.7 and Budweiser will present an inaugural summer concert event called CITY OF TREES, featuring an exciting lineup of established and emerging bands.

CITY OF TREES is headlined by Sacramento's very own CAKE. Spanning over two decades, CAKE's most notable singles include "Never There," "Rock 'n' Roll Lifestyle," "The Distance," and "Short Skirt/Long Jacket."

Looking forward to playing the band's hometown, CAKE lead vocalist and founding member John McCrea said, "There is a musically enhanced timeline from our beginnings in Sacramento through to all our other performance experiences around the world. Performing in our city of origin always brings about a better understanding of how our sound was developed in this one-of-a-kind place."

Also on the bill is Of Monsters and Men. Hailing from Iceland, this five-member band formed in 2010. Their debut album My Head is an Animal went Platinum in the U.S. last year. Their

album, Beneath the Skin was released in June.

James Bay is also performing at City of Trees. A British singer-songwriter and guitarist, he's released a number of EPs and his album Chaos and the Calm reached number one in the UK. James Bay is on his way to becoming a well-known artist in the United States.

CITY OF TREES will feature six other bands chosen with the help of RADIO 94.7 listeners, including four artists performing on a second "Music Discovery" stage featuring emerging artists.

Gibson Ranch provides the ideal setting for this event nestled among beautiful trees and a park atmosphere; and RADIO 94.7 is proud to present this stellar day of music completely free of additional ticketing and service fees, no handling fees, no third party fees, and general admission parking

Tickets may be purchased at www.cityoftrees. com. General admission is \$49.50. VIP is \$99.50. Kids 10 and under are free. Gates open at 2 p.m. This is an all-ages event.

Source: RADIO 94.7



By Marlys Johnsen Norris, **Christian Author**

Every one of us was created by God to be loved by Him and to return our love to Him. If we love and agree with the world system more than we love God, we have already fallen or we will fall under the influence of the wicked one. If you are conforming or agreeing with the influences of the world, then you are against God who created

The spirit of God is against the spirit of the anti-Christ. God wants supremacy in your life and

Who Are We?

He wants to be first! It is important for a child of God to say "no" to the systems of the world. The world wants to replace Jesus in a believer's life and crush the Christian values one holds dear and meaningful.

One must never become an enemy of God but pray and ask God to renew and restore the passionate fire of love within you. Until one is walking in obedience to God and His laws, they will never experience a sense of worth or value.

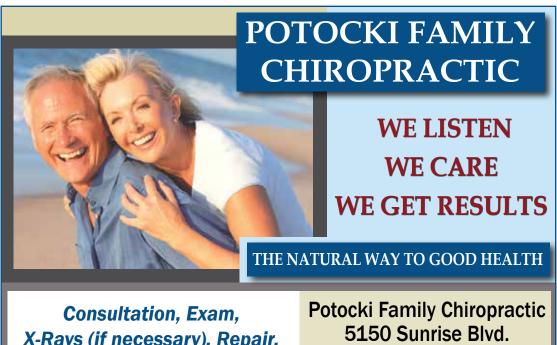
We know whoever is born of God does not sin: but he who has been born of God keeps himself, and the wicked one does not touch him. We know that we are of God and the whole world lies under the sway of the wicked one. And we know that the Son of God has come and has given us an understanding that we may know Him who is true and we are in Him who is true, in His

Son Jesus Christ. This is the true God and eternal life. Little children, keep your self from idols. Amen (1 John 5:16b-21).

Have you invited Jesus into your heart and life? Have you learned to pray and talk with Him about the issues in your life? Do you attend a church that teaches the Holy Word of God and challenges you to live by it? Do you fellowship with the members attending Sunday school and other services? Has the word of God come alive in your life? Do you serve the Lord somewhere in the church ministry?

God desires to use you to help build His kingdom here on earth. He has a perfect spot just for you—watch for it!

Marlys Johnsen Norris is the Christian author of seven books. You may contact her at Marlysjn@gmail.com.



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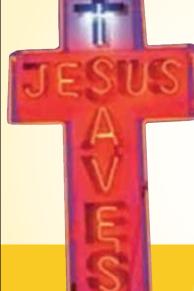
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ACROSS 1. *It featured Mr. T

14 India's smallest state

17. Address abbreviation 18. *Bert's roommate

19. *Gilligan's domain

23. *Alex P. Keaton

accessory

25. Part of overalls

28. Give up

47. Driver's road display?

consider 64. Cured item popular on

65. *"Doctor Who"

69. Audience's approval

73. Foot digit

DOWN

3. Ages and ages 4. Not upright

Tessarae artwork 6. "Goodness gracious!"

8. Casper the Friendly Ghost's uncle 9. Unit of pressure named after Torricelli

20. Must-haves 22. Take greedily

24. Oozing

26. Accustom

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13. Paparazzo's quest

40. "No problem!"

44. Server's request 46. Like Gulf Stream

52. Popular sauce on Chinese food

55. Ford Explorer, e.g. 57. *"Cheers" spin-off 61 Characteristic to

bagels, pl.

70. Charged particle

74. Chased up a tree

2. Bangkok native

7. Chop off

10. Pueblo tribesman 11. "Clueless" catch phrase 12. Coral barrier 15. "The Love Bug"

25. *Kind of buddies

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CLUES

6. Middle-earth dweller 9. Slavic monarch

15. Haul with a tackle 16. Raja's wife, pl.

21. *Andy Griffith, e.g.

24. Coal miner's laver

30. World-wide 35. *Fonzie's comeback: "Sit

37. On bottom of coffee mug 39. Swelling

41. Brown with a tinge of red 43. Like an ear infection

48. Complicated situations 50 Air of allure, sland

53. Louboutin's creation

broadcaster

71. Two under on one hole 72. Increases or adds to

1. Credit card rate

27. They flock together? 29. *He took over for Bob Barker

40

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> 31. 0 in b.o. 32. Greek Bs 33. Friend from Mexico

38. *"That " with Marlo Thomas 42. Aggregate 45. Withstand

36. Phil Mickelson's ball prop

34. *Cagney's partner

56. Type of consonant 57. Bolt 58. *Third from the sun 59. Car shaft

61. Teenager's woe

62. Zoo room

Simpsons'

60. Neptune's realm, pl.

49. Female

51. *Kermit, e.g.

