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# AMERICAN RIVER MESSENGER

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## Worried about Student Privacy?



We're facing unchecked data collection as part of a significant and sweeping federal educational mandate, creating a false sense of security.

### Commentary by Dr. Paul Kengor

There's an intense debate right now over "Common Core," a major effort to implement a set of federal education standards in public schools nationwide. The Common Core State Standards thus far have been adopted by 45 states and the District of Columbia.

Though it isn't my area of expertise, I've received numerous impassioned emails on the subject. Among them, one person's concerns particularly struck me.

This person is an expert in the field of education. She is thoughtful, serious, and no foe of public education. Her concerns especially hit home given current fears over privacy intrusions by the federal government. Those fears have swirled around the National Security Agency, the Justice Department, and the IRS. But they don't end there. There are likewise potentially serious privacy problems involving Common Core, which likewise relate to data collection, dissemination, and use.

To that end, my friend is hoping to at least help kindle some public awareness.

"The portion [of Common Core] that I believe is most important for raising public awareness," she writes, "is the changes to the FERPA regulations which have greatly expanded who has access to student data." FERPA is the Federal Education Rights and Privacy Act of 1974. Changes have been made to FERPA that (some believe) will leave parents uninformed as to how their children's records are shared. "Parents seem totally unaware of what data is being collected," she adds. "In Pennsylvania it is collected under

something called the PIMS system, but in other states it has different labels."

There's more. There's also the problem of a rise in "outside vendors and providers to manage student data—again, without parental consent."

How, specifically, would this happen?

For starters, the Common Core standards include a heavy testing component, which involves a great deal of data collection on students. Coupled with this heightened collection of student data is the prevalence of so-called "longitudinal state reporting systems." According to my friend, as part of the "Race to the Top" initiative, a prior educational initiative, states were encouraged to create "robust data collection systems." These systems were touted as a mechanism to provide school districts, state governments, and federal policymakers with more data to analyze trends in student achievement and improve educational efforts. While this might seem benign, notes my friend, we cannot ignore the sheer volume of data that will be collected and how that data might be misused. For instance, most parents have no idea that their child's "personal information" includes not just test scores but social security numbers, attendance records, records of interaction with school counselors, identification of learning disabilities, and even disciplinary records.

All of this is being collected.

And yet, because such enhanced data collection exceeds the resources of many districts and states, schools will be forced to contract the service to corporations that collect, manage, and store such data—and possibly share it. In other words, outside data managers must be employed

to maintain this personal data on your kids. Is there any level of oversight to ensure this data is protected?

My friend writes that "this trend of data collection relates to changes in the FERPA regulations by the Education Department in 2011. These changes, made without congressional approval, now allow third party access to student data without the consent of parents. For example, vendors, seeking to market particular products, can access this data."

And there's still more, relating specifically to private religious schools. My friend adds: "One particular concern that I think speaks to Catholic interests is the rush on the part of some dioceses (and other private schools) to adopt the Common Core and buy-in to the assessments connected with such systems (and as such the data collection)."

Indeed, the Catholic press is hot on this issue, realizing the distinct impact that Common Core can have on Catholic schools—the nation's largest segment of private/religious schooling. Nationwide, groups of Catholics have sprung up in protest. The National Catholic Education Association hasn't endorsed the standards, but is helping Catholic schools prepare for implementation.

Perhaps most troublesome, all of this derives from federal/national influences, even as Common Core is instituted at the state level. As my friend states: "the push for the adoption of the state longitudinal data systems and the Common Core assessment collection all stem from national influences. Certainly, the changes in FERPA were undertaken through the U.S. Department of Education."

My friend sums up: "I find the

level of data collection on individual students to be excessive, and the transparency...to be lacking." Such data collection methods "put the federal government in a position to track student achievement in ways that have been previously unavailable due to the sheer size of data mining, and have been (until recently) safeguarded by privacy regulations. As an educator I care deeply about the ability for our nation's school children to achieve high levels of learning, yet I believe the decisions for student learning are best accomplished at the classroom and school level, not the federal level."

We're facing, in essence, unchecked data collection as part of a significant and sweeping federal educational mandate. Are we ready for this, and all its repercussions?

My friend pleads for some "public awareness and dialogue in this area." Who could object to that?

Dr. Paul Kengor is professor of political science at Grove City College, executive director of The Center for Vision & Values, and author of the book, "The Communist: Frank Marshall Davis, The Untold Story of Barack Obama's Mentor." His other books include "The Crusader: Ronald Reagan and the Fall of Communism" and "Dupes: How America's Adversaries Have Manipulated Progressives for a Century."

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### The Old City Cemetery Tour Focuses on Secrets from California's Capitol Building

SACRAMENTO REGION, CA – (MPG) Every building has its stories and secrets and California's Capitol Building is no exception. On this tour, we uncover the tales of the movers and shakers, craftsmen and common folks buried under our feet. Mix in a scandal or two and you have a tour the walls just might give, if they could talk.

The cemetery is located at 1000 Broadway, Sacramento. Free parking is available in the lot at 10th & Broadway, across the street from the 10th Street entrance. Tours are free; however, donations are appreciated and benefit cemetery preservation. For more information, call (916) 448-0811 or (916) 264-7839.

The event is scheduled for Saturday, September 7, 2013 – 10:00 a.m. at Sacramento Historic City Cemetery, 1000 Broadway, Sacramento

The mission of the OCCC is to join hands with the community to restore, beautify, preserve, and protect the Historic City Cemetery, while maintaining access by descendants of the deceased, and to provide educational services to all visitors to the Historic City Cemetery of Sacramento.

### BLOOD DRIVE Lives can be saved!

Here's an opportunity to make a difference in the lives of many by taking just a few minutes to donate blood. Blood Source will be on the Northminster site, September 15, from 8:30 – 12:30 p.m. It is a community-based, not-for-profit blood center which provides blood and services throughout Northern and Central California and beyond — wherever and whenever the need. This annual event is sponsored by the Northminster Board of Deacons, and for any questions on eligibility please visit [bloodsource.org](http://bloodsource.org) or call (866) 822-5663.

Sunday, September 15, 8:30 A.M. – 12:30 P.M. Northminster Presbyterian Church, 3235 Pope Avenue, Sacramento.

For more information call (916) 487-5192 or visit [www.northminsteronline.org](http://www.northminsteronline.org).

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## Major Renovation Underway for Sutter’s Fort Historic Central Building

SACRAMENTO REGION, CA – (MPG) Recognized on the National Register of Historic Places and once the largest building in California when it was built in 1840, the 6,500-square foot historic Central Building at Sutter’s Fort State Historic Park is currently undergoing important renovations. The first phase of the California State Parks’ “Sutter’s Fort Roof Rehabilitation and Seismic Stabilization” project includes a new roof and wall reinforcements for stabilization to make the roof less susceptible to damage caused by high winds or earthquakes. This initial phase is expected to be completed by mid-September.

Originally known as “Casa Grande,” the prized historic structure was the first permanent structure built in the Central Valley. The multi-use building was a central focal point of western migration before the Gold Rush, was a key military position in the Mexican-American War and was also the first commercial building near the gold fields after gold was discovered. Early on, the historic building operated as the general store and also housed the offices of John Sutter, the clerk and the doctor. It also operated as an entertainment



hub with a parlor and dining hall. Then, in August of 1846 through the winter of 1847, it was the headquarters of the U.S. Army during the Mexican-American War. In 1848, the historic structure became a miner’s dormitory on the third floor, a boarding house on the second, and a bar, bowling alley and card room in the basement.

