



Dallas Brass to Play in Folsom

Cordova High School band members to join

Page 2

PLUS:
Some Mysteries
are Tough to Solve

Page 8

AMERICAN RIVER MESSENGER

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First Edition for September 2013

Fair Oaks Community Update



Page 3

It's Closer Than You Think



Page 3

POW/MIA Honor Celebration



Page 12



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The Show Goes On

Annual Best of Broadway Opens Soon



"Celebration" is the theme of Best of Broadway's 2013 production. Picture by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) – The 2013 season of Best of Broadway (running three September weekends at Fair Oaks Village amphitheater) will mark a special anniversary.

Forty years ago, singer/teacher David MacDonald had a Mickey Rooney moment. "I said to some friends: hey, let's do a show and raise money for needy kids," he recalls. "Through the years, we've had our ups and downs (losing \$33,000 worth of sound equipment to theft this year was a stellar downer) but we've always managed to pull through. When I die, I hope they'll still be staging the show."

Auditions for the 2013 production were held last month. An annual challenge, says MacDonald, is finding enough willing males to ensure the 100-

plus cast is not an all-girl affair. "We always need men – singers and dancers," says the director. "Perhaps males get so involved in careers they forget their artistic side. We still need it. My best veteran (Sacramento State dance instructor Randy Solorio) started with me when he was 15. He's been in most of my 40 shows."

For 2013, segments from "Les Miserables," "Phantom of the Opera," and "The Civil War" will be featured among 60 numbers. With 40 years of precedents, MacDonald will repeat production numbers that got best audience response. The producer nevertheless reserves the right to surprise. His first act will conclude with an edgy number from a 1970s show ("Hard Job Being God"), which interprets the Old Testament as a rock opera.

If not exactly American Idol, Sacramento's Best of Broadway series annually plucks talented artists from obscurity and drops them center-stage. Its biggest success has been in spring-boarding the careers of numerous distinguished alumni: actress Molly Ringwald and Broadway lead Teal Wicks hatched from the show's amateur ranks. "About 75 of my people have gone on to be on stage professionally," MacDonald boasts. "I sent out messages asking some to be in the 40th show."

At least one hot cruise ship dancer will hoof it to shore.

Mentor MacDonald is further elated that two rising Broadway stars have so far promised performances. Without naming names, he hints that first weekend audiences will be in for a "wicked"

treat. Final weekend performances will feature a former "Miss Saigon" from the national touring production. Beams the director who gave both leading ladies their first chance: "It's wonderful that they've opened a spot on their calendars for me – even for a couple of nights. It tells me they realize how important the show was to their careers."

The revue's opening night is September 13. Shows run Fridays, Saturdays and Sundays until September 29. The amphitheater is at 7991 California Avenue, Fair Oaks. Tickets are \$20; \$18 for seniors and students; \$15 for children. All shows begin at 7:30 p.m.

For booking information, go to www.bestofbroadway.org or telephone (916) 296-6311.

Senator Gaines' Legislation Signed Into Law

SACRAMENTO, CA–(MPG8) Senator Ted Gaines (R-Rocklin) today announced that Governor Brown has signed two pieces of his legislation into law, opening up valuable recreational opportunities in northern California and protecting debtors from unnecessary collection efforts.

The first bill, Senate Bill 14, restores an important exemption for Bear Lake Reservoir that will allow the lake to be used for recreational activities as well as continuing its role as a source of drinking water for the surrounding communities.

"Bear Lake is gorgeous and I'm so happy that people from around the state will be able to enjoy it now that Governor Brown has signed my bill," said Gaines. "Opening the lake will be a boon for the local economy and for recreation, and we can do it all while preserving the drinking water quality that the region depends on."

Senate Bill 551 was also signed by the Governor today. This bill will help ensure that debtors who have already satisfied their judgments are not subject to further collection actions.

"When a judgment is paid that should be the end of it," said Senator Gaines. "We had rules in place that made it difficult for banks or other collectors to tell when a judgment had been satisfied, leading them to keep trying to collect the same debt over and over. Senate Bill 551 provides some clarity and standardization that will benefit debtors and collectors alike and make California an easier place to do business."

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

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Alaskan Mission Trip Changes Lives and Builds Relationships

By Richard Cable

RANCHO CORDOVA, CA (MPG) – The Presbytery of Sacramento in cooperation with the Presbytery of Alaska sponsored a youth mission trip to Metlakatla, Alaska, August 1–10, 2013.

The Rev. Jeanie Shaw, pastor at River Valley Presbyterian Church in Rancho Cordova, led a 10-day trip to Alaska that was hosted by the Rev. Larry Emery, pastor of the Metlakatla Presbyterian Church on Annette Island, about 45 minutes south of Ketchikan, AK. The mission trip consisted of 16 youth and 13 adults from six Sacramento area churches: River Valley Presbyterian of Rancho Cordova; Northminster Presbyterian and Bethany Presbyterian of Sacramento; Auburn Presbyterian of Auburn; Woodland Presbyterian of Woodland; and St. Andrew Presbyterian of Yuba City.

Metlakatla is a Tsimshian native village on the island of Annette, off the southeastern most part of Alaska. It is the only native Reservation in Alaska. Metlakatla comes from the Tsimshian word meaning "Salt Water Passage" and was named after another village of the same name in British Columbia, Canada.

In 1886, the Rev. William Duncan, an Anglican minister serving in Old Metlakatla, was disheartened by the vices brought in by traders that he deemed harmful to his congregation. So he and close to 1000 devoted Tsimshian followers decided to leave Metlakatla. Duncan went to Washington, D.C. and asked the U.S. government to give his group land in Alaska. The U.S. gave them Annette, an island with a calm bay, accessible beach, a nearby waterfall, and abundant fishing. Duncan and his followers canoed nearly 60 miles



Sacramento Presbytery's Vacation Bible School's theme "Superheroes from the Bible" was supported by comic book superheroes (front row) Timmy Voet of River Valley, Hunter Middlekauff of Northminster, (middle row) Rocco Cable of River Valley, Canaan Gresham of St. Andrew, and (back) Rev. Hayes Noble of St. Andrew.

across open sea to their new island home. They named the village New Metlakatla. Duncan then lobbied the U.S. Congress to establish Annette Island as an Indian reservation and it was granted in 1891. Today, it is the only Indian Reservation in the State of Alaska.

The Sacramento Presbytery team left with the dream of seeing Alaska and the hope of learning about the Tsimshian culture and community through cultural exchange, hard work, fellowship, and prayer. The team flew to Ketchikan, Alaska to join the Metlakatla youth who had ferried to Ketchikan to greet them. While in Ketchikan, the team was treated to a day of ziplining through the rainforest and a day touring local attractions such as the Totem Heritage Center.