54. Galactic path

63. Bathroom flooring 66. Fan's discontent 68. * Flanders of "The

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Crossword Puzzle on Page 6

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New Landscape Watering Limits Set by SSWD

Offers Rebate Programs to Help Customers Conserve

SACRAMENTO REGION, CA (MPG) -

The Sacramento Suburban Water District (SSWD) has put new outdoor watering restrictions in place that limit landscape irrigation to two days per week on specific days and times.

The new watering guidelines are designed to encourage water reductions in light of the severe drought plaguing California and new directives from the Governor and State Water Resources Control Board to reduce water use. SSWD is required to reduce its water use by 32%.

"People can make a big dent in their household water use by limiting landscape watering, which is where most water use occurs, and about 30% of that water is lost due to overwatering and evaporation from the wind and sun," said Greg Bundesen, SSWD's Water Conservation Supervisor.

Through the summer, outdoor watering is limited for all District customers to two days per week according to the following schedule:

- Addresses ending in an odd number (1, 3, 5, 7, 9) can water on Tuesday and Saturday.
- Addresses ending in an even number (0, 2, 4, 6, 8) can water on Sunday and Wednesday.

Customers are allowed to water on their designated day before noon or after 8 p.m.

"By taking immediate action to limit landscape watering, SSWD customers can maximize water savings during the coming peak temperature and water use months. Summer presents our best opportunity to achieve the ambitious conservation targets

set by the state," Bundesen said. In addition to the new watering guidelines, the District has launched a suite of new incentive programs to help customers reduce water use:

• Turf Replacement ("Cash for Grass") – 50 cents per square



Make every drop count! SSWd.Org

foot (up to \$1,000) for replacing thirsty lawn with low-water use plants

- Irrigation Efficiency Upgrades (up to \$300) for replacing existing spray sprinklers with more efficient rotary nozzles and drip irrigation systems
- Pool Covers (up to \$100), which can reduce evaporation from pools by up to 95%
- Rain Sensors (up to \$100) to automatically turn off sprinkler systems during rain
- Recirculating Hot Water Pumps (up to \$150) to deliver hot water on demand
- WaterSense-Labeled Weather-Based Irrigation Controllers (up to \$100) to install a "smart" sprinkler controller that adjusts watering schedules according to the weather.

Complete rebate details and applications are available at www.sswd.org.

SSWD also offers free Water-Wise House Calls to its customers to help them identify water savings, sites of leaks, and devise an efficient watering schedule for their landscape.

Make Every Drop Count

SSWD encourages its customers to take the small steps and actions that can add up to a big savings in water usage inside their home and outdoors. **Indoor Checklist**

• Take shorter showers: Take a five-minute shower instead of a

10-minute shower. • Give it a twist: Turn off the

water as you brush your teeth,

- shave, or wash your face. · Make it a full load: Wash only full loads of clothes and dishes.
- Join the bucket brigade: Collect water in the sink or shower as it warms up and use the water for plants.
- · No leak is small: Fix a leaky toilet or faucet. Leaks account for trillions of gallons of wasted water nationwide each year.

Outdoor Checklist

- · Check for leaks once a month: Quickly fix leaking and broken sprinkler heads.
- Soak and cycle: Break your irrigation cycle into shorter segments to allow the ground to better absorb the water.
- Lay down some mulch: Add two to three inches of mulch around trees and plants to reduce evaporation.
- Aerate and amend: Add soil amendments like compost, manure or peat moss to help break up hard soil.

Hiltzik Wrong to Criticize Aircraft Tax Reform Measure

Commentary by George Runner and Fiona Ma

In early May, Los Angeles Times columnist Michael Hiltzik unfairly criticized a State Board of Equalization-supported proposal to simplify property tax assessment of airline property in California. As elected Board members and former legislators, we write to set the record straight.

Senate Bill 661, authored by Senator Jerry Hill (D-San Mateo), would centralize property tax assessment of commercial airline property, ending a confusing and complicated county-by-county system that has spawned years of legal disputes. It would reduce costs and improve efficiency for state and local government, making California more friendly to a sector that helps support a million jobs and generates \$154 billion in economic activity in our state. Although modest, these changes are common sense tax reforms that would bring California's system in line with most other states that impose property tax on commercial aircraft.

It may be disappointing news for travelers who pay high airline ticket prices, but SB 661 won't change what's taxable and what isn't. That's already settled law. This measure simply changes who assesses the value of airline property.

Hiltzik charges the airline industry is "disingenuous" and really just after a big tax break. If that's the case, they're out of luck. The Board of Equalization doesn't hand out tax breaks. We

implement and uphold the laws passed by the Legislature, which includes the methodology for the assessment of commercial aircraft. If for some reason we didn't, the courts would step in to ensure we do.

Good ideas are rarely adopted immediately, yet Hiltzik points to past legislative efforts as if to prove that further reforms are unnecessary. The truth is, centralized assessments were never rejected outright. Instead, a compromise resulted in the current "lead county" system that solved a few problems, but left others unresolved. In fact, two prior authors of legislation on this issue serve on the Board of Equalization and support SB 661.

If the airplane had been invented sooner, we suspect the Board would already have direct responsibility for assessing aircraft, given the industry's similarities to railroads and utilities. It just makes sense.

Hiltzik's most glaring omission may be his failure to acknowledge the Board of Equalization's experience and expertise in property tax assessments and administration. Established in the 19th century to address property tax inequities among counties, the Board is charged with regulating county assessment practices, equalizing ratios, and assessing railroad and utility properties.

In fact, the Board wrote the regulations for the current system of aircraft property tax assessment and provides ongoing guidance and oversight of assessors regarding these matters. By

law, the Board even specifies the time period when aircraft assessments will be measured. We're no strangers to this issue.

Giving up aircraft assessments would lessen the burden on county assessors, many of whom are underfunded by years of budget cuts; and while the assessors and their hardworking staff do a wonderful job with limited resources, this is clearly an issue where state government is the more efficient and effective party to carry out these responsibilities.

We're ready and willing to work with the Legislature to address the concerns raised by a handful of assessors and amplified by Hiltzik. But so far, legislators who have already considered their concerns have rejected them as unfounded, voting unanimously to move the bill forward.

California's tax system is needlessly complicated and confusing for taxpayers large and small, and as Hiltzik's column perhaps unintentionally reveals, the forces behind the status quo will vehemently oppose even the smallest, most common sense bipartisan tax reforms.

Making life simpler for taxpayers and business owners should be a goal we continually work on, and SB 661 is a perfect example of a modest reform that will have a positive impact.

George Runner and Fiona Ma serve as elected members of the State Board of Equalization. For more information, visit boe.ca.gov.