The cost for the first phase of renovations is \$295,000 and is made possible by Proposition 84 that was passed in 2006. Proposition 84 set aside resources for the Department of Parks and Recreation to develop, acquire,

interpret, restore and rehabilitate the state park system and its natural, historical, and visitor serving resources. The top priority for this portion of the bond measure was for the restoration, rehabilitation and improvement of the existing state park system lands and facilities. The cost and timing of the second phase have not yet been determined but will include the stabilization of the lower portion of the walls, the restoration of the damaged walls and a new coat of whitewash.

While Sutter’s Fort State Historic Park remains open seven-days-a-week for visitors,

only the Central Building will not be available for self-guided tours during active construction periods. Once re-opened, Fort visitors will be able to go back in time and tour inside that historic building to see how the offices of John Sutter, the doctor and the clerk would have looked in 1846.

Sutter’s Fort State Historic Park is operated by California State Parks with financial assistance from the nonprofit Friends of Sutter’s Fort. Sutter’s Fort State Historic Park is open daily from 10 a.m. to 5 p.m. Located in midtown Sacramento on L Street between 26th and 28th Streets, the Fort offers monthly “Hands on History” activities and special events throughout the year. Established in 1839 by Swiss immigrant John Augustus Sutter, Sutter’s Fort was at the center of a flourishing agricultural empire named New Helvetia (New Switzerland.) This empire established Sacramento’s earliest settlement and the first European settlement in California’s Central Valley.

For more information, call (916) 445-4422 or visit [www.suttersfort.org](http://www.suttersfort.org)

Source: T-Rock Communications

## Polish Festival Returns

PLACER COUNTY, CA (MPG) - Don’t miss the 24th Annual Polish Festival on Saturday, September 14, 2013. The festival will be held from noon to 6 p.m. at the Polish American Club grounds, located at 327 Main Street in Roseville. Fill up on home-made Polish foods – over 5,000 pierogies (potato-cheese filled dumplings); 1,000 golabki (cabbage rolls); 700 lbs. of Polish Kielbasa (sausage), and hundreds of servings of potato pancakes, bigos and Polish pastries (paczki and kruschiki, to name a few).

Enjoy the music of the Dave Chelini Trio and Chet Chwalik on the accordion; watch the beautiful Lowiczanie Dancers perform; dance the Polka; shop at our Polish marketplace.

Free admission, food prices vary.



The 24th Annual Polish Festival will be held Sept. 24th at 327 Main Street in Roseville. The Lowiczanie Dancers (shown above) will perform.

For more information and directions, go to [www.polish-club.org](http://www.polish-club.org) or call (916) 782-7171.

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# An Exciting Year in Belgium: Thanks to Rotary Youth Exchange!

By Anne Hively

ORANGEVALE, CA – (MPG) Casa Roble graduate, Donna Mohr, returned to the Orangevale Rotary Club on Friday, August 9, to thank the Rotarians for sponsoring her as their outbound Rotary Youth Exchange (RYE) student to Liege, Belgium (August 2012 to July 2013). After spending nearly a year in Belgium, Donna had many amazing stories to tell and wonderful slides to show of the exciting, cultural adventure she had experienced.

As is common with the RYE rogram, Donna lived with 3 different host families during her 11 month stay in Liege, located in a French-speaking province of Belgium. Donna attended a local high school along with nine other RYE students from all over the world. Immersed in “français” at home and at school, Donna became more and more confident and fluent in the language and at home in the new culture.

Thanks to the many unique excursions and activities organized by her host families, school and host Rotary Club, Donna experienced Belgian culture and history first hand. England, France, Italy, Holland – Donna had many opportunities to travel both in Belgium and beyond with Rotary and her school. Donna especially enjoyed cooking for her host families and new friends: sushi, enchiladas and nachos, a complete Thanksgiving dinner! Orangevale Rotary looked forward to reading her very colorful monthly reports!



Before returning home Donna Mohr applied for and was awarded the very special honor of serving as an “ambassador” for the province of Liege.

Before returning home Donna applied for and was awarded the very special honor of serving as an “ambassador” for the province of Liege. As evidenced by Donna’s very exciting presentation to Orangevale Rotary, she is thrilled to be promoting Belgium and the province of Liege, let alone the Rotary Youth Exchange program! Ambassador Donna will be joining Orangevale

Rotarians Ann Hively and Bryan Daniel at an informational meeting on the RYE program at Casa Roble on September 18 (at lunch in room B-4).

Come learn more about the very exciting, successful RYE program and how to apply. Parents are certainly welcome! For more information, contact Ann Hively: ahively1310@sbcglobal.net.

# Gregory Kondos to Appear at Sacramento Greek Festival

SACRAMENTO REGION, CA – (MPG) – One of California’s most prominent artists, Gregory Kondos has been added to the roster of special guests set to appear at the 50th Annual Sacramento Greek Festival taking place over Labor Day Weekend at the Sacramento Convention Center. Other festival guests include New York Times bestselling author and award-winning journalist, Rick Kushman and Executive Chef of Mulvaney’s B&L, Patrick Mulvaney.

In honor of the festival’s 50th anniversary and in celebration of his Greek heritage, Kondos will appear at the festival on Friday, Aug. 30 and Saturday, Aug. 31st from 4:30 p.m. to 7:30 p.m. and will be signing selected prints, lithographs and copies of the recently released book A Touch of Blue: Landscapes by Gregory Kondos.

Born in Massachusetts to Greek immigrant parents, Kondos moved to California with his family when he was three and is a longtime, treasured resident of Sacramento. Over the course of his long career, Kondos has painted Greece, France, and the American Southwest, but continues to find his most enduring inspiration in the richly varied landscape of California.

Festival opens on Friday, August 30th at 11a.m. and goes to 11p.m. First day attendees get



Gregory Kondos speaking. Photograph by Bruce Duncan.

FREE admission from 11a.m.-3:00 pm. The festival continues Saturday, Aug. 31st for a full day from Noon-11p.m. and again on Sunday, Sept. 1st from Noon-10 p.m. – plenty of time to sample some mouthwatering food and learn about Greek wine, take a dance class and pick up a variety of Greek treasures.

General Admission: 12 and up \$5. Children under 12 are free. The 50th Annual Sacramento Greek Festival is being held at the Sacramento Convention Center, 1400 J Street, in Sacramento. Convenient parking

located nearby. For more information please visit [www.sacramentogreekfestival.com](http://www.sacramentogreekfestival.com)

The 50th Annual Sacramento Greek Festival is a fundraising effort presented by the Greek Orthodox Church of the Annunciation of Sacramento, California. Proceeds raised at the annual event support numerous parish activities throughout the year as well as a variety of local charities, including the Sacramento Children’s Home.

Source: Runyon Saltzman & Einhorn, Inc.

# Millie for Mayor! Visit Pet Health, Beauty & Fashion Expo!

FAIR OAKS, CA (MPG) – Trends-n-Treats Pet Boutique will be hosting a special event on Saturday, September 7, 2 – 4 p.m., at their store in the Fair Oaks Promenade Shopping Center, 8929 Madison Avenue, Suite 200 (corner of Madison and Hazel).

Tickets will be \$10 each, available at the door. Appetizers will be prepared by Chef Strand – first come, first served.