Continued on page 2

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Alaska Mission Trip Changes Lives



Sacramento Presbytery and Alaska Presbytery met on the steps of the Metlakatla Presbyterian Church steps.

Continued from page 1

The Sacramento Presbytery team was fortunate to arrive in Metlakatla during its annual Founder’s Day celebration. This year marked the first time that both Canadian and Alaskan Tsimshian chiefs and youth together re-enacted the historic 60-mile canoe trek from Old Metlakatla, British Columbia to New Metlakatla in Alaska. The day-long celebration also included traditional singing, dancing and beautiful displays of native regalia.

“Our team was invited to witness this special celebration, and we served their community by running many of the Founder’s Day games,” notes Rev. Shaw. “We were treated to a potlatch – a traditional feast and gift-giving festival practiced by the Tsimshian people for generations – and dined on traditional dishes of salmon, halibut, crab, deer stew, salmon egg soup and fry bread. But the highlight for us all,” she added, “was experiencing the extraordinary Tsimshian people.”

During the visit, our youth team ran a Vacation Bible School for the youth of Metlakatla. The theme was Superheroes of the Bible and was supported by costumed youth dressed as Captain America, Superman and Flash. Our contractor, Northminster’s Don Havis, entered the Superhero pantheon as “Handyman,” and achieved superhero status with his construction accomplishments and that of his youth superhero workers. Mission work projects included clearing and preparing a vacant lot that turned a trash dump into a functioning parking area for the community, cleaning out the attic, fixing the floors, railings and stairways, repairing plumbing, and removing an old cast iron stove from the almost 100-year-old Metlakatla Presbyterian Church.

It was a transformative experience for all involved. For 10 days, children went without computers, iPods and cell phones and focused their energy instead on direct personal communication; urban sophisticates met with remote fisherman; fast food

aficionados dined on salmon and halibut and loved it; reluctant local children became advocates and chose to sleep on the church floor with their new Sacramento friends.

“Every day of our trip brought more and more youth from the island,” noted Camille Cable, an adult leader from River Valley Presbyterian. “Even after our return to Sacramento, friendships continued with Alaskan and Sacramento youths exchanging texts and promising to keep in touch. We can’t wait to go back”

Rev. Emery couldn’t have been more pleased at the outcome of this cultural exchange. He is already planning a trip to Sacramento with the youth of his congregation. The success of the mission trip may open the door to other youth mission trips from around the country. “But I’m reserving Founder’s Day for our Sacramento friends and we welcome the Presbytery of Sacramento to come back every year for this special occasion.”

Dallas Brass to Play in Folsom

Cordova High School band members to join

RANCHO CORDOVA, CA – (MPG) The Cordova High School Band has been invited to perform with the world famous Dallas Brass at 7:00 PM on Sunday, September 15, 2013, at the Harris Center/Three Stages Theater in Folsom. The band will play a rousing patriotic tribute on stage with the Dallas Brass to open the second half of the program. After performing, the band will then return to their seats to enjoy the rest of the program.

Since its founding in 1983 by Michael Levine, Dallas Brass has become one of America’s foremost musical ensembles. The group has established a unique blend of traditional brass instruments, including two trumpets, trombone, tuba and French horn with a full complement of drums and percussion. The Dallas Brass’ extensive repertoire ranges from classical to Dixieland, swing to Broadway, and Hollywood to patriotic.

According to Mr. Levine, “a Dallas Brass concert is intended for the entire family. Our ideal audience has a range in ages from 5 to 95. Our goal is to entertain and enrich by playing great music, while showing our audience how much we enjoy what we do.”

In addition to their solo engagements, the Dallas Brass has appeared with symphony orchestras nationwide. Symphonic credits include the New York Pops, Cincinnati Pops and the Philly Pops. They have been featured at Carnegie Hall, the Kennedy Center, have toured



The Dallas Brass band has become one of America’s foremost musical ensembles.

overseas to Europe and the Far East, and have shared the stage with the late Bob Hope, and have performed for Presidents Gerald Ford and George H. W. Bush, and have appeared on the CBS’s The Early Show.

The ensemble has released six recordings: Debut, Dallas Brass II, A Merry Christmas with Brass, Windborne, Nutcracker and American Musical Journey. The Dallas Brass has a strong dedication to working with young musicians, frequently going into the public schools to present clinics and workshops for students of all age.

The Dallas Brass’s passion for music today is a direct result of the band directors, private teachers, and professional performers, who inspired them along the way. As a way of giving back and reaching young musicians, the Dallas Brass created an outreach

program, “Music in the Schools.” With the hope of contributing to the development of a lifelong love and appreciation of music and the arts, this outreach program brings Dallas Brass together with local music students for an experience on stage that is both educational and inspirational for the students and gratifying to the audience.

This program is sponsored by the Folsom Lake Community Concert Association. Tickets may be purchased by calling 916-608-6888, on-line at www.harriscenter.net, or by visiting Ticket Office, 10 College Parkway in Folsom. The Ticket Office is open Mon through Sat 10 AM to 6 PM. Ticket price range \$24-\$34, with premium tickets at \$39. A discount of 15% is given for groups of 15 or more.

Source: Folsom Lake Community Concert Association

Annual Harvest Dinner and Pie Auction

FAIR OAKS, CA (MPG) – Help Raphael Garden raise \$5,000 while eating a gourmet dinner, overlooking the beautiful farm and garden at Rudolf Steiner College on Saturday, September 7, at 4 pm. Proceeds from the fundraiser will help create a more comprehensive Biodynamic Education Center at the college.

Raphael Garden’s 4th Annual Harvest Dinner and Pie Auction

will be held at Rudolf Steiner College, 9200 Fair Oaks Boulevard, Fair Oaks. The evening begins with a tour by Master Gardener Harald Hoven, followed by appetizers and a farm-fresh gourmet meal prepared by the Art Institute of Sacramento Culinary Department. Diners will be entertained with live classical music.

Donate pies for “Best Tasting,” “Best Looking,” and “Best Name.” Dinner begins at 5:30

pm, followed by the auction at 6:30 pm. Tickets are \$35 for adults, \$10 for children ages 6-10. Children 5 and under are free.

Special thanks to our sponsors, including Straus Family Creamery, Roseville Bakery, Humboldt Grassfed Beef, Frey Vineyards, Theo Chocolate, and Equal Exchange Coffee.

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By County Supervisor
Susan Peters

Through the generosity of The American River Messenger this column serves to provide an update periodically about matters affecting the unincorporated community of Fair Oaks.