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Check Out This Jim Miller Week's Topic! **Answers** Your Senior PIMML Questions

Simplified Cellphones for Seniors with Hearing Problems

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Dear Savvy Senior,

Can you recommend some basic simplified cellphones for seniors with hearing loss? My 82-year-old father needs to get a new cellphone for occasional calls or emergencies, but he needs something that's easy to use and one that he can hear on. Looking Around

Dear Looking,

There are several simplified cellphones on the market today that are specifically designed for seniors - including those with hearing loss. These are basic cellphones that come with big buttons, easy to navigate menus, SOS emergency buttons, enhanced sound and are hearing aid compatible too. Here are some top options.

Senior-Friendly Phones: If your dad isn't locked into a cellphone contract, there are three senior-friendly options to consider, all from no-contract cellphone companies.

One of best is GreatCall's Jitterbug5 (greatcall.com, 800-918-8543). This custom designed Samsung flip-phone offers a backlit keypad with big buttons, large text on a brightly colored screen, and "YES" and "NO" buttons to access the phone's menu of options versus confusing icons.

It also offers voice dialing, a powerful speakerphone, a built-in camera, and a variety of optional health and safety features like the "5Star" medi-

cal alert button that would let your dad call for help and speak to a certified agent 24/7 that could identify his location and dispatch help as needed. "Urgent Care," which provides access to registered nurses and doctors for advice and diagnoses. And "GreatCall Link," which keeps family members informed through your dad's phone activities.

The Jitterbug5 sells for \$99 with a one-time \$35 activation fee, no-contract, and calling plans that start at \$15 per month.

If you're looking for something a little less expensive, the Doro PhoneEasy 626 sold through Consumer Cellular (con-888-345sumercellular.com, 5509) is an excellent option.

This flip phone offers a backlit, separated keypad that can speak the numbers as you push them, which is a nice feature for seniors with vision problems. It also has a big easy to read color display screen that offers large text with different color themes.

Other handy features include two speed dial buttons, shortcut buttons to texting and the camera, a powerful twoway speakerphone, and a ICE (in case of emergency) button on the back of the phone that will automatically dial one preprogramed number.

The Doro 626 sells for \$50 with service plans starting at \$10 per month, and no longterm contract. They even offer discounts to AARP members.

Another budget-friendly cellphone you should look into is the Snapfon ezTWO for seniors (snapfon.com, 800-937-1532), which costs under \$20, with a \$35 activation fee, no-contract, and monthly service plans that start at \$10. If you don't want the Snapfon service plan (you can go through AT&T or T-Mobile), the phone is \$80.

This is a bar-style phone that provides big buttons, a color screen, enhanced volume with a speaker phone, a speaking keypad, and an SOS emergency alert button on the back of the phone that can sound an alert when pushed and held down for five seconds. It then sends a text message to as many as five emergency contacts and calls those contacts in order until the call is answered. Or, for an additional \$15 per month you can subscribe to their SOS monitoring service that will dispatch help as needed.

Shared Plan Options: If you want to get your dad a simple cellphone through your cellphone provider, most carriers like AT&T, Verizon, Sprint and T-Mobile - still offer a few basic cellphones that are inexpensive and hearing aid compatible.

If you're an AT&T customer the option is the "LG A380." For Verizon users, there's the "Samsung Gusto 3" and "LG Revere 3." If you're a Sprint customer there's the "Kyocera Kona" and "Alcatel OneTouch Retro." And for T-Mobile users there's the "LG 450."



Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Man Charged with Kidnapping May Have Committed Other Similar Offenses

ORANGEVALE, CA (MPG) - On June 29th, the FBI obtained a warrant for the arrest of Matthew Muller, 38, of Orangevale for the alleged kidnapping of an adult female victim from a residence in Vallejo. The case remains an active, ongoing investigation by the FBI, the Vallejo Police Department, and Alameda County Sheriff's Department. A sworn affidavit containing allegations against Muller was unsealed earlier today.

Information obtained during the course of the ongoing investigation indicates Muller may have committed similar crimes elsewhere. The FBI is issuing this release containing information from the affidavit concerning acts allegedly committed by Muller so that members of the public who are aware of similar crimes may bring such information to attention of law enforcement.

According to the affidavit, on March 23rd, 2015 at approximately 1:53 p.m., a male victim called the local Vallejo, California Police Department to report that his residence had been broken into during the early morning hours and an unknown subject or subjects forcibly drugged both him and the female victim and then used the male victim's car to take the female victim to an unknown location.

According to victim statements to Vallejo Police Department officers and FBI agents, the male and female victims fell asleep in the master bedroom during the early morning hours of March 23rd, 2015. The male victim was awakened by a bright light shining in his eyes, a noise that was similar to a "stun gun," and the voice of man who demanded that both victims lie face down on the bed.

The subject ordered the female victim to bind the male victim with zip ties and told both to enter the bedroom closet. The subject covered the male victim's eyes with swim goggles with tape-covered lenses to restrict vision and, once the victim was in the closet, placed a pair of headphones over the male victim's ears. The headphones were used to play a prerecorded message that provided instructions, indicated that the break in was being performed by a professional group on-site to collect financial debts, and threatened that both victims would be hurt by electric shock or by cutting their faces if either of the two victims did not comply.

The subject then obtained financial account numbers and passwords from the male victim. He also obtained information for the residence's Wi-Fi router, the male victim's laptop, and certain Internet accounts.

The male victim was placed on the couch and was told he was being watched on camera and to not try to free himself. He requested a blanket because he was cold and the subject replied that he was unaware of the temperature because he was wearing a "wet suit." The male victim fell asleep on the couch for a period of time and, upon awakening later the same day, freed himself. The male victim then noticed that the female victim, his laptop, and his car were missing. He was able to locate cell phones belonging to both he and the female

victim. His phone contained a voicemail message with a financial demand and instructions to tell those who inquired about his transactions to say the funds were for purchase of a ski boat. On the morning of March 25th, 2015, the female victim was released in

Huntington Beach, CA. During the early morning hours of June 5th, 2015, deputies from the Dublin Police Services of the Alameda County Sheriff's Office responded to a report of a home invasion robbery. During the course of their investigation, Alameda County Sheriff's Office detectives were able to identify Matthew Muller as the subject of the investigation.

On June 8th, 2015, Alameda County Sheriff's Office detectives conducted a search of a South Lake Tahoe residence associated with Muller. Upon entry, they located Muller and placed him under arrest.