Expo visitors will learn about skin analysis and anti-aging strategies, taught makeup and nail care tips, receive weight loss guidance and a posture analysis, listen to fashion advice, watch a hot iron curling



Pet Boutique owner Millie Finch. Photo courtesy Trends-n-Treats

and straightening demo, and be treated to a chair massage. Pet dental exams will also be available.

The expo is being held in support of Pet Boutique owner Millie Finch’s campaign in her run for Honorary Mayor of Fair Oaks. As her button says, casting a vote for Millie also helps to support Lend A Heart Animal Assisted Therapy – a non-profit organization that certifies handlers and their pets to provide therapy in visits to seniors and children. And, of course, the Fair Oaks Chamber of Commerce!

SACRAMENTO REGION, CA – (MPG) Every building has its stories and secrets and California’s Capitol Building is no exception. On this tour, we uncover the tales of the movers and shakers, craftsmen and common folks buried under our feet. Mix in a scandal or two and you have a tour the walls just might give, if they could talk.

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# Fair Effective Tax Rates Could Re-ignite Small-Business Job Creation

Commentary by John Kabateck, NFIB/CA Executive Director

American small-business owners are rightly proud of their reputation as the nation’s leading job creator. But their ability to create jobs is complicated by the federal tax code burden they face. Today’s federal tax code is so complex and unfair that 91 percent of owners surveyed recently by the National Federation of Independent Business said they have given up trying to wade through the IRS maze. They now turn to professionals to sort things out.

Angered and frustrated, Main Street proprietors have had it with a tax system loaded with inconsistent tax provisions and tweaked with endless changes that prevent them from planning future business steps while also increasing their compliance costs.

What’s more, they say it’s discriminatory and unjustifiable that the federal government has created a tax system that favors certain industries and types of businesses over others. That’s why NFIB and several other leading business organizations have forged an alliance to battle for reform that could result in tax rate equity.

The Coalition for Fair Effective Tax Rates is working to build broad support for meaningful reform, specifically a simpler and fairer tax code that will end the punishment of smaller businesses



John Kabateck

whose tax bills are often proportionately higher than companies many times their size.

Size matters in legislative circles. Larger businesses have more financial resources, tax experts and legal lever-pullers devoted to twisting the 73,954 page law to their benefit. Not so for most small firms which file as individuals and thus are unable to reap the benefits major industries enjoy such as corporate carve-outs that drastically reduce the final, or effective, tax rate.

According to the Small Business Administration, small businesses pay \$1,584 per employee for tax compliance and the cost of complying with the tax code is 67 percent higher for a small business as compared

to the cost of compliance for a larger business.

That’s why 85 percent of small-firm owners say Congress should replace the tax code with a system that is fair for all and rational. More than three-fourths of those polled called for a code with fewer preferences in exchange for a lower rate, while seven-in-10 said any revisions made should lower the overall tax burden on Main Street.

For millions who own and operate the nation’s increasingly vulnerable small firms, what’s important is “what you pay at the end of the day.” They aren’t hoping for big-ticket tax breaks or special handouts.

Small-business-friendly tax reform should deliver fair effective rates that will fire up the Main Street job-creating machine and stoke the economy.

The time has come for tax fairness.

For more than 70 years, the National Federation of Independent Business has been the Voice of Small Business, taking the message from Main Street to the halls of Congress and all 50 state legislatures. NFIB annually surveys its members on state and federal issues vital to their survival as America’s economic engine and biggest creator of jobs. NFIB’s educational mission is to remind policymakers that small businesses are not smaller versions of bigger businesses; they have very different challenges and priorities.



By Pastor Ray Dare

There’s a book called, **Games Christians Play**. It’s an interesting book that deals with games Christians play in the name of the Lord. I want us to look at the deadliest game — the game of playing God. We play this game *when we judge other people*. “Do not criticize one another, my friends... God is the only lawgiver and judge. He alone can save and destroy. Who do you think you are, to judge someone else?” James 4:11-12 (TEV) Scripture does say in some places that we are to judge certain things, but there are many places where it says it is wrong to judge; where God says, “Don’t do this.”

“You judge those who do wrong, but you do wrong yourselves. Do you think you will be able to escape the judgment of God?” Romans 2:3 (NCV) People have a tendency to judge others yet excuse their own imperfection. How do we do that? We do that by re-labeling our sins. “I’m not a gossip, I’m just sharing a concern.” “I’m not negative, I’m just realistic.” “I’m

# How To Quit Playing God

not critical, I’m discerning.” Different terminology, but it all means the same thing — you’re playing God.

“The words of a talebearer are as wounds, and they go down into the innermost parts of the belly.” Proverbs 26:22 (KJV) That’s what gossip does, it wounds and separates the closest of friends. There is a natural innate ability of gossip or slander to capture curiosity. Yet this is the sin, the sin of judging other people, having a self-righteous attitude, being critical, being judgmental, Jesus condemned more than almost any other sin.

“Therefore judge nothing before the appointed time. Wait until the Lord comes. He will bring to light what is hidden in darkness and will expose the motives of men’s hearts.” 1 Corinthians 4:5. What they’re doing may seem wrong to you, but you may not have all the facts. Your understanding is limited. You can guess but you don’t know. Even if you are right, you’re still wrong, because you judged with limited understanding. You wait for the appointed time and leave the judging up to God.

How do you break the habit of judging, critical analysis, gossip or slander? “If you love someone you will always believe in him, and always expect the best of

him.” 1 Corinthians 13:7 (LB) Love thinks no evil, but believes the best in every person. You remember there’s a higher law that YOU are breaking when you judge another person, the law of love. “Above all, love each other deeply... love covers over a multitude of sins.” 1 Peter 4:8 (NIV)

Sure people sin. And you may think — “That person shouldn’t get away with that!” Your judgment may be justified. But let me tell you something greater, there’s a principle greater than judgment: the principle of Mercy. “Mercy triumphs over judgment” James 2:13. They may deserve judgment, but would you like God to give you what you deserve? Aren’t we all in the same boat? If Mercy has triumphed over judgment in your life, then you ought to be merciful to others. If you want God’s mercy, you must be merciful. It’s not in your job description to judge people. God has not commissioned you to talk to everybody about everybody else. For your own sake quit playing God.