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Support the Animal Shelter
The public can demonstrate their support for Sacramento County's Animal Shelter and its furry inhabitants while enjoying a fun filled evening at the "Whiskers and Wine" party on Saturday, September 21. The fundraising event is being sponsored by the facility's nonprofit support group TEAM - Teaching Everyone Animals Matter. This is an opportunity to have

FAIR OAKS COMMUNITY UPDATE

fun and help the animals at the state-of-the art Animal Shelter located at 3839 Bradshaw Road. The program begins at 6 p.m. Attendees will be able to enjoy a delicious buffet dinner, wine tasting, music, and both a silent and live auction.
Tickets cost \$50 per person at the door but can be purchased in advanced for a discount at \$40. For more information please call (916) 361-7604 or visit sacanimalshelter.org.

Honoring Chickens
Enjoy the fun when the annual Fair Oaks Chicken Festival commences on Saturday, September 21.
When the Village of Fair Oaks was colonized around 1895, the area was home to orange and citrus groves as well as olive orchards and assorted farm animals including chickens. Today the local chickens are a very real part of everyday life in Fair Oaks.
Plaza Park will serve as the epicenter for the event with activities starting at 10 a.m. and continuing through to 6 p.m. For more information, please visit fairoakspark.org.
Crime Lab Sacramento
My final Fair Oaks Community Coffee Meeting this year will be

on Wednesday, October 16, with guest speakers Supervising Deputy District Attorney Anne Marie Schubert and Crime Lab Director Jill Spriggs. They will talk about the District Attorney's Crime Lab and how that research is used for prosecutions, which should be of interest to all you fans of the popular CSI television show.
The meeting will be at 7:30 am at the Fair Oaks Water District, 10326 Fair Oaks Blvd. near Winding Way. Before the presentation, I will give a brief update on Sacramento County activities.
Each month the Crime Lab processes evidence for more than 1,000 cases. The lab and its criminalists are an important member of Sacramento County's Public Safety team processing evidence as large as a full-sized SUV or as small as a microscopic fiber. Equally diverse are the cases, ranging from driving under the influence of alcohol to homicides for all law enforcement agencies in Sacramento County, plus the California Highway Patrol and Folsom State Prison.

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



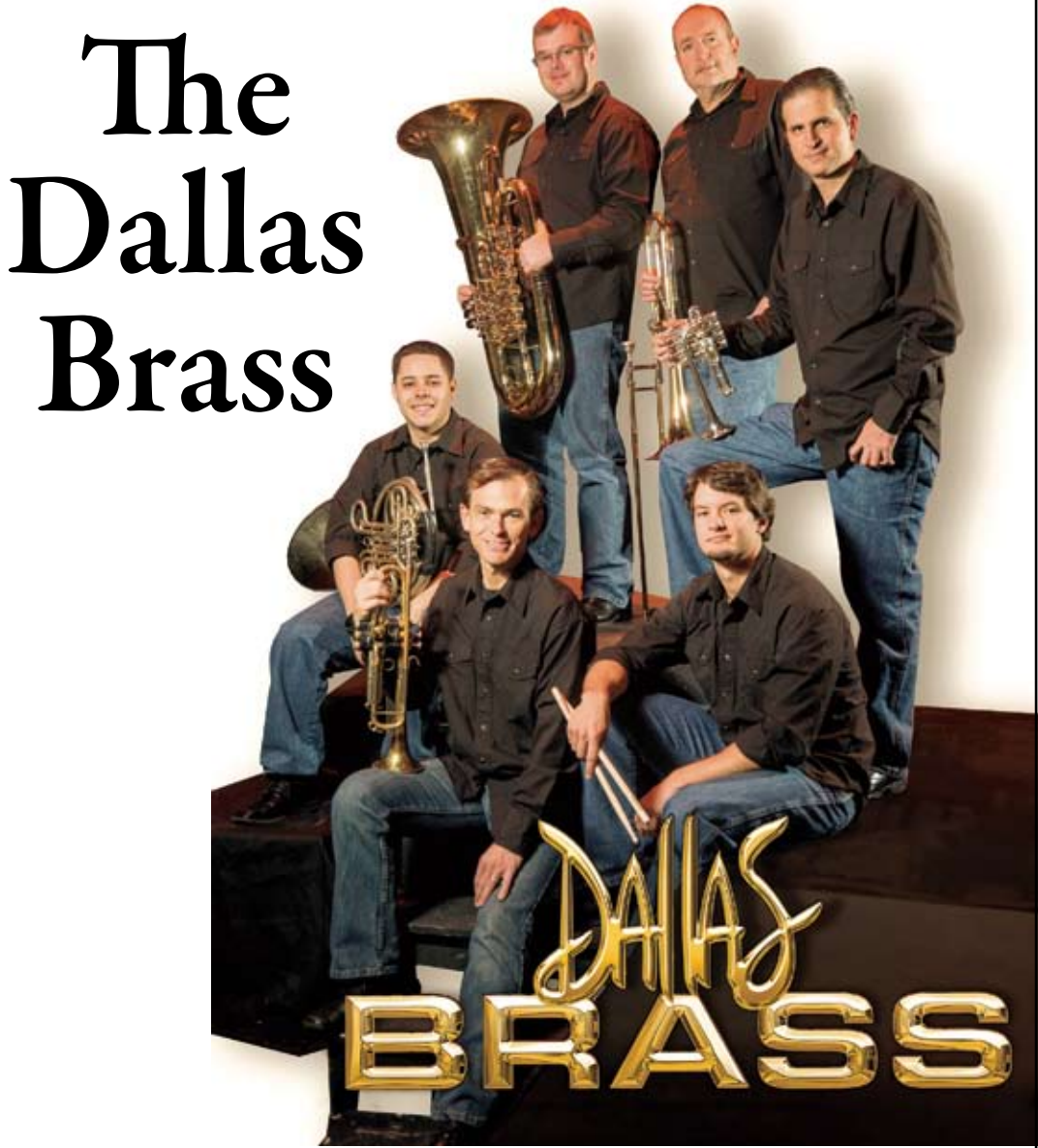
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GMY Phone Scam Dials in on Older Adults

BBB warns to never give out bank account numbers to callers

SACRAMENTO REGION, CA (MPG) - Better Business Bureau Serving Northeast California warns older adults to hang up on phone calls claiming to be from a company calling itself GMY after an Elk Grove woman received several phone calls from the company requesting bank account information.

The Elk Grove woman grew suspicious of phone calls her elderly mother was receiving as early as 6 a.m. when she intervened in the communication.

“When I got on the phone, they tried to convince me my mother would be receiving a card to pay for her medical care,” said the woman. “They went on to ask for her bank account numbers. I wouldn’t give them any

information when they refused to tell me their phone number or company name.”

The woman eventually spoke to someone identified as a supervisor who told her the company name was GMY. Consumers from across the country have reported similar scams in which the same company name is utilized. In other calls, the company may claim to be working with Medicare to issue new cards.