On June 25th, 2015, the FBI met with investigators of the Dublin Police Services of the Alameda County Sheriff's Department, where it was determined that there were similarities with the June 5th case and elements of the March 23rd kidnapping.

Individuals who believe they are a victim of a similar crime and law enforcement agencies aware of similar crimes are urged to contact agents with the Sacramento Field Office of the Federal Bureau of Investigation (FBI) by calling (800) CALL-FBI (225-5324).

Source: Federal Bureau of Investigation



Column by Kelly Davenport

Life and death are synonymous with the human experience. Many of us go years without experiencing loss and most of us live in a state of optimum health, accessing the many resources available on fitness nutrition and the like. But what do we do when we find ourselves faced with a loved one or close friend enduring a terminal illness? While our school-age children participate in jog-a-thons and hot yoga classes, we as a culture spend little time on how to act or what

to do when faced with death. Over the years, I have had coworkers and acquaintances pass away for various reasons. Though these life episodes saddened me, I learned to connect with the survivors in moral support. It can be quiet healing for both parties. Surviving loved ones must continue on while they grieve. They must earn a living, shop for groceries, and engage in life activities, as do the rest of us. My experience has been that those of us on the outer circle can often feel uncomfortable, awkward, and possessed with feelings of trepidation. A common reaction to someone else's loss just hits too close to home and triggers fear: What if this happens in my life? As hard as it might seem, the act of outreach is a most rewarding experience for both parties. A warm hug, a chance to chat about your connection to the

Say Hello Before Saying Goodbye

loved one, or something as simple as a card can mean the world to a family undergoing a loss.

But what about a friend or loved one experiencing terminal illness? It is a scary and most uncertain time. A precious gift to consider is the gift of your loving presence. Three years into a breast cancer ordeal, my beautiful sister-in-law was in remission and doing quite well. Taking a healthy approach to diet and exercise, she continued to show signs of stable health. A routine checkup with her physician revealed devastating news. A new cancer had developed, and this time it was terminal.

As a family, we all lived in different cities. We stayed in touch via social media with occasional phone calls, but rarely had the chance to visit. Prohibited by the many miles between us in concert with work responsibilities and family life, a visit seemed impossible. As the inevitable drew nearer, all talk turned to how and when a memorial service might happen in her honor. In my heart of hearts I could not get past this overwhelming need to see my sister-in-law as soon as possible while she still had life here

with us all. As simpleminded as it might sound, a no-brainer if you will, traveling to visit my terminally ill sister-in-law required a work break, budget analysis, accommodations, and childcare arrangements all on short notice. Compelled by a deep need to speak with her in person, I managed to make that trip happen. More over the sheer delight expressed by my brother-in-law and their grown daughter, my niece, upon my arrival, spoke volumes. They had been through so much in caring for the woman who was

wife, mother, and friend. It gave them all great joy to know I made the effort to visit and lend a helping hand. We all were surprisingly upbeat with much to share. I remember many smiles, some mixed with teary moments. My lovely sisterin-law, though very weak and soft spoken, looked at me and commented how nice I looked, asking if I had a new hairstyle. She still had a need to feel normal and have girl chat. When it came time to leave, I gave her a light hug and a kiss goodbye. In her fragile state she did the best she could to reciprocate. She wore a little blue hat to cover her balding head and still-sparkling blue eyes. I will never forgot her last lighthearted words to me as we parted: "Well, see you around sometime." I knew the next time I would see her would be in heaven.

Two weeks later, we got the call that she had passed. I was sad but eternally grateful not to have missed an opportunity to be with her and my extended family while she still had life. Even as a mature person, I logged it in my personal life journey as a character-building experience, one that will last a lifetime in my heart. Simply put: say hello before saying goodbye, a choice that pays a lifetime of dividends for all.

This article is dedicated in loving memory of Linda Potocki.

Kelly Davenport lives in Sacramento with her husband and two children. She is an adjunct instructor at Sacramento State University and is the author of a children's book Do Hotdogs Grow on Trees, available at amazon.com or barnesandnoble.com.



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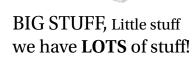
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Star Wars Crochet by Lucy Collin



Peanuts Crochet by Kristen Rask

- Publisher: Thunder Bay Press
- Release date: May/March 2015
- Paperback, 76 pages each
- Audience: All
- Rating: $\star \star \star \star$

Love of Books

Book Review by Amy Shane

Email: amy-shane@att.net

On the Book Jacket: An out-of-thisworld crochet adventure, the **Star Wars Crochet** kit offers a fun and interactive experience by including a full-color paperback book with stepby-step instructions for crocheting Star Wars' most memorable characters, plus yarn, a crochet hook, a needle, stuffing, and safety eyes. With instructions for twelve different charac-



ters and enough materials for two complete projects — Yoda and a stormtrooper your crochet collection can also soon include Luke Skywalker, Darth Vader, Princess Leia, Jabba the Hutt, and many other favorites. Use the force of craftina to create this amazing cast of characters with Star Wars Crochet.

Charlie Brown, Sally, Peppermint, and the gang are all ready to come together from a few bundles of yarn. With **Peanuts Crochet**, you can assemble the whole ensemble and reenact their holiday woes and daily dilemmas yarnstyle. Complete with a paperback book containing step-by-step instructions and photographic inspiration, this kit includes four colors of yarn, a metal crochet hook, stuffing, thread, and a tapestry needle. You'll have enough materials to complete three Peanuts characters right away, and the directions to make a whole dozen. For any lover of Snoopy, Woodstock, and the unforgettable Peanuts kids, Peanuts Crochet is a fun new way to collect and create this nutty cast.

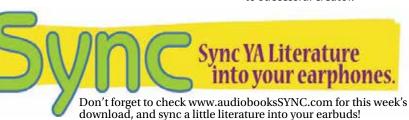
Amy's Review: Just in time for summer, Thunder Bay Press takes readers into their favorite Sunday comic strip or on an adventure that is out of this galaxy with two full color, stepby-step instructional crochet books.

Nestled within a prepackaged box is everything you will need to complete two characters, including instructional books, tapestry needles, yarn, crochet hooks, and stuffing. These books make perfect gifts and help bring character stories to life.

From the far reaches of the galaxy, Star Wars fans will delight in a book that combines the love of crafting and crocheting with the iconic characters from the earlier Star Wars movies. From the adorable Wicket the Ewok to the famed Darth Vader, step-by-step patterns are included for 12 iconic movie characters. Paired with pictures from the movies, Star Wars Crochet gives you the to power to join "the force" with Yoda, Princess Leia, Han Solo, Luke Skywalker, Chewbacca, and even the loveable droid duo C-3PO and R2-D2.