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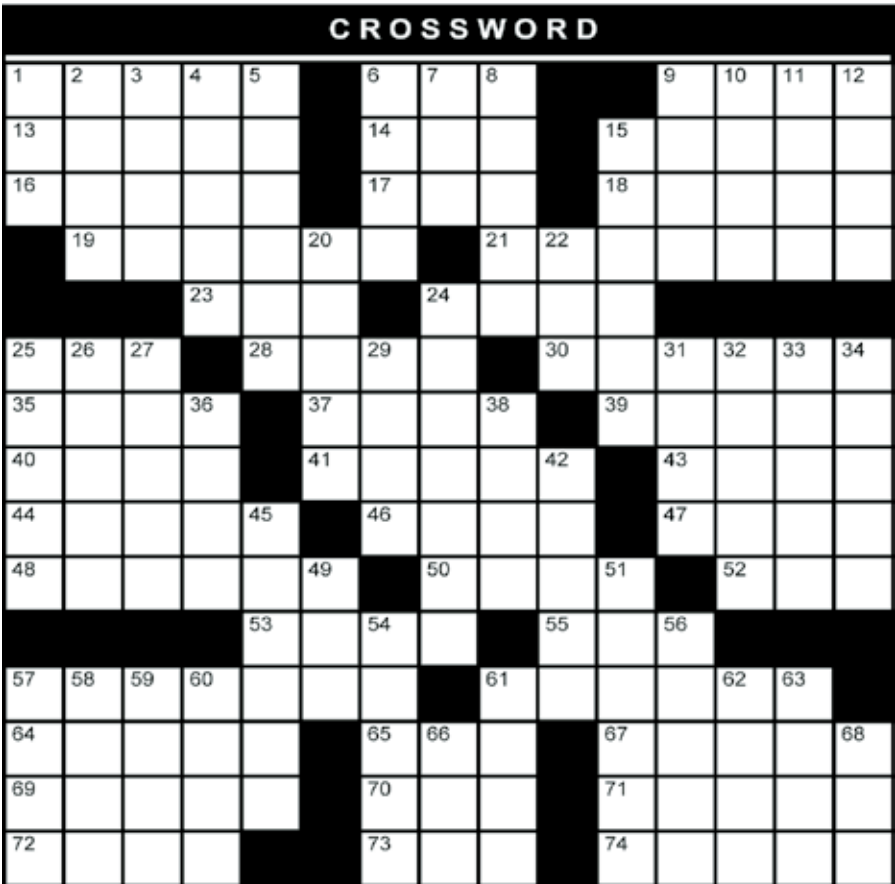
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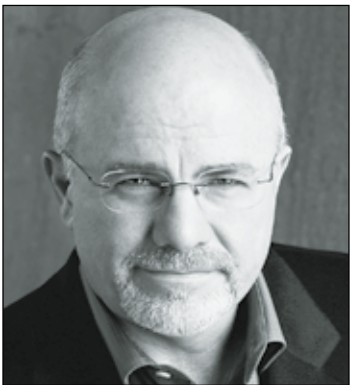
CUES

- ACROSS

  - 1. He had no cause?
  - 6. Also
  - 9. Captain \_\_\_\_
  - 13. Napoleon's stay on St. Helena, e.g.
  - 14. Aggravate
  - 15. It killed the radio star?
  - 16. Serving of parsley
  - 17. Actress \_\_\_\_ Thompson
  - 18. More ill
  - 19. Trying experience
  - 21. "Geographia" author
  - 23. "Mouth to a river, e.g.
  - 24. Call someone
  - 25. PC "brain"
  - 28. Stupor
  - 30. "Gobi or Kalahari, e.g.
  - 35. Os in XOXO
  - 37. Livens up
  - 39. Pang
  - 40. "Capri, e.g.
  - 41. Anklebone
  - 43. Shamu
  - 44. Nigerian money
- 46. Dharma teacher
  - 47. Chinese restaurant staple, pl.
  - 48. Founder of Scholasticism
  - 50. Winningest Super Bowl coach
  - 52. Marble \_\_\_\_
  - 53. First in baseball, e.g.
  - 55. Distress signal
  - 57. "Tallest mountain
  - 61. "Deepest lake
  - 64. Japanese-American
  - 65. American Gas Association
  - 67. Like unspoken agreement
  - 69. Garment enlarger
  - 70. Octopus' defense
  - 71. Olden day anesthetic
  - 72. It shows ownership
  - 73. Poe's "The Murders in the \_\_\_\_ Morgue"
  - 74. High-pitched
- DOWN

  - 1. Hi-\_\_\_\_
  - 2. Montreal baseballer
  - 3. Ethiopian currency
  - 4. Omit or suppress
  - 5. "On a map
  - 6. Cash cache
  - 7. Bonanza find
  - 8. Similar to giraffe but smaller
  - 9. Tarantino's " \_\_\_\_ Bill"
  - 10. Not in action
  - 11. Believe
  - 12. Nemo's forgetful friend
  - 15. Shrinking \_\_\_\_
  - 20. To modify a book into a screenplay, e.g.
  - 22. Slight amount
  - 24. Get off an airplane
  - 25. "Most populous country
  - 26. South Korean port
  - 27. a.k.a. Tangelos
  - 29. Eagerness
  - 31. " \_\_\_\_ me the money!"
  - 32. It may get you to first base
  - 33. " \_\_\_\_ Mountains
- 34. Flirt
  - 36. Bone-dry
  - 38. Form of wrestling
  - 42. Chip dip
  - 45. Even though
  - 49. No \_\_\_\_
  - 51. Hang around
  - 54. Up or down step
  - 56. Type of edible ray
  - 57. "National Velvet" author \_\_\_\_ Bagnold
  - 58. "Tropical rainforests contain ninety percent of the world's \_\_\_\_ species
  - 59. " \_\_\_\_ quam videni" or "To be, rather than to seem (to be)"
  - 60. Instrument type
  - 61. To be very hot
  - 62. Yearn or pine
  - 63. Told an untruth
  - 66. Bearded antelope
  - 68. Give it a go

For Solution See Page 7



Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: **Financial Peace**, **More Than Enough**, **The Total Money Makeover** and **EntreLeadership**. The **Dave Ramsey Show** is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Not Enough Down Payment?

Dear Dave,  
When is it okay to purchase a house without making a 20 percent down payment?  
— Hannah

Dear Hannah,  
When you're willing to pay private mortgage insurance (PMI). And that's not something you want to do. PMI costs about \$75 a month per \$100,000 borrowed. So, if you borrow \$200,000 on a home, and you don't put down at least 20 percent on the transaction, you'll have to pay out an extra \$150 a month as part of your mortgage payment. Private mortgage insurance does nothing for you except pay your mortgage company in the event they have to foreclose on you and they lose money. PMI is foreclosure insurance that protects the lender, and you get to pay for it if you don't make a 20 percent down payment. In the scenario I mentioned before, that would be an additional \$1,800 a year on a \$200,000 loan. In a sense, that's an extra 0.9 percent on your interest rate. That's what it feels like. So you can see that PMI is not a positive thing. Often, a first-time homebuyer will purchase a house with 10 percent down, then pay the other 10 percent as quickly as possible in order to get rid of the PMI. Stay away from it, Hannah. It's nasty stuff!

— Dave

Dave Says

Loving Your Friend Enough for the Truth

Dear Dave,  
I have a close friend whose 17-year-old daughter is going to college to become a high-school band director. Her daughter wants to take out student loans to attend an expensive private school, and tuition alone over four years will cost \$100,000. I feel this is a really bad idea, but I don't know how to talk to her about this.

— Natalie

Dear Natalie,  
I'm sure your friend and her family are nice people. But what we've got here is a little teenage girl who has her heart set on something, and no one has told her no in awhile. You're getting ready to help introduce a new word into her vocabulary, because what you've described to me is stupid. Listen, I love high school band directors. It just doesn't make sense to spend over \$100,000 on a degree to become one. Most of them make about \$30,000 a year, so the return on investment for this kind of thing is terrible. It doesn't matter if you're a band director, English teacher, or a doughnut shop owner; you need to figure out what you're going to make versus what you spend to get there.

Make sure you talk to your friend directly, not her daughter. If you do that, you'll end up branded as mom's mean friend. Use your relationship and history together to help her see this is a train wreck waiting to happen.

My suggestion would be for her daughter to live at home, work, and attend a community college for a couple of years. Then, when she transfers to a four-year school, make sure it's a state institution and she keeps working.

The trick is to kindly and gently maintain enough influence to guide these two weak people away from a horrible decision. At the same time, you've got to be strong enough to call mom out for not stepping up and providing proper guidance. Mommies who don't try to stop their babies from doing things this dumb are known as bad mommies. People who spend \$100,000 to \$150,000 to make the kind of money that's waiting on her daughter are either young and inexperienced, or they're what are known as fools.