“It doesn’t matter who claims to be on the phone; do not give unsolicited callers your bank account or social security numbers,” said Gary Almond, president of BBB Serving Northeast California. “Always make sure you are speaking with a trustworthy person and

business before taking the conversation any further.”

To avoid this and similar scams, BBB offers the following tips:

- Do not give personal information to unsolicited callers.
- The government does not call, text or email. Also, the government should already possess the necessary information and should not ask for your social security number or address.
- Do not accept free medical services or equipment in exchange for your Medicare number.

Identify real Medicare providers. Call 1-800-MEDICARE or TTY at 1-866-653-4261.



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 law-giver 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 not critical, I’m discerning.” Different terminology, but it all

How To Quit Playing God

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.

Pastor Ray
New Beginnings Church

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Learn Map and Compass Skills Along the River

FAIR OAKS, CA (MPG) - Ready for fall hikes? Learn or practice your map and compass skills at an Orienteering meet along the American River Parkway on Sunday, Sept. 15.

The Orienteering meet, sponsored by Gold Country Orienteers (GCO), takes place at Sacramento Bar in Fair Oaks.

Orienteering is a fun and challenging sport for individuals and families. Using a detailed map, compass and a set of clues, you navigate from point to point to find a series of designated checkpoints.

The sport can be done as a competitive race or a leisurely hike and is great for youth groups, hikers and other outdoors enthusiasts, adventure racers and anyone seeking a physical and a mental challenge.

Beginning, intermediate and advanced courses will be offered.

Registration will be from 9 a.m. to 12 noon. The courses can be started between 10 a.m. and 12:30 p.m. The cost is \$5 for GCO members and \$7 for nonmembers for individuals, plus \$2 for each additional member in a group.

To get there, take Highway 50 east from Sacramento to Sunrise Boulevard. Go north over the river to Fair Oaks Boulevard and turn left. Take the first left on Pennsylvania and follow it into the park. From the north, take Sunrise to Fair Oaks, turn right and then left at Pennsylvania. The park fee is \$5. Look for orange-and-white orienteering signs.

For more information, visit www.goldcountryorienteers.org or contact Mats at (916) 220-0224 or mats.r.jansson@gmail.com.



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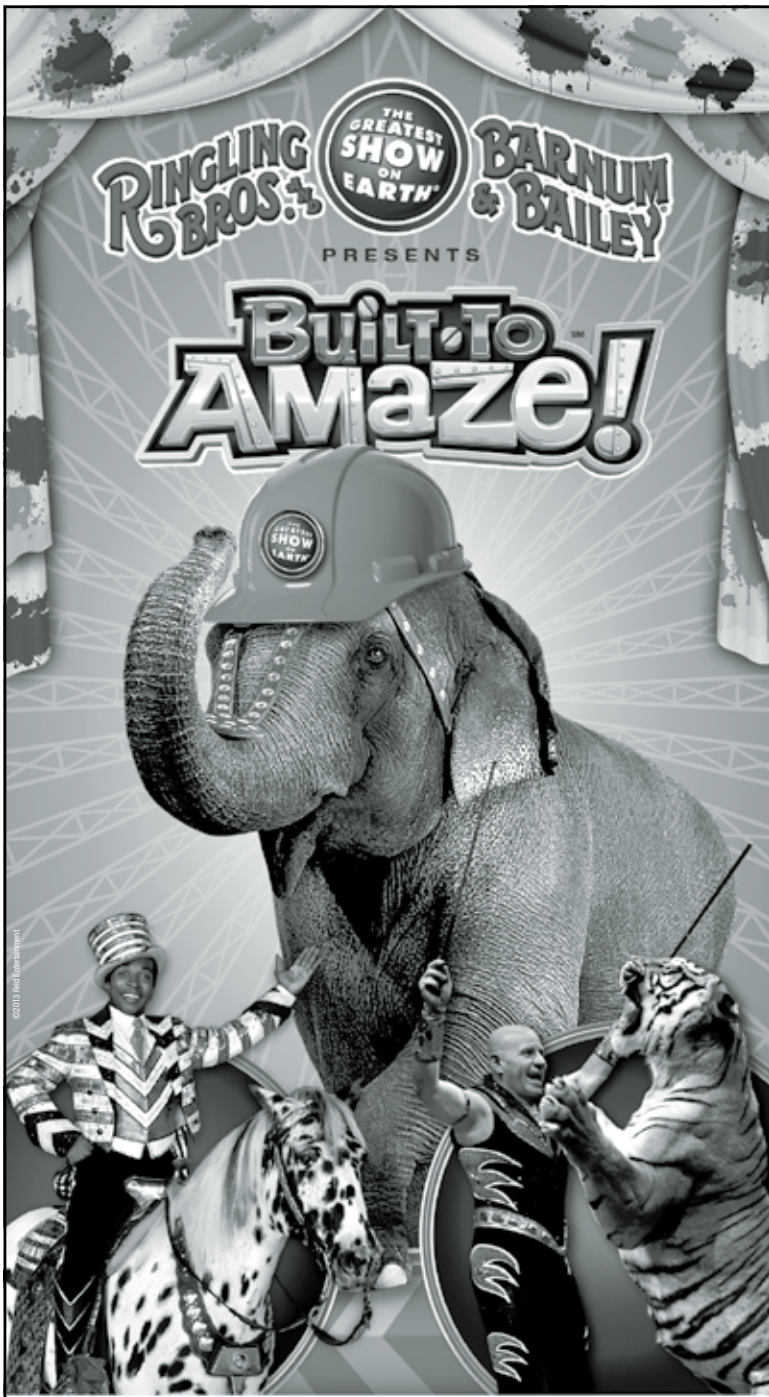
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Family event where children
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SACRAMENTO
COUNTY, CA (MPG) -
The Sacramento Municipal
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is co-sponsoring a fam-
ily fun event at the Folsom
Powerhouse State Historic
Park on September 7, from
10 a.m. to 3 p.m. The Folsom
Powerhouse Electricity Fair
is a day by the river learning
about electricity.