Reminiscent of a simpler time, Peanuts Crochet brings home the adorable classic characters of Charles M. Schultz's Peanuts comic strip. The Peanuts gang has touched many generations, whether it be from the famed comic strip that ran for 50 years (and still continues to rerun today) or the Charlie Brown movies. Recreate these adorable classics and bring home the love of the world's most famous beagle Snoopy or the iconic Charlie Brown, Linus, Lucy, and the rest of the gang. However, it doesn't stop there, because it also includes Snoopy's alter ego The Flying Ace and his adorable aviator hat and goggles, as well as Schroeder with his toy piano.

Loveable and delightful characters grace every page of these two books, creating characters that can easily be carried in a pocket or used as ornaments or mobiles—the possibilities are endless. Instructional pictures grace almost every page, while chapters with abbreviation charts, tips, and techniques are perfectly geared for those who have just learned the craft, taking the crochet beginner all the way to successful creator.





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TERMINATOR: GENISYS (Rated PG-13) A film review by Tim Riley

Arnold Schwarzenegger once famously declared "I'll be back." While a comeback in politics seems unlikely, the former governor lives up to that promise as the iconic cyborg in the latest version of "Terminator."

"Terminator: Genisys," this time around, does not spring from the fertile mind of writer-director James Cameron, even though his previous efforts obviously inspire what happens now.

According to producer David Ellison, this fifth "Terminator" is not a remake, a reboot or a sequel. This contention is debatable but it's certainly not a sequel to "Terminator: Salvation," and we're glad for that.

Ellison, along with his producing partner Dana Goldberg, assembled a creative team that has re-imagined a venerable franchise based on James Cameron source material.

This effort to pay homage to Cameron and yet to veer off in new directions results in a standalone film where familiarity with the previous installments is unnecessary.

The result could be a source of irritation to fans of the original.

Of course, Schwarzenegger's Terminator is an icon who stands the test of time. On one more than one occasion, his character says: "I'm old, not obsolete." Truer words have not been spoken lately on the big screen, which are validated by plenty of physical action.

The great fun of "Terminator:

Riley Reviews

NOT OBSOLETE BUT STILL VITAL "TERMINATOR" **DELIVERS THRILLS**

Genisys" is that it is full of exciting action sequences and that it's time-traveling ambition skips around between 1984, 1997, 2017 and 2029, a situation which may prove unsettling to everyone familiar with previous timelines.

The basic premise remains that the future of mankind rests with the safety and protection of Sarah Connor (Emilia Clarke, "Game of Thrones"), a tough cookie in her own right, proving to be adept at handling various weapons.

In the year 2029, the remaining humans have formed a resistance movement, under the leadership of John Connor (Jason Clarke), which is engaged in a full-on battle against the robotic henchmen of the evil Skynet system.

Learning that Skynet is sending a robot assassin back in time to kill Connor's mother, Sgt. Kyle Reese (Jai Courtney), a fearless warrior, is sent back to protect the life of Sarah Connor so that she is able to give birth to her son, the future hero of the resistance.

Oddly enough, Sarah has been under the watchful eye of the aging Terminator, who is referred to now as the Guardian but is fondly called "Pops" by the mother-to-be of the resistance movement's leader.

I seem to recall from the original 1984 movie that Schwarzenegger was then the T-800, a killer cyborg sent back in time from 2029 to kill Sarah Connor. So now things are bit different than what Kyle Reese expected to find.

Interestingly, when Reese is sent back to 1984, much like what happened in the original film, he arrives naked in a dingy alley in downtown Los Angeles and steals the pants of a derelict.

Immediately, Reese is engaged

by a police officer, but it is actually a resolute new android, a more efficient and skilled terminator (Korean actor Byung-hung Lee), who by virtue of his robotic origins is indestructible.

Meanwhile, also occurring in 1984 Los Angeles is the appearance of the Terminator at the Griffith Park Observatory, where a face-off begins between a younger and older, graying version of the cyborg, and a trio of punks lose their clothes to a naked Schwarzenegger.

Honestly, there was a moment of confusion about distinguishing between the good and evil androids, but there is little need to dwell on it. Let's leave it to the ardent fans to argue the merits.

Soon enough, the valiant support of Pops, the faithful Guardian, is readily apparent, as he joins Sarah and Reese to jump in time to 2017 only days before the final countdown to the launch of Skynet's operating system known as Genisys.

It's most frightening that in the near future of 2017 the entire population seems obsessed with Skynet's release of Genisys, far worse than the herd mentality that follows every new technical device released by Apple.

The trio of Sarah, Reese and the guardian Terminator are focused on blowing up Skynet's computer system before it enslaves and dooms mankind to a life of unimaginable horror and despair.

On the plus side, rather than trying to figure out the nuances of time travel and the jarring, confounding plot twists, "Terminator: Genisys" is an ambitious effort for exciting thrill action, from blowing up the Golden Gate Bridge to crashing helicopters and cars in numerous chases.

There's much more to be said about the past and future events that unfold in "Terminator: Genisys" but to reveal them here would be a disservice to inadvertently disclose spoilers. Stay for the end credits for a scene that may validate Schwarzenegger's famous declaration.

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TALK YOUR WAY TO HAPPINESS

Can it be true? Can you really talk your way to happiness? Dr. Johnny Lops thinks you can and he has put together the essential tools to do so in Reinvent Yourself From a Brooklyn street kid who has seen it all, he now helps others reach that happiness. With 18% of the U.S. population suffering from depression and anxiety, Dr. Lops claims help may be as simple as changing how we talk. Try these 7 tips on for size.

1) FLIP THE SCRIPT ON **SELF-DESCRIPTION.** Do you tend to describe yourself in absolutes like "I've always been unhappy?" Absolutes close off the possibility of change. Shift to a more openended language like "I have

2) ACKNOWLEDGE YOUR STRESSORS. Ever say, "That stinks?", Dwelling on the negative impact of a stressor allows it to continue to bring you down. Instead,

moments of unhappiness."

POPPOFF!

with Mary Jane Popp

use neutral language to master it like "It's been a bad situation, but I'll get past it."

3) TAP INTO YOUR INNER

VOICE. Dr. Lops once suffered from a terrible bout of anxiety and was plagued by negative thoughts. At one point, he really thought he would die. Instead, he let his inner voice take over the one that said, "No, you're going to be fine." There's no evidence you're going to die, and you'll get over this. Listening to that voice he persevered and got back on his feet.