I'm sure you'll find a nice way to say it, but basically, your friend needs to grow a backbone and tell her daughter no.

— Dave

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For Solution See Page 7.

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## Sudoku Puzzle on Page 6

8	1	7	6	3	4	2	9	5
5	4	2	8	9	7	1	6	3
3	9	6	5	2	1	8	4	7
6	3	1	9	8	2	7	5	4
7	2	9	4	1	5	3	8	6
4	8	5	3	7	6	9	2	1
9	6	8	7	5	3	4	1	2
1	5	3	2	4	8	6	7	9
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By Ronnie McBrayer

There is an old story about a monastery that fell on hard times. Once it had thrived, but over the years it had become so decimated that only a few old monks were left living in an even older house. People no longer came there to be nourished spiritually, and only a handful of the brothers shuffled through the cloisters.

Deep in the monastery woods was a little cabin where an old rabbi occasionally came to fast and pray. No one ever spoke with him, but whenever he appeared the word would be passed from monk to monk: “The rabbi walks in the woods.” And, for as long as he was there, the monks would feel blessed by his presence.

One day the abbot decided to visit the rabbi and open his heart to him. As he approached the hut, the abbot saw the rabbi in the doorway. It was as if he had been awaiting the abbot’s arrival. The rabbi stood with his arms outstretched in welcome. Though they had never spoken, the two embraced like brothers.

The two entered the hut and simply sat in the stillness. Then the rabbi began to weep. The abbot covered his face with his hands and began to cry too. The two old men sat there like lost

## The Rabbi’s Gift

children, crying their hearts out, filling the hut with their shared pain and tears.

When the tears ceased, the rabbi lifted his head and spoke, “You and your brothers are serving God with heavy hearts,” he said, “and I know you have come to ask a teaching of me. But it is the same in my town. Almost no one comes to the synagogue anymore.” Very little else was said.

When the time came for the abbot to leave, he embraced the rabbi once again and said, “It has been a wonderful thing that we should talk after all these years. But is there nothing you can give us that would help us save our dying order?” The rabbi paused and said quietly to the old abbot, “Well, there is one thing I have to tell you: One of you is the Messiah.”

The abbot left without a word and without ever looking back. The next morning, the abbot called his monks together. He told them he had spoken to the old rabbi from the woods, and then he looked at his assembled brothers and said bluntly, “The rabbi said that one of us is the Messiah.”

In the days and weeks that followed, the old monks began to think about the rabbi’s words and wondered whether it could actually be true – the Messiah is one of us?

Thinking like this, the old monks began to treat each other with extraordinary respect on the off chance that one of them just might actually be the Messiah.

And on the off, off chance that each monk himself might be the Messiah, they began to treat themselves with extraordinary respect.

A gentle, warm-hearted, concern began to grow among them which was hard to describe but easy to notice. Over time, as people visited the beautiful forest in which the monastery was home, they sensed the extraordinary respect that now began to surround the old monks and seemed to radiate from them.

There was something strangely attractive, even compelling, about it. Hardly knowing why, people began to come back to the monastery more frequently to picnic, to play, to meditate, and pray. They began to bring their friends to show them this special place, and their friends brought their friends.

Then it happened that some of the younger men who came to visit the monastery started to talk more and more with the old monks. After awhile, one asked if he could join them. Then another. And another. Within a few years, the monastery had once again become a thriving order and a light to the community, thanks to the rabbi’s gift – a gift that taught them to look at and love others, expecting the very best.

*Ronnie McBrayer is a syndicated columnist, pastor, and author of multiple books. You can read more and receive regular e-columns in your inbox at [www.ronniemcbrayer.me](http://www.ronniemcbrayer.me).*

## The Age-Long Query: Who Am I?

By Rev. James L. Snyder

Last week I was tootling along without a care in the world. Actually, I did have several cares but I was ignoring them as much as possible. My basic philosophy is this, the more you ignore something the less you have to deal with it. This, however, does not apply to the Gracious Mistress of the Parsonage.

Experience has taught me one lesson concerning women, especially wives. They will not stand to be ignored, particularly by their husbands. I have learned the less attention I pay to my wife the more I pay in other areas of life, if you know what I mean.

So, ignoring the cares I had last week, I was caught off guard when I received a letter from my credit card company. This was no friendly, “how are you,” kind of a letter. Nor was it a cheery birthday greeting. I cannot tell you how many times I have reminded them of my birthday but to date they have not picked up on my hint.

The ominous letter I did receive informed me that along with millions of other customers my identity had been stolen. The letter went on to assure me I had nothing to worry about and they had the situation well in hand.

That is easy for them to say. They know who they are but what about me? When I got the letter I ran to my bathroom and looking into my mirror – nothing! My identity was indeed gone.

I assure you I will worry until I get to the bottom of this. I will not rest until I know exactly who I am and my identity is fully restored. Of course, there is one problem here. What if when I do recover my identity I don’t like myself? Can I exchange it or get my money back?

For some reason the personal information of millions of people had been lost or stolen from the security of my credit

card company, which begs the question, how secured is my personal information?

While I am in the begging mood, another question comes to mind. If someone has stolen my identity, who in the world am I? And, how do I reclaim my identity?

As a young person whenever my mother was upset with me about something I had done or did not do, she would always look at me and ask, “Who do you think you are?”

If anybody in the world should know who I am it would be my mother. And if she he was wrestling with the same question I was wrestling with, how in the world could I ever come to grips with my personal identity?

It is hard enough discovering who you are without somebody casting dispersions upon that very thing. Perhaps my mother and I could work together in solving this problem. After all, two heads are better than one, unless one does not know who he is.

I have spent years trying to find myself. Once I thought I found myself but it turned out to be an old pair of socks I lost three years prior.

My problem is compounded by this one thing, I did not really know who I was before my identity was stolen. I had my suspicions, of course. However, somewhere in the back of my mind, I really could not come to grips with who I really was in this world.

In the course of time, (actually it was a four-course lunch) I have come to several conclusions.

First, I am a man. What kind of a man, is anyone’s guess this point. The truth is that at the root of everything I am, I am a man.

Second, I am a husband. This, of course, is the most baffling of my identity. What it means to be a husband differs from wife to wife. Fortunately, for me, I have

only one wife, but even her idea of a husband changes from one moment to the next. I am never sure what she expects of me as a husband. Once I thought I had it all figured out but someone, I am not mentioning any names, changed the rules.

Third, I am a father. As a father, my role consists of bankrolling the childhood adventures of my children; financing their higher education career, hoping they get married before my money runs out. To this day, I am not sure if I made it or not.

Fourth, I am a grandfather. This is the most well defined role I have. The great thing about being a grandfather is, nobody expects much from us. Our role is covertly to help our grandchildren make the lives of their parents as tempestuous as possible. Revenge is sweet when laced with jellybeans. Sugar highs are a grandfather’s best retaliation.

The most important thing about my identity quest is, I am a Christian. This undergirds everything else I may or may not be. My Christianity is the foundation upon which everything else is built.

I take comfort in the Bible; “These things have I written unto you that believe on the name of the Son of God; that ye may know that ye have eternal life, and that ye may believe on the name of the Son of God.” (1 John 5:13 KJV).

When my identity is rooted in believing in Jesus Christ, everything else in my life falls into place.