There will be many chil-
dren's activities, interactive
museum exhibits, a tour
of the Powerhouse, elec-
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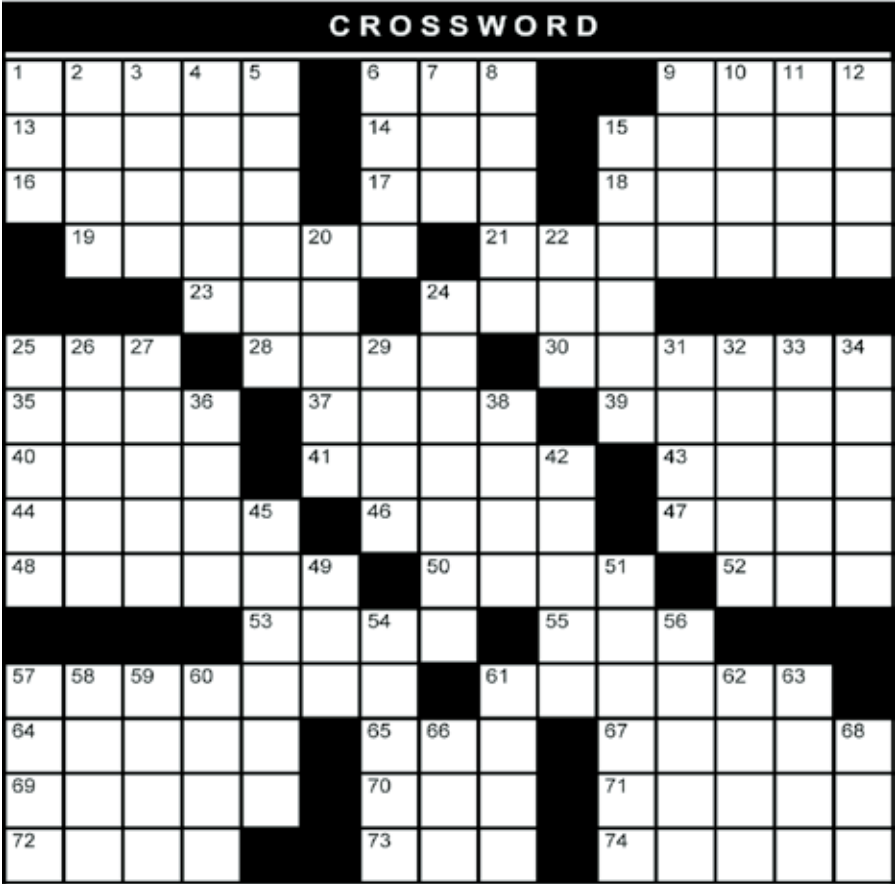
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CLUES

- ACROSS

1. Dads

6. Common inquiries

9. *You can place a football one in Vegas

13. Throat dangler

14. Australian runner

15. Man with a mission

16. Sans-_____ font

17. Day _____

18. Deserving of respect?

19. Rains and snows together

21. *Start of the game

23. Greatest possible

24. Hit the road

25. Hair raiser

28. Affirmative

30. *A _____ defense uses five defensive backs

35. Smell

37. "_____ the night before Christmas..."

39. Ronald Reagan's wife

40. Formerly Persia

41. Certain saxes
43. Cow sounds

44. Goes great with onions

46. *Most players must be still until this

47. Whimper

48. Wiggle room

50. Moonfish

52. "____ the season ..."

53. Chapter 11 issue

55. Mutt

57. *Final destination

61. Like Anthony Kiedis's group

64. Refined woman

65. Caustic chemical

67. Star in Cygnus

69. Cell phone bill item

70. *Received when deplan-ing to attend the Pro Bowl?

71. Dough or cabbage

72. Simon does this

73. Grass bristle

74. Correct
- DOWN

1. It causes inflammation

2. They go north and south in NYC

3. Opposite of knit

4. Venusian, e.g.

5. *Defensive score

6. Come clean, with "up"

7. It increases strength of signals

8. San Francisco's 1906 event

9. Pitcher's illegal move

10. Taro plant

11. Not kosher

12. Feudal laborer

15. Jelly ingredient

20. Kappa Alpha _____

22. Wayside stop

24. Knickknackery

25. *Tailgating staple?

26. Creepy

27. Furlough

29. Hole-making tools

31. *Where football training happens
32. Flogger's tool

33. Food safety threat

34. Plural of lysis

36. Was aware of

38. Cleaning bar

42. Elbow room

45. Radar + dome

49. Japanese capital

51. *Only 11 allowed here

54. Isabella Swan of "Twilight"

56. Watery discharge of the eyes

57. Plural of #14 Across

58. Org. with a mission

59. Normandy landing

60. Opposite of zigs

61. Bit attachment

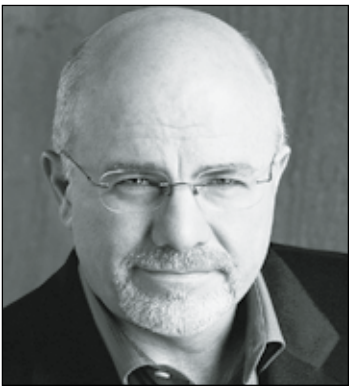
62. In one case

63. Seaside bird

66. Coniferous tree

68. Made in the morning?

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.

Denied for Life

Dear Dave,
My husband was recently denied term life insurance because he has a criminal record from a long time ago. The good news is that, in a year, he'll be far enough removed from the incident that he'll be eligible for a policy. He has a whole life policy for \$75,000 from before, which he doesn't plan to cancel. We have two small children, so is there another kind of policy he could get in the interim?
— Dana

Dear Dana,
If you can't get term life insurance, you can't get whole life. It's the same underwriting process. I only recommend term policies, but under these circumstances I'd keep the whole life in place because he's basically uninsurable.
There are a couple of things you can do in this kind of situation. One thing is to get a mortgage life insurance policy. These are usually available without any kind of major inspection, and they pay off your mortgage, in full, in the event of death. It's about 10 times more expensive than regular term insurance, but at least it will pay off the house.
Another thing to look into is an automatic issue-type policy. Lots of banks offer these when you open an account. Usually, they'll send you an offer for a \$10,000 life insurance policy. But if you pick up four or five of these, then he's got another \$50,000

Dave Says

on top of the \$75,000 already in place. It's still not enough, but it's better than nothing.
But I wouldn't spend a lot when he's only got a year left until he can get some good, proper coverage. I recommend people have eight to 10 times their annual income in life insurance coverage. So, if he makes \$50,000 a year, he needs to have \$400,000 to \$500,000 in a good, level term policy. That's what you guys need to shoot for a year from now!
- Dave

Finding Good Tenants

Dear Dave,
I have a townhouse I'm preparing to rent. Do you have any advice for evaluating potential tenants?
- Chris

Dear Chris,
The first thing I'd do is pull a credit bureau report. I'm not really worried about their credit score; I just want to see if they have a history of late or missed payments. Talk to some local property management firms and see who they use to pull these reports. I'd also recommend doing a background check on the potential renters. Talk to the owner of the last place they rented as well as the one before. I advise this because there are some dishonest landlords out there who will tell you that a bad tenant is

wonderful just to get them out of their property.
A lot of things, though, are simply common sense measures. Have them fill out an application, which includes their income and a list of their debts. If they make \$2,000 a month and have \$2,500 a month in debt payments, you don't want them as tenants. In this scenario, a smile and "I promise I can pay it" won't work.
Spend some time just talking with them too. Really listen to what they say and how they say it. Get a feel for what kind of people they are, and, if they have children, pay special attention to the kids. Are they well behaved, or do they run around and act like a bunch of wild animals? If it's the latter, then they're going to tear up your house. And guess what? If the parents can't discipline their kids, there's a good chance they can't discipline themselves either. You don't want to get mixed up with that. People who let kids run the household don't make good tenants.
Finally, remember to trust your gut instincts. If you get a weird vibe from someone, or if things just feel strange, don't rent to them. Chances are, there's a reason you have those feelings.
- Dave

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	4					6	

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Come back every week for Sudoku!