4) BE MINDFUL OF A **SITUATION.** One terrible result of negative language can be loss of friends and worse. Be mindful of your surroundings and the people around you. Becoming aware of where you are and who you're with can save you from a world of trouble and the recurring anxiety and regrets that often come with it.

5) TAKE CONTROL OF YOUR OWN WORDS. How do you describe a lost opportunity? Do you say "I didn't get the job and it sucks. They were idiots not to hire me." Or do you say, "I didn't get the job, but maybe it wasn't a good fit." Don't let the situation get the better of you. Moving away from negative description will keep you

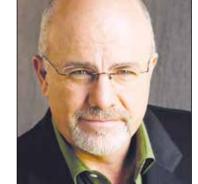
moving forward.

6) TEMPER YOUR TONE.

At a young age, we're taught through role models and feedback to raise our voices when we're angry. This can worsen conflicts, which can cause us to feel depressed or anxious. Instead, take a neutral tone. Acknowledge the specifics that made you angry, but leave the emotions out of it. That way, you can leave the dispute, and the negative emotions behind.

7) CHECK IN WITH YOURSELF. Dr. Lops gives his patients homework. When they go home, they begin checking in on themselves about how they spoke to people during the week. Did they use an angry tone or raise their voice? Did they complain about something? The more aware we are of this negativity, the sooner we can move past it, leaving room for growth and change.

There is so much more in Reinvent Yourself that will challenge your ideas and get you to a new level of self. Check out his website at www.drjohnnylops.com. From this Brooklyn Psychiatrist who has seen it all, Dr. Johnny Lops hopes to get you to that new level. Keep talking your way to happiness!



Pause investing for a luxury?

Dear Dave,

Where should you save for large expenditures when you're doing the Baby Steps?

Heath

Dear Heath,

Depending on what the expenditure is, I would suggest saving for these sorts of things after Baby Step 3. Once you've paid off all of your debts, except for your home, and built an emergency fund of three to six months of expenses, you reach a point where you can breathe a little bit. After all that hard work and sacrifice, you're finally in a position to replace that ratty, old furniture or get a better car. The question then is this: How much do you want to temporarily cut back on investing in order to make this expenditure happen?

Personally, I'd like to see

Dave Says you allocate a fixed percentage of your income toward play

money and still be able to put 15 percent of what you make into retirement. If you want to slow down a bit on Baby Step 5, which is paying off the house, in order to take a once-in-a-lifetime vacation, I'm cool with that. But I don't like the idea of slowing down on funding your retirement.

The basic idea here is to always handle your money with planning, purpose and maturity. You've got a little room to play back and forth once you get past Baby Step 3. But until then, I want you to be hardcore about scrimping, saving and getting your financial house in order!

—Dave

The rebate explanation

Dear Dave,

How do cash-back rebates work on electronics and other items?

Dan

Dear Dan,

I like this question. Most consumers don't think about how the process works. They only care that it's benefitting them from a financial standpoint.

Let's say you buy an item for \$1,000, and you get a cash rebate for \$100. Basically, you just paid \$900 for that item, right? So, what the companies are trying to do is incentivize certain retailers to buy a particular product or amount of that product, yet sort of protect the sticker price in the minds of the consumers. To me, it's really a little ridiculous. Why not simply take off the money, and price it at \$900?

That keeps retailers from jerking around with the margins. It purifies the process a little bit, but it adds to the hassle.

Good question, Dan! —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.

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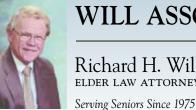
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This Walk Is Unique



The Fab 40s 5K Run/Walk meanders throughout the local neighborhood (the "Fabulous Forties"), past East Portal Park, and then returns to East Lawn for the finishing mile. Along the route, you are cheered on by the neighborhood, you get to take in the beauty of the area, and you get to see the architecture and beauty of the grounds at East Lawn Memorial Park—which are second to none in the entire region. Photo by Sal Arrigo

By Sal Arrigo Jr.

Before I get any further, I want to tell you that from personal experience, the walk I am going to tell you about is unique. I am forming a team called "Sal's Pals," and we will walk in the upcoming Fab 40s 5K Run/Walk on Saturday, July 25th at East Lawn Memorial Park Cemetery to benefit the Alzheimer's Association. Proceeds from this event support local caregivers and research. Started eight years ago, this 5K Run/Walk is the only such event that begins—and ends—in a cemetery!

Besides the unique event setting, the 5K is an outlet for those people who have, or have had, a loved one affected by Alzheimer's disease. The many caregivers who you see walking in honor of, or in memory of, a loved one is a powerful reminder that people are dealing with very stressful situations that may affect multiple generations of a family. Caregiving and the responsibilities that go along with this 24/7 work takes its toll on the caregiver, and many times they need an outlet and a change of scenery. The Fab 40s 5K event is just one such outlet available to the community of caregivers, and one that is appreciated.

Alan Fisher, President of East Lawn, recalls the first Fab 40s 5K: "I saw hundreds of people gather in the cemetery early for our first event. Now, seeing families come together for a common cause on that one special day each year, knowing that what we're doing is both increasing awareness and providing financial assistance to the Alzheimer's Association, is truly a wonderful thing. East Lawn strives to connect with the community in helpful and meaningful ways throughout the year."

The essence of why people support this

particular 5K was summed up when one family had gathered around their mother, who was afflicted by Alzheimer's disease, and started singing "You are My Sunshine" to honor her. I was one of many who had tears in their eyes at that moment, obviously a moment that will not be forgotten. Such displays of emotion carried on well beyond this inaugural event. East Lawn went on to construct a permanent memorial on their grounds. Alan said to me, "We constructed this memorial on which the names of our cherished loved ones can be inscribed. For me it's personal, as my own mother, Evelyn Fisher, is now remembered there. Her name was placed on the wall after her passing in 2013."

The 5K Run/Walk meanders throughout the local neighborhood (the "Fabulous Forties"), past East Portal Park, and then returns to East Lawn for the finishing mile. Along the route, you are cheered on by the neighborhood, you get to take in the beauty of the area, and you get to see the architecture and beauty of the grounds at East Lawn Memorial Park—which are second to none in the entire region. Here is your chance to visit a cemetery for reasons other than the usual ones. In fact, families will often first participate in the 5K and then go and visit the site where a loved one or friend is interred at East Lawn.