*Rev. James L. Snyder is pastor of the Family of God Fellowship, P.O. Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at 866-552-2543 or e-mail [jamesnsnyder2@att.net](mailto:jamesnsnyder2@att.net). His website is [www.jamesnsnyderministries.com](http://www.jamesnsnyderministries.com).*



By Marlys Norris, Christian Author

Dear Ones,

Please forgive me, but I love you and am concerned about any problems you may have within your relationship. Marriages all have issues that never seem to be resolved, and at some time in the marriage we realize this. Neither party is willing to “give in” and lose their position of feeling they are “right.” This is not a “victory,” believe it or not!

Ultimately, the issue is tabled, but it remains like a “thorn in our side.” Men especially have a problem with this because their ego is involved and bringing it up or trying to resolve only causes another argument – so why bother? No one wins in this situation but in all marriages we must agree to disagree on some things.

When children enter the picture, more decisions appear to divide a couple because each one believes their family values and what they were raised with are the only “right” ones. Each has the idea that their way is the only way of “perfection.” Again – WRONG!!

The purpose of marriage is to “give and take” – to blend the best of both ideas together and

## Love Isn’t Love Until It Is Given Away!

appreciate making a brand new set of “bookends” that hold your marriage together. The Bible says we become “One” and we actually blend our old set of values and modify them to make them meaningful to both partners in a marriage. Time to forget trying to change your partner!

Love is accepting the way God has made each other! Once a couple realizes this, marriage will become a joy, and the love for one another grows and develops the way God has intended. Each one is significant, and each learns to appreciate their differences and to respect and honor them.

Every baby is formed in their mother’s womb by God. God had a plan for each one of us before the foundation of the Earth, one designed perfectly to get to “know and love” Him. God loves each of you with an everlasting and magnificent unconditional love – a love beyond any love you have ever known or will know. Yes, you may have enjoyed your parents’ love, but God’s love is far greater, and love within a marriage can and will be much more.

He desires for you to “KNOW HIM AND LOVE HIM” more than you do today when you actually blend together. From the minute you were born, he has allowed circumstances to teach you many things. God used your parents and then, he used circumstances which you possibly have not liked. Those circumstances have built into your life character values to match His own. Yes, Christ-like character and values!

And that is why, when your love for one another created a little baby, His hand was on you both. Your baby is the “most precious child” and a “gift from God.” This birth brought even more circumstances into your lives to “draw you even closer to God” than you would have been if your precious darling had been born perfect. But you see, dear ones, PERFECT! Perfect to cause you to forget your stubborn natures every minute you express your love and hold in your child in your arms they feel that love from you both – but if your child senses division for any reason, fear threatens their well-being.

Stop and think! YOUR CHILDREN ARE MORE IMPORANT than any issue that divides you!

Your partner and child are perfect for you, and through them you have been drawn closer to God who loves each of you to the utmost. BELIEVE ME! So love one another that way.

God is watching and waiting for you to feel that love from one another as you once did several years ago. When it happens, your love will satisfy the longing in each of your hearts, but each of you must do your part. Please God before you satisfy that fleshly nature of self! Bring joy to the heart of God.

*In His Magnificent Love Always, Marlys Johnsen Norris Christian Author of 7 Books including Award Winning “Recipes for a Happier Marriage” [Marlysjn@gmail.com](mailto:Marlysjn@gmail.com)*



By Karen Anderson

*Anything I’ve ever done that ultimately was worthwhile... initially scared me to death. -- Betty Bender*

There are times when I just feel like curling up and staying in my safe, secure place. No worries, no fears, and no challenges can get me there. Sometimes I fool myself into thinking this safety will give me a real sense of peace, but it doesn’t. You know why? God wants me to grow in my faith-walk and journey with Him. Did you know it is okay to be scared? The great thing about this fear is that you are never

## It’s Okay To Be SCARED!

alone. He won’t let you go. Go ahead – feel scared. I may feel that way when I say to God, “I AM WILLING.”

God will many times push me beyond my comfort zone. I don’t want to be there, but I’m obeying my Lord and Savior. He knows what is best for me, even though I’m scared. He reminds me in His Word, “**God has not given me a spirit of fear, but one of power, love, and a sound mind.**” What a comfort that verse is. Does it always take away the fear? Not initially.

When I meditate on His Word, I receive His peace and comfort. I know then that everything will be fine. The only thing I have to do at that moment is trust Him and take the next the step, no matter how timid I may feel inside. Now instead of moving forward with uncertainty, I can walk and be free from the fear within. Thank you, God, for loving me so much

that I don’t have to be scared to death of the unknown.

So, my friends, don’t be timid, scared, or even shy when God is in your formula. Even though you may be walking into the unknown, it really isn’t the unknown because God knows. All you have to do is trust Him, believe Him, and walk with Him hand-in-hand. Can you do it now?

For me, I will always say, “**I AM WILLING.**”

PASSAGE: 2 Timothy 1:7 (New King James)

*Karen Anderson is an accomplished speaker, author, and chaplain. Her latest books – Nikki’s Tail-Waggin’ Lessons and The Little Book of BIG Thoughts Series – can be found on Amazon.com. Leave a message for Karen at [www.doablesteps.com/](http://www.doablesteps.com/) contact, or connect with her on Facebook at [www.facebook.com/DoAbleSteps](http://www.facebook.com/DoAbleSteps).*



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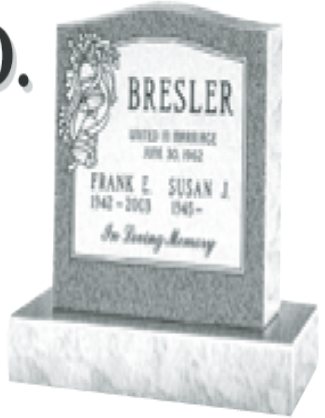


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# Dare to Live Without Limits

BRICK WALLS



by Bryan Golden

You have objectives you want to accomplish. Some of them are easily achieved. Others are more challenging. Then there are times when you feel as if you’re up against a brick wall when trying to achieve some goals. When this happens, it seems as if it’s impossible to make any progress.

What should you do when you are facing a brick wall? Some people will give up, resigning themselves to accepting their goals as unattainable. They may also justify quitting by thinking it must not be meant to be. Failure only occurs when one quits. Therefore, quitting is not a suitable strategy.

Brick walls test your resolve. The only people who get past them are those who want to reach their objective badly enough. The reason there are fewer successful people than unsuccessful ones is because of the deterrent effect of brick walls.

In order to get past a brick wall, you must be more than motivated. You need a burning desire. You have to be willing to devote whatever time and effort is necessary. Moving beyond a brick wall in your path is not an easy task. However, there are limitless rewards on the other side.

As you progress through life, you will encounter multiple brick walls. With each one you break through, you become stronger.

You gain confidence as you go. Some walls are thicker than others, but none can stop you when you decide your progress will not be halted.

Here are the traits you need to get through a brick wall: determination, persistence, perseverance, drive, endurance, desire, flexibility, and consistency. These are the same characteristics all successful people share.

Determination gives you a laser-like focus. It enables you to concentrate all your efforts in one direction. This gives you incredible power which leads to awesome accomplishments. Persistence is what carved the Grand Canyon from solid rock with nothing more than rainwater. Imagine what persistence will do for you.

Perseverance keeps you going when others stop and turn back. How long it takes to break through your wall doesn’t matter. The time goes by anyway. You never want to look back on today and wish you had kept going.