For Solution See Page 7.

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Crossword Puzzle on Page 6

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By Ronnie McBrayer

“Maybe it’s time for you to settle down.” Those were my words to a friend who was seeking a bit of help with his unhappy life. It’s not that his life was an out-and-out disaster. He had all the trappings of contentment: a good job, a beautiful wife and family, a comfortable home, and a bright future. Still, he wasn’t happy.

Truth be told, this was no new phenomenon. I had never known him to be happy for terribly long. He didn’t suffer from hopelessness, depression, or despair. He simply wanted something better. He was always chasing some utopia created in his mind – the “perfect life” he called it, never recognizing that the life he had was already pretty darn close to perfect.

My friend isn’t alone in his quest for a mythical Shangri-La. With places to go, people to see, kingdoms to conquer, mountains to climb, parties to crash, and horizons to reach, any advice resembling “settle down” is quickly disregarded by the strivers and competitors of the world. But settling might be the very path to the life they’re seeking.

See, the person who always wants to be some place better never lives right where they are. The person who is always looking for Mr. or Ms. Perfect is blind

Settle Down

to the remarkable and beautiful people who surround them. The person who never has enough, never gets around to enjoying what they do have. They never settle in to live, appreciate, or love the life with which they’ve been richly blessed.

To this end, there is a familiar but enlightening parable about an American investor who takes a vacation to the Pacific coast of Mexico. One morning the investor meets a local fisherman carrying a string of the most beautiful fish the American has ever seen. He strikes up a conversation with the angler and discovers that the man has a simple daily routine.

He gets up early to fish, returns to shore to sell his catch at the market, goes home to play with his children, takes a siesta with his wife, and then strolls into the village each evening where he nips cerveza and plays guitar with his friends.

The American scoffed. “Listen,” he said, “I am an Ivy League MBA, and I can help you. If you spent more time fishing, with the proceeds you could then buy a bigger boat. With the success of the bigger boat you could then buy several boats, until eventually you would have a whole fleet of fishing vessels.

“Instead of selling your small catch to the market, you could sell directly to the processor, eventually opening your own cannery. You could control the product, the processing, and distribution. You could move to the city, and leave this smelly beachside dock all together.”

The Mexican fisherman asked,

“But señor, what then?” The American laughed and said, “Here’s the best part! When the time is right you announce an IPO and sell your company stock to the public and become very rich. Then you could retire, move to the coast, fish early in the morning, play with your children, take a siesta with your wife, and stroll to the village each evening where you could drink cerveza and play guitar with your friends.”

No, this isn’t an easy lesson to learn, but there comes a point where one must accept the life he or she has in order to be happy. That’s not my attempt to squash dreams, to pour water on someone’s ambitious fire, or excuse a person’s refusal to make life’s necessary changes. Simply put, there is a big difference between grasping for a utopian mirage, and actually living out and working for a life that can be a peaceful, gratifying, fulfilling oasis.

That life – a real, satisfying, happy life – can be yours right here, right now, if you will settle down, settle in, and live it; because at this moment, you are already where you need to be. You might be the only one who doesn’t know it yet.

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.

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By Marlys Johnsen Norris, Christian Author

Dear Ones,

Just what does saying that actually mean? If you’re playing some kind of game, it means you just didn’t get the gist of how to win it. However, life is not a game, and too many people actually “avoid” the truth of how to live it!

These people take all kinds of rabbit trails away from the truth God has set before them to live according to the Ten Commandments. They compromise their actions and distort the word SIN to satisfy their fleshly desires. They avoid words like sin, faith, truth, Jesus Christ, Holy Spirit, God, and anything

Missing the Mark!

that brings spiritual conviction.

One needs to be watchful over sinful living because God will turn anyone over to the gods they worship. Baal is the god of storms! And hasn’t our world experienced all kinds of storms in recent years?

Satan has deceived people in authority all over our world, and wickedness reigns when 50 million babies have been killed in the practice known as “partial birth” abortions; 1 in 5 girls and 1 in 10 boys in the United States are victimized before adulthood; and websites are devoted to adultery. To top off the wickedness, two movies were made in 2007 with the premise of bestiality. Isn’t this insane? And we are accountable!

However, the God who created and loved us since the beginning of time has provided an escape for those who will look to Him to find the Way, the Truth, and the Life He desires each one of us to enjoy. He knows your heart, and He wants to fill it with His forgiveness, love, peace, and everlasting joy. Going God’s Way will bring you an abundant life of His blessings as you

walk with Him. “For all have sinned, and come short of the glory of God; but we can be justified freely by His grace through the redemption that is in Christ Jesus.” (Romans 3:23-24)

Wouldn’t you like to receive Him today?

Read and follow the Wordless Book of colors. Black represents sin and the darkness of a heart not forgiven. When the Savior enters those who shed His precious red blood, He washes all sin to be white as snow. Then one day, dear friend, you will walk with God’s huge family on the golden streets of heaven. Now just kneel and pray, inviting Jesus into your heart and life. Read the Bible every day, and grow in Christ.

Intimacy with God is Going His Way coming soon! Marlysjn@gmail.com

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

Some Mysteries Are Tough to Solve

By Rev. James L. Snyder

For my wife’s birthday (I’m not allowed to mention which one), I surprised her with round trip tickets to her family reunion in upper New York State. Out of courtesy to her, I elected not to include myself in her little vacation. After all, it’s her family and that is just the kind of man I am.

I must say I was looking forward to a week in the house by myself, where I could be the absolute boss. Nobody to tell me what to do. Nobody to tell me where to go. For a week, I would be the king of my castle, the captain of my ship, the pilot of my spacecraft

Actually, I need more than one week to do all of these things.

The Gracious Mistress of the Parsonage deserves time off and away from Yours Truly. All year long, she works hard, and most of the time has her hands full trying to untangle me from one foil after another. Lately, it has developed into a foil-time job.

The day finally came for me to take her to the airport and see her off. As I kissed her goodbye, my thoughts roved back to the week that lay before me as a freelance husband.