Team "Sal's Pals" is ready to walk, so join me! You can get all the information about the 5K Run/ Walk at the official event website: www.fab40s5K. org. You can also contact this newspaper to register for my team by calling (916) 773-1111; ask for Brenda. Everyone who is involved in the event, and especially those caregivers, thank you in advance for your community support! ★



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A Revolutionary Pope Calls for Rethinking the Outdated Criteria That Rule the World



Commentary by Ellen Brown Used by permission

Pope Francis has been called "the revolutionary Pope." Before he became Pope Francis, he was a Jesuit Cardinal in Argentina named Jorge Mario Bergoglio, the son of a rail worker. Moments after his election, he made history by taking on the name Francis, after Saint Francis of Assisi, the leader of a rival order known to have shunned wealth to live in poverty.

Pope Francis' June 2015 encyclical is called "Praised Be," a title based on an ancient song attributed to St. Francis. Most papal encyclicals are addressed only to Roman Catholics, but this one is addressed to the world. And while its main focus is considered to be climate change, its 184 pages cover much more than that. Among other sweeping reforms, it calls for a radical overhaul of the banking system. It states in Section IV:

"Today, in view of the common good, there is urgent need for politics and economics to enter into a frank dialogue in the service of life, especially human life. Saving banks at any

price, forgoing a firm commitment to reviewing and reforming the entire system, only reaffirms the absolute power of a financial system, a power which has no future and will only give rise to new crises after a slow, costly and only apparent recovery. The financial crisis of 2007-08 provided an opportunity to develop a new economy, more attentive to ethical principles, and new ways of regulating speculative financial practices and virtual wealth. But the response to the crisis did not include rethinking the outdated criteria which continue to rule the world.

"A strategy for real change calls for rethinking processes in their entirety, for it is not enough to include a few superficial ecological considerations while failing to question the logic which underlies presentday culture."

"Rethinking the outdated criteria which continue to rule the world" is a call to revolution, one that is necessary if the planet and its people are to survive and thrive. Beyond a change in our thinking, we need a strategy for eliminating the financial parasite that is keeping us trapped in a prison of scarcity and debt.

Interestingly, the model for that strategy may have been created by the Order of the Saint from whom the Pope took his name. Medieval Franciscan monks, defying their conservative rival orders, evolved an alternative public banking model to serve the poor at a time when they were being exploited with exorbitant interest rates.

The Franciscan Alternative: **Banking for the People**

cost, making the public pay the financial parasite draining the people of their assets and livelihoods was understood to be "usury" - charging rent for the use of money. Lending money at interest was forbidden to Christians, as a breach of the prohibition on usury proclaimed by Jesus in Luke 6:33. But there was a serious shortage of the precious metal coins that were the official medium of exchange, creating a need to expand the money supply with loans on credit.

> An exception was therefore made to the proscription against usury for the Jews, whose Scriptures forbade usury only to "brothers" (meaning other Jews). This gave them a virtual monopoly on lending, however, allowing them to charge excessively high rates because there were no competitors. Interest sometimes went as high as 60

> These rates were particularly devastating to the poor. To remedy the situation, Franciscan monks, defying the prohibitions of the Dominicans and Augustinians, formed charitable pawnshops called montes pietatus (pious or non-speculative collections of funds). These shops lent at low or no interest on the security of valuables left with the institution.

> The first true mons pietatis made loans that were interestfree. Unfortunately, it went broke in the process. Expenses were to come out of the original capital investment; but that left no money to run the bank, and it eventually had to close.

Franciscan monks then established montes pietatis in Italy that lent at low rates of interest. They did not seek to make In the Middle Ages, the a profit on their loans. But they

faced bitter opposition, not only from their banking competitors but from other theologians. It was not until 1515 that the montes were officially declared to be meritorious.

After that, they spread rapidly in Italy and other European countries. They soon evolved into banks, which were public in nature and served public and charitable purposes. This public bank tradition became the modern European tradition of public, cooperative and savings banks. It is particularly strong today in the municipal banks of Germany called Sparkassen.

The public banking concept at the heart of the Sparkassen was explored in the 18th century by the Irish philosopher Bishop George Berkeley, in a treatise called The Plan of a National Bank. Berkeley visited America and his work was studied by Benjamin Franklin, who popularized the public banking model in colonial Pennsylvania. In the US today, the model is exemplified in the state-owned Bank of North Dakota.

From "Usury" "Financialization"

What was condemned as usury in the Middle Ages today goes by the more benign term "financialization" – turning public commodities and services into "asset classes" from which wealth can be siphoned by rich private investors. Far from being condemned, it is lauded as the way to fund development in an age in which money is scarce and governments and people everywhere are in debt.

Land and natural resources, once considered part of the commons, have long been privatized and financialized. More recently, this trend has been extended to pensions, health, education and housing. Today financialization has entered a third stage, in which it is invading infrastructure, water, and nature herself. Capital is no longer content merely to own. The goal today is to extract private profit at every stage of production and from every necessity of life.

The dire effects can be seen

particularly in the financialization of food. The international food regime has developed over the centuries from colonial trading systems to state-directed development to transnational corporate control. Today the trading of food commodities by hedgers, arbitrageurs and index speculators has disconnected markets from the real-world demand for food. The result has been sudden shortages, price spikes and food riots. Financialization has turned farming from a small scale, autonomous and ecologicallysustainable craft to a corporate assembly process that relies on patented technologies and equipment increasingly financed

through debt. We have bought into this financialization scheme based on a faulty economic model, in which we have allowed money to be created privately by banks and lent to governments and people at interest. The vast majority of the circulating money supply is now created by private banks in this way, as the Bank of England recently acknowledged.

Meanwhile, we live on a planet that holds the promise of abundance for all. Mechanization and computerization have streamlined production to the point that, if the work week and corporate profits were divided equitably, we could be living lives of ease, with our basic needs fulfilled and plenty of leisure to pursue the interests we find rewarding. We could, like St. Francis, be living like the lilies of the field. The workers and materials are available to build the infrastructure we need, provide the education our children need, provide the care the sick and elderly need. Inventions are waiting in the wings that could clean up our toxic environment, save the oceans, recycle waste, and convert sun, wind and perhaps even zero-point energy into usable energy sources.