Drive keeps you in gear and moving forward. Just revving your engine may make lots of noise, but it gets you nowhere. Endurance gives you the ability to keep going when you’re exhausted. It’s when you feel you have nothing left that you must keep at it.

Desire is the fuel that keeps your engine of accomplishment running. You know you have a burning desire when you want something so bad you can taste it. Desire allows you to keep you laser-focused.

Flexibility enables you to be resourceful and creative when formulating strategies to break through your walls. Not everything you attempt will work as expected. Flexibility empowers you to adjust your approach as necessary to produce the results you want.

Consistency is the opposite of being a flash in the pan. You don’t just put in some effort for a predetermined, limited period of time. Consistency keeps you hammering at your wall day in and day out.

Not only can you break through your brick walls, but you will only encounter them when you’re on the right track. Anything worthwhile takes effort. The loftier your goals, the bigger the walls you’ll encounter.

The next time you encounter a wall, focus not on the wall but on the path that lies beyond. To become discouraged and turn back is a shame. The only direction is forward. Let nothing stand in your way.

*Email Bryan at [bryan@columnist.com](mailto:bryan@columnist.com), or write him c/o this paper. 2008 Bryan Golden*

# What You Need to Know About Congress Right Now



**Commentary By**  
**Lee Hamilton**

Deeply unpopular and flagrantly unproductive, Congress is on its August recess right now. It won’t return until Sept. 9, after a five-week recess, leaving itself just a few days to settle issues like raising the debt ceiling and passing a federal budget. Here are some things you should know about where it stands at this stage of the game:

— Few, if any, Congresses can match this one for futility. It managed to help out some communities in the wake of Hurricane Sandy and to reach a deal on presidential nominations, but mostly it can’t get things done — whatever your politics. The repeal of Obamacare, action on climate change, a “grand bargain” on our fiscal problems, education and tax reform, creating jobs, strengthening gun laws... the list of dropped balls is long, although there is still hope for immigration reform, if just barely. A few weeks ago Speaker John Boehner told Americans not to judge Congress by how many laws it passes, but by how many it repeals. It hasn’t succeeded on either count.

— The budget process is a mess. It’s been years since Congress put together a budget according to its regular order, but even by its recent low standards this year has been chaotic. None of the appropriations bills needed for the government to continue running after Sept. 30 has been enacted. “It is common for Congress to leave big budget fights until the last minute,” the Wall Street Journal’s Janet Hook wrote as Congress left town, “but the budgeting process now seems so adrift that even congressional veterans find it hard to see a resolution.” Passing a budget is the most basic function of government, and Congress can’t manage it.

— Members of Congress do not like to compromise. The parties are more divided ideologically than they’ve been for many decades, with one side fiercely hostile to government and the other convinced that government can accomplish good things. Neither side can get things done on its own. That’s pretty much the definition of when responsible lawmakers step forward to build a consensus. Yet in this Congress, either they don’t know how or they’re not interested. A glimmer of hope does exist, as more members respond to polls showing Americans believe it’s more important for the parties to compromise than to stick to their positions. They may not be able to come to agreement, but some of them are talking about how willing they are to reach across the aisle.

— Even so, it’s worth noticing that one of the congressional parties is extraordinarily difficult to lead at the moment. The Republicans are fractured and squabbling over their future direction. This makes me sympathize with the formidable task the Republican leadership confronts.

— Hardly anyone out there thinks Congress is doing a good job — it’s consistently below 20 percent approval ratings — and most people think it’s too partisan. Yet members aren’t very concerned. They’ve become quite skilled at running against Washington, even though they are Washington. And they count on the fact that few voters hold their own member of Congress responsible for its shortcomings, however unpopular Congress as a whole has become.

— As lobbyists descend in swarms on Capitol Hill, they hold more power than ever. They rain cash, twist arms, and even draft bills — all the things that powerful congressional leaders used to do. The NRA’s defeat of legislation strengthening background checks for gun purchases, in the face of overwhelming public sentiment after Newtown, was nothing less than an impressive display of political clout and an example of how influential lobbyists and special interests have become. Perhaps this is why a good number of my former colleagues have made a tidy living for themselves by becoming lobbyists.

— Finally, all of this contributes to the emerging themes for the 2014 congressional campaign. Candidates will clearly run against the mess in Washington, and a good number of them, though not all, will talk regularly about the need to be bipartisan. The big question for 2015 will be whether the successful ones can translate their talk into legislation to help move the country forward.

*Lee Hamilton is Director of the Center on Congress at Indiana University. He was a member of the U.S. House of Representatives for 34 years.*

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# Women’s Empowerment Receives \$110,000 for Health Programs

SACRAMENTO Region, CA (MPG) – The California Wellness Foundation recently granted \$100,000 to Women’s Empowerment to be given over two years to fund its health programs for women who are homeless and their children. Women’s Empowerment also received a \$10,000 grant from Kaiser Permanente for its Wellness and Recovery substance abuse education and support groups.

“Women and children who are homeless have numerous health needs, from basic

women’s health exams to dental care and wellness and recovery support groups,” said Lisa Culp, executive director, Women’s Empowerment. “We are grateful to The California Wellness Foundation and Kaiser for recognizing these important needs that are often barriers to women finding jobs so they can support their families.”

Women’s Empowerment’s health programs address women’s and children’s myriad health needs, connecting them to dental care, physicals, well woman

exams, HIV testing and care, eye exams and glasses, smoking cessation, substance abuse treatment and groups, health care enrollment, health education and more. The nonprofit weaves fitness components into its job training programs, including trips to the gym and walking groups, as well as yoga for its Wellness and Recovery groups for women with a history of substance abuse.

Kaiser’s grant to Women’s Empowerment helps fund the nonprofit’s two Wellness and Recovery groups – one for

current students and one for graduates of the program. In the groups, women are educated about the effects of substance abuse and the roles of family members and others in drug dependency. They learn to take action and create a self-care plan to avoid relapse.

“Many government agencies and nonprofits have lost funding for substance abuse education and prevention programs, so we stepped in,” Culp said. “Substance abuse is a root cause of homelessness and must be

addressed in order for women to break the cycle of homelessness for themselves and their children. We are grateful that Kaiser chose to fund this important program.”


Women’s Empowerment offers the only comprehensive job-readiness program in the Sacramento area designed specifically for women who are homeless and their children. The 2009 Nonprofit of the Year has graduated 1,064 homeless women and their 2,092 children. Last year, 89 percent of graduates found homes and 78

percent found jobs or enrolled in school or training. The program combines self-esteem courses, job training, health classes and support services to help homeless women across diverse ages, races and cultures. Women’s Empowerment is funded solely through private donations from the community. For more information and to donate online, visit [www.womens-empowerment.org](http://www.womens-empowerment.org).

Source: Kristin Thébaut Communications

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## BusinessCoach.com announces the new Small Business Coach Mastery Training System. Learn how to establish a highly profitable business as a business coach!

BusinessCoach.com, a global provider of business coaching training solutions has just announced the latest addition to their company’s training programs known as the Small Business Coach Mastery Training System. This innovative home study product provides powerful tools, proven methodologies, and a roadmap for business professionals looking to enter the business coaching field either on a part-time or full-time basis.

“I understand the struggles that most people have in making a decision to leave the security of their regular jobs in order to enter into the coaching business, and I believe this product will enable them to ease into the coaching field with confidence,” said Gary Henson, expert business coach, master trainer and founder of BusinessCoach.com. With almost 25 years of training both new and experienced coaches, as well as coaching business leaders and organizations, Gary is considered a worldwide industry expert and a thought leader in the business coaching field. This product has been designed as a result of numerous requests of corporate professionals wanting to enter the field of coaching. “We listened and are excited about this product and the opportunities it provides in today’s economy,” said Gary.