All the way back from the airport, I played my Barry Manilow CD. I like Barry Manilow because he can’t Smile Without Me. Believe me, a smile creased my clock all the way home.

One difference between men and women, or maybe I should say husbands and wives, is the notion of cleanliness. Wives have the idea that cleanliness is next to godliness. If true, ours is the godliest house on the planet. Even God must wipe his feet before coming into our home.

As a man, I see absolutely no connection between cleanliness and godliness. I do my best thinking, not to mention praying, in the midst of clutter. If godliness is related to happiness, then I am in heaven when I am in the midst

of hodgepodge — the podgier the better.

Along about Friday afternoon, I was absolutely in heaven. The house was a complete wreck, and I could not have been happier. About this time, an incident developed that brought me to my senses.

I was about ready to take a shower when I noticed the soap and shampoo in my shower were gone. I knew reserves are somewhere in our house, but for the life of me; I could not put my fingers on any of it. This is by my wife’s design.

Notwithstanding, and I was standing in my birthday suit, I needed to take a shower. Then a brilliant idea struck me. Since my wife has not been home all week, the shampoo and soap in her shower should be in great supply. Snatching my towel from my shower, I headed for hers.

One thing I noticed in my wife’s shower was the variety of bottles. Not wearing my glasses, I couldn’t read the labels on any of them. However, I was not here to read bottles, but to take a shower, so I disregarded the labels.

I turned on the shower, adjusted the water temperature, and began my shower. I reached for the nearest bottle, which I assumed was shampoo. After dousing my hair with a generous portion, I began scrubbing my head. I noticed, however, no suds. I grabbed another bottle and repeated the procedure with the same results.

After using 17 bottles, I finally found one that produced suds.

I remember thinking to myself, what does my wife do with all these bottles in her shower that do not do anything? Nevertheless, in a moment I forgot the whole incident, stepped out of her shower and toweled off.

I made a cup of coffee and settled into my easy chair to watch a little television. As I sat there, I

noticed a strange fragrance. This is the difference between men and women. A man enjoys strange smells. A woman, on the other hand, enjoys fragrant aromas.

I smelled a fragrant aroma with a strong tinge of fruit about it. It smelled as if someone had brought me a bowl of mixed of fruit. I knew for a fact, there was no fruit in the house, so this fruity aroma puzzled me.

I got up and walked around the house looking for this bowl of fruit. No matter what room I was in, I could smell the fruit. It was the strangest thing I ever experienced.

Finally, I went back to my easy chair and cup of coffee not knowing where these fruity fumes were coming from. Some mysteries are tough to solve.

Then something hit me right between the eyes. The fruity bouquet was coming from me! I took several healthy sniffs and discovered I smelled like a bowl of fruit. I could not understand this phenomenon. Then I remember the bottles in my wife’s shower.

I went back to investigate and discovered my wife had bottles of fruity concoctions of every variety.

A verse from the Bible came to mind. “But I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you, an odour of a sweet smell, a sacrifice acceptable, well pleasing to God.” (Philippians 4:18 KJV.)

The only fragrance worth dwelling on is a life well pleasing to God.

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. His website is www.jamesnsnyderministries.com.



By Karen Anderson

There are times when I’m so angry, I could spit nails. Have you ever felt that way?

Some people say that being angry is part of who we are as humans, but to me, that’s a cop-out. There really is never any good reason to “explode” at someone ... friends, family, or even foes. Wouldn’t it be better to calmly deal with the situation? When that anger is building up, you can probably feel the heat in your body. It may even feel like it’s getting ready for a fire to burst forth. In actuality, it is. Your nervous system is firing on all gauges, your blood is pumping hundreds of times faster than normal. You are internally out of control. Think about the damage that raging fire is creating in your body ... NOT A GOOD THING.

There are many verses in the Bible about anger. Some are about others’ anger toward you,

Cooling the Flames of Anger

your anger toward others, and yes, even God gets angry. The nice thing is that when God gets angry, it is only for a moment, and then we can connect with Him again. Isn’t that a relief? It is to me. I don’t want God to be angry with me for a long time. I want, instead, to be walking hand in hand with Him.

The insight from God’s Word on anger is this: “Slowness to anger makes for deep understanding; a quick-tempered person stockpiles stupidity.”

What has your experience been with this one? Sometimes I get so aggravated with others because no matter how hard I try, we just keep going around in circles. They don’t understand me, and I don’t understand them. What also drives me crazy is when something is being read into my words that I never said. Talk about irritating!

What is the solution to this merry-go-round? I think it’s the idea that instead of everything building up, ready to explode, take a deep breath and ask for God’s intervention. My added prayer to God would be, “Like, RIGHT NOW!” That would normally be my response. When you think about it, by slowing down your words, you create coolness

in the body instead of heat.

I don’t know about you, but the madder I get, the faster I speak. I guess I’ve been stockpiling stupidity for many years. I must have a huge pile by now! I pray that God rids me of that stockpile once for all. I don’t need it in my life any more. You need to be free from yours too.

I encourage you today to post this verse where you can see it and be reminded that God has a plan even for angry times. You need to STOP, THINK (meditate), then SPEAK. You will probably find that the anger you thought was so important will be gone. Thank you, God, for such a great verse to remind me to live in peace; it is SO much better.

PASSAGE: Proverbs 14:29 (The Message)

Karen Anderson is an accomplished speaker, author, and chaplain. Her 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/contact or connect with her on Facebook at www.facebook.com/DoAbleSteps.

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Dare to Live Without Limits

IT'S CLOSER THAN YOU THINK

by Bryan Golden



During the gold rush of the 1800s, a fellow named Roger headed west, bought a claim, and started digging for gold. After a few weeks of excavating, Roger hit pay dirt. The vein he struck was fairly substantial, yielding a consistent amount of the precious metal. Roger didn't get rich, but he certainly made quite a good living from his mine.

Roger's good luck lasted for about a year. Then the gold he tapped into seemed to run out. Undeterred, Roger kept digging. After a month of no success, he sold the mine and all of the equipment for pennies on the dollar. Roger wasn't really that upset. He had been able save up a sizeable sum, which he was going to use to start a business back east.

William had also gone west hoping to strike it rich. Having very little money, William was happy to buy Roger's mine for next to nothing. William didn't care that the mine was no longer producing gold. He saw it as an opportunity. William had more time than financing, so he figured he could devote his time to further exploration.

Since he knew nothing about mining, William hired a geologist to examine the claim and advise him as to where he should dig next. The geologist calculated that the gold vein Roger originally discovered had turned inward about half a foot. All William had to do was dig a few inches in a different direction. William followed the recommendation and struck a major find that made him very wealthy.