The holdup is in finding the funding for these inventions. Our politicians tell us "we don't have the money." Yet China and some other Asian countries are powering ahead with this sort of

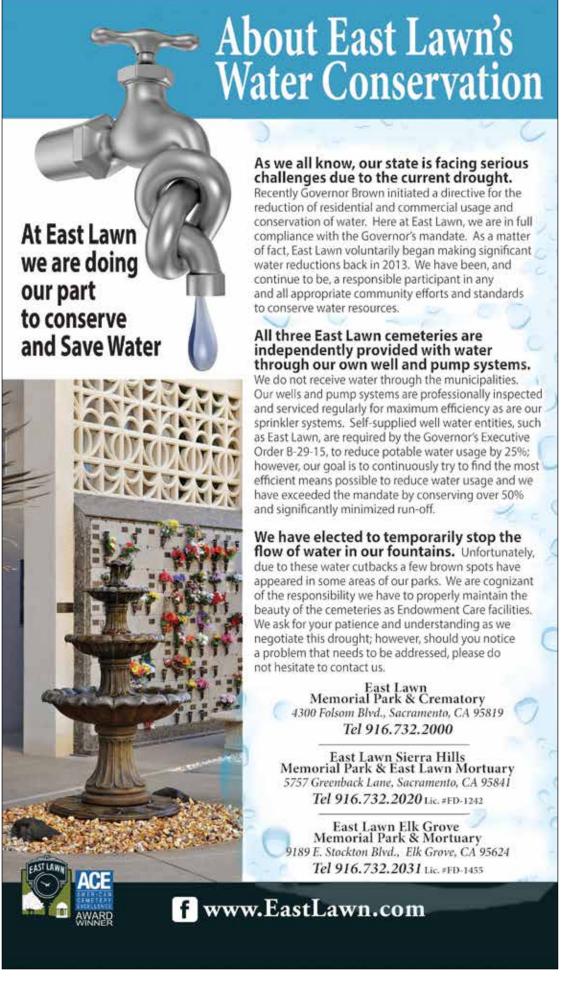
sustainable development. Where have they found the money?

The answer is that they simply issue it. What private banks do in Western countries, publiclyowned and -controlled banks do in many Asian countries. Their governments have taken control of the engines of credit – the banks – and operated them for the benefit of the public and their own economies.

What blocks Western economies from pursuing that course is a dubious economic theory called "monetarism." It is based on the premise that "inflation is always and everywhere a monetary phenomenon," and that the chief cause of inflation is money "created out of thin air" by governments. In the 1970s, the Basel Committee discouraged governments from issuing money themselves or borrowing from their own central banks which issued it. Instead they were to borrow from "the market," which generally meant borrowing from private banks. Overlooked was the fact, recently acknowledged by the Bank of England, that the money borrowed from banks is also created out of thin air. The difference is that bank-created money originates as a debt and comes with a hefty private interest charge attached.

We can break free from this exploitative system by returning the power to create money to governments and the people they represent. The strategy for real change called for by Pope Francis can be furthered with government-issued money of the sort originated by the American colonists, augmented by a network of publicly-owned banks of the sort established by the Order of St. Francis in the Middle Ages.

Ellen Brown is an attorney, founder of the Public Banking Institute, and author of twelve books including the best-selling Web of Debt. Her latest book, The Public Bank Solution, explores successful public banking models historically and globally. Her 300+ blog articles are at EllenBrown.com.







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Nathans: An Honest-to-Goodness Neighborhood Pool Store

- "If we don't have it, we'll get it." That's the mission of Nathans Pool Supply, a family-owned pool supply store located on Greenback Lane in Fair Oaks. The store sells new and used pool and spa equipment.

Nathans Pool Supply has a long history of keeping it in the family. The business first opened in 1958 on Fulton Avenue. The owner was Robert Nathans, Sr., who had a son, Robert Nathans, Jr. At that time, the only major nearby competitor was called Poolman, and so Nathans Pool Supply was a welcome addition to the pool supply market. As the years went by, Nathans Pool Supply quickly gained a

SACRAMENTO REGION, CA (MPG) reputation for being a great place need," said Mac. to find pool supplies.

> Robert Nathans, Jr., better known as Mac, always wanted to own his own shop because he wanted to be a bigger part of the family business. So, in 1975, Nathans Pool Supply was opened at a Greenback Lane location. With Greenback Lane's heavy traffic, the shop's locale was ideal.

Mac prides himself in his and his staff's knowledge. Customers often ask the staff for help, wanting to know how to keep their pools as clean as possible. In addition, the service is low-pressure, with no pushy sales tactics. "We tell it like it is and don't sell you anything that you don't

The store relies on repeat business and word-of-mouth from customers. About his store, Mac said, "Nathans Pool Supply has always been your honest-togoodness neighborhood store with a very large equipment and parts inventory. We are known all over because of our relentless customer service." Mac joked that "customers can expect smiling and courteous assistance with a couple of cranky old farts." If you visit Nathans Pool Supply regularly, you will probably get to know the staff – after all, there are only four people.

Unlike a lot of businesses, the popularity of online shopping hasn't really affected the shop. Nathans Pool Supply conducts most of their business the oldfashioned way-in person-and people like the idea of being able to go to a store and get personalized answers to their questions. However, the store also offers the option of browsing and buying parts online for those who know exactly what they want and would rather have things shipped directly to their door. This makes the store a unique mix of past and present, and means that all types of people can shop locally and support their local businesses.

Nathans Pool Supply occasionally holds special sales. The shop will be having its next special sale in August for the founder's birthday. They are open seven days a week in the summer and six days a week in winter. The summer hours are Monday through Saturday from 9 a.m. to 6 p.m. and Sunday from 10 a.m. to 4 p.m. If you need pool supplies, don't hesitate to give Nathans Pool Supply the chance to win you over.



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*Excludes: Liquid Chlorine, Liquid Acid, Deposits, Labor

Jerry Brown Signs SB 277 Vaccination Bill

By Christie Spurlock

SACRAMENTO REGION, CA (MPG) - On June 30th, Governor Jerry Brown signed SB 277, which will make immunizations mandatory for children enrolled in public and pri- from immunization if the docvate schools. Brown's signing of the bill marked the last hurdle needed to make the bill into law. Required vaccinations

will include diphtheria, hepatitis B, haemophilus influenzae type b, measles, mumps, pertussis (whooping cough), poliomyelitis, rubella, tetanus, and varicella (chickenpox). The law will exempt children tor deems it necessary because of medical reasons, but will put an end to personal belief exemptions.

Governor Brown released a statement regarding his choice to sign the bill, writing, "After carefully reviewing the materials and arguments that have been presented, I have decided to sign this bill...While it's true that no medical intervention is without risk, the evidence shows that immunization powerfully benefits and protects the community."



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