**The Small Business Coach Mastery Training System** provides a current and relevant library of tools to enable a business coach to assist their clients in most every area of their organization. These include marketing, sales, human resources, customer service, leadership and financial management tools to create transformation in an organization. While highly effective as a standalone training program, this valuable information is also included in all of BusinessCoach.com’s live training programs.

BusinessCoach.com was founded in 1989 and headquartered in

Roseville California, provides a wide portfolio of business coach training solutions for both business coaches and organizations.

### Gary Henson, Expert Business Coach and Master Trainer

Recognizing the transformational impact effective business coaching can have on an organization, Gary Henson is committed to helping business leaders and aspiring coaches achieve extraordinary business results. As President and Founder of internationally known BusinessCoach.com, his goal is to empower organizations and individuals to function at optimal levels. BusinessCoach.com was founded in 1989 and since then Gary has personally coached over 7,000 business leaders with impressive results. He has assisted business leaders to look at their businesses in fresh and different ways, resulting in 70% of his clients experiencing over 200% increases in sales or profits.



In addition to an outstanding track record of coaching success, Gary is also a Master Trainer for new and existing business coaches all over the world. His training methodology provides an effective formula for an individual to realize high levels of success as a business coach. BusinessCoach.com trains people on how to get started as business coaches and equips them with the right tools to become very skilled in the field of business coaching. When certified by BusinessCoach.com, you will be confident in your abilities and well prepared to attract and coach business leaders.



As a thought leader in the coaching industry, Gary is considered an expert in developing professional criteria for business coaching certification, having served on numerous expert panels for global coaching organizations. His professional background encompasses diverse and real world experience in corporate business settings along with experience as a business owner and leader.

As co-founder of *The Make a Difference Project*, a non-profit organization committed to ending domestic violence, Gary has dedicated his life to assisting others. With a life goal to donate 90% of his earnings to charity, he also volunteers his time to many charitable and spiritual organizations.

Gary is happily married to his wife Jenene and is a proud father of five daughters. He considers his family his most successful achievement in life.

Gary can be contacted through [BusinessCoach.com](http://BusinessCoach.com) or email him at [gary@businesscoach.com](mailto:gary@businesscoach.com)





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KICK-ASS 2 (Rated R)

Just in case it wasn't obvious in the original, the R rating achieved by the comical superhero franchise "Kick-Ass" has been attached for a purpose. Notwithstanding the lead characters being teens, this is not a family film.

Arguably, the thrust of "Kick-Ass 2" appears even more intense and over-the-top than the first, though there was something completely shocking about a foul-mouthed pre-teen vigilante superhero in Hit Girl the first time around.

Chloe Grace Moretz's Hit Girl is now in high school, watched over by her guardian, a police officer (Morris Chestnut), who insists that she hang up her uniform to be a normal teenager, known only by her given name of Mindy Macready. Of course, that's not part of her plan.

Meanwhile, Hit Girl's partner in crime-fighting, Kick-Ass (Aaron Taylor-Johnson), now a high school senior, has also put away his green and yellow spandex uniform. But Kick-Ass inspired a motley crew of masked vigilantes to continue the efforts to battle the bad guys.

Mindy tries to fit in with the school's clique of popular girls, even trying out for the cheerleader squad. Her acrobatic moves, inspired by Hit Girl's martial arts skills, make the other contestants look inferior.

Of course, the cool kids are, in fact, the mean girls, and they are just like the obnoxious students in Lindsay Lohan's "Mean Girls," and to a lesser extent, "Clueless."

At school, Kick-Ass is Dave Lizewski, a rather nerdy fellow who's bored by his mundane life, so he starts patrolling the streets with Justice Forever, a fearless group of urban watchdogs fronted by Colonel Stars and Stripes (Jim Carrey).

Members of the colonel's squad of masked crime-fighters include Dr. Gravity (Donald

# Riley Reviews

SUPERHERO  
"KICK-ASS 2" STORY  
GETS COMIC, BRUTAL  
AND NASTY

Faison) and Night Bitch (Lindy Booth), an ordinary girl by day and a Catwoman-like sexy figure by night.

For a movie that contains some very graphic violence and brutality, the comic element springs, in part, from the transition of Christopher Mintz-Plassé's Red Mist character of the first film into a full-blown super villain who goes by a moniker not printable in a family newspaper.

For the sake of clean language, we'll go with Red Mist's given name of Chris D'Amico, who still nurses a desire for revenge for the death of his father at the hands of Kick-Ass. After the accidental death of his mother, Chris inherits a fortune.

With seemingly limitless funds, Chris acts like a spoiled rich kid as he hatches an evil scheme to recruit the scum of the earth into a super villain's army. His best conscript is Mother Russia (Olga Kurkulina), a truly frightening psychopath.

As to be expected, there is climactic showdown between the Justice Forever good guys and the villains. The best thing about "Kick-Ass 2" remains the sweet yet tough appeal of Hit Girl.

## TV UPDATE – STARZ ORIGINAL PROGRAMS GROW AS LOSSES MOUNT

During the recent national TV press tour, Chris Albrecht, CEO of the Starz cable channel, announced a goal for 2014 to air more than 50 hours of original programs.

Starz has had critical, if not financial, success with several original series, including "Boss," starring Kelsey Grammar as a ruthless Chicago mayor, and "Magic City," starring Jeffrey Dean Morgan as the owner of a ritzy Miami Beach hotel during the early 1960's.

At a press conference on July 26th, Albrecht answered a question about a possible third season for "Magic City" only by saying that there many "surprises left in the last three episodes" and that Starz is "evaluating all the

options" with "Magic City."

Little more than a week later, Starz announced that they would not order a third season of "Magic City." Listening to TV executives is a lot like trying to figure out what politicians are really saying.

Albrecht dropped another clue on the TV critics when he said in his answer about the fate of "Magic City" that they had a couple of surprises in store "so I can't reveal too much other than you'll have the answer to your question soon."

Okay, he was at least right about the last part, knowing soon, that is. So while we may never be able to check into the Miramar Playa again, there will be other new programs.

Interestingly, Albrecht also revealed a second season pick up for "Black Sails," based in part on fan reaction at Comic-Con to a viewing of the first episode. And in 2014 there will be a second season of "Da Vinci's Demons."

Palace intrigue is always good for TV programs. Just ask Showtime about "The Tudors." Launched this month, "The White Queen" is a limited ten-hour series based on Philippa Gregory's best-selling novel "The Cousins' War."

"The White Queen" is set against the backdrop of England's War of the Roses, but it is told through the eyes of three main female characters as they manipulate behind the scenes for the throne of England.

The year is 1464, before the Tudor dynasty, and war has been ravaging throughout England over who is the rightful King. It is a bitter dispute between two sides of the same family, the House of York and the House of Lancaster.

There may not be a sequel to "The White Queen," but Philippa Gregory continues to be a prolific writer about medieval British royal history, so the source material will be available for several new series.

I know little about the finances of cable networks, but it is obvious that programs like "Magic City" and "The White Queen" have tremendous production costs, which must be recouped.

If the audience for a Starz original series does not grow over time, the financial losses continue to mount, which has factored into whether series stay or go. Starz is committed to keep searching for the right balance.

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