Roger called it quits when he was literally inches from more gold than he could have imagined. He was closer to success than he realized. Every day, people all over the world give up on something they conclude is unobtainable. Usually, they are literally a mere grasp from their goals when they throw in the towel.

The problem is that until you reach your destination, you often don't know how far you have to go. Like Roger, you are usually closer than you think. What a shame to abort your quest when you may be so near!

You will only fail when you give up. Since you don't know how near at hand success is, it doesn't make any sense to quit. Had Roger understood this principle, he would have struck it rich. I'm sure that if Roger ever discovered how close he was, it would have haunted him for the rest of his life.

As a society, we've grown impatient. We expect immediate results. We can communicate instantaneously with virtually anyone on the planet. It's possible to travel anywhere in a

matter of hours. We can see the pictures we take instantaneously. A person can win the lottery and become wealthy overnight. There are examples of people being plucked from obscurity and receiving instant celebrity status.

So it's very possible that you expect to reach your goals rapidly. If you are impetuous, you'll abandon your quest prematurely. It really doesn't matter how long it takes; the time goes by anyway. Just imagine how you would feel knowing you gave up when you were so close. You don't want to be in a position to always wonder how things would be if you had just kept going a little further.

Continually keep in mind that you're closer than you think to attaining your dreams. Don't repeat Roger's mistake and quit when you're just around the corner from success. Since you never know how close you are, you have no option but to keep going.

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. © 2008 Bryan Golden.

In Washington, Ideology Need Not Reign Supreme



Commentary by Lee H. Hamilton

As I speak to people about the Congress, one question arises more than any other: Why is Congress gridlocked? People are perplexed and disappointed with its performance, and are searching hard for an answer.

The roots of Congress's dysfunction are complex. But the fundamental reason is that real differences in ideology and principles about both government and governance exist among the voters. At heart, the reason it's become so hard for Washington to act is that the two parties are being driven by fundamentally incompatible views.

Conservatives place a heavy emphasis on liberty, individual freedom, and self-reliance. They have little confidence in government's ability to play a role in improving society or the economy, and many of them look upon government as destructive, a force that undermines our basic freedom. They are fearful of centralized power, opposed to redistribution of any kind, and opposed to new government programs — or even to improving existing government programs they'd rather see cut. They reject entirely the notion of raising taxes or imposing new regulations on the private sector.

Moreover, a belief has taken hold among some conservatives in recent years that compromise and accommodation are betrayals of their cause. This has put great pressure on GOP leaders not to budge in their negotiations with the White House and Senate Democrats.

Meanwhile, on the "progressive" side — a label that has come to supplant "liberal," in part because Republicans in the 1980s and 1990s were so effective at demonizing liberals — there is much greater emphasis on using government to narrow economic disparities and help those at the bottom of the income scale. They emphasize its role in providing equality of opportunity for all and individuals' responsibility to the community around them. Because they have more confidence in government as a constructive force, they have no trouble with the notion of expanding government's scope to improve Americans' lives.

In fact, unlike conservatives, they think government can expand freedom when it's properly applied, by reining in the power of monied interests. While they do not favor a radical centralization of power in the federal government, as some conservatives charge, they are more willing to accept government action — and the legislative compromises that make it possible. Because they have less confidence in the market to solve all problems, they support both the taxes they believe necessary to run programs they like, and regulations to limit the private sector's more predatory impacts on the environment or society.

The gap between these views appears unbridgeable. It is not, nor are the differences between the two sides as wide as they appear.

That is because most Americans find themselves somewhere between the extremes, able to see merit in both conservative and progressive ideas. When I was in office, I often found myself thinking that many of my constituents were conservative, moderate, and liberal all at the same time. That hasn't changed. As a whole, Americans do not want excessive government or heavy-handed bureaucracy, but they do want programs that help them, like Social Security and Medicare. They are dedicated to both individual freedom and opportunity and to community obligation, and they don't see them as mutually contradictory. More than anything else, especially these days, they want to see moderation and cooperation from their political leaders.

There may be dysfunction in Washington, but the system can still work. When policy makers gather (I've seen this countless times) ideology fades, pragmatism rises, and the question becomes, What can we do to fix the situation? That's where most Americans find themselves. They do not see government as evil, though they are often disappointed in its practice and its practitioners. They are wary of excessive government, but again and again they turn to government at some level to help solve the problems they complain about, and they want it to work effectively and efficiently.

In the end, Congress usually ends up about where most Americans are and want it to be. So I'm not surprised to find how, when dire problems confront them, both conservatives and progressives in Washington find their inner pragmatist.

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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SACRAMENTO REGION, CA (MPG) - The new River-Friendly Landscape Calculator is for homeowners, landscapers, developers, and anyone else who wants to see how much water, time and money that can be saved by creating and maintaining a river-friendly yard. The Calculator has simple steps to define the characteristics of your landscape and your maintenance practices. At the end, the calculator estimates the amount of water your landscape needs, as well as green waste and greenhouse gas emissions it produces, and the cost and labor required to

maintain it, as compared to both a river-friendly landscape and a conventional one. If you would like to participate in the Aspire to be River-Friendly contest, go to www.RiverFriendly.com before September 30, to register, and complete a survey to calculate your YARD'S GREEN INSPIRATION Level. Qualifying Yards can submit photos/story and enter to win a \$500 Green Acres gift card and be recognized as Sacramento's "Green YARD Ambassador" with a featured photo in Sacramento Magazine!

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Governor Brown Signs Assemblyman Cooley's Business Fee Transparency Bill

New law ensures access to fee requirements and schedules for businesses



Assemblyman Ken Cooley

SACRAMENTO REGION, CA (MPG) – On Monday, August 19th, Governor Jerry Brown signed into law Assembly Bill 393 (Cooley) - requiring the Governor's Office of Business

and Economic Development (GO-Biz) to provide small businesses with an online location where they can find information on mandatory fee requirements and schedules so that start-ups and established small businesses can budget accordingly throughout the year. "One priority for a healthy business is the ability to plan," said Assemblyman Ken Cooley. "Licensure costs and other fees are usually manageable, if the owners can anticipate them and plan for their eventual payment. Protecting the health of our business community sustains jobs in our community." Authored by Assemblyman Cooley, AB 393 requires the State's GO-Biz website, starting on January 1st, 2014, to

provide businesses with electronic, downloadable copies of all state licensing, permitting, and registration applications and fees they are required to complete and pay. "Business licensing and monitoring is necessary in keeping our State's workforce and consumers safe, but because of a lack of transparency doing business in our state has become burdensome and costly for many," said Cooley. "This bill's passage will make doing business in California easier and less time consuming, giving business owners/operators more time to focus on developing their staff and selling their products and services." AB 393 was a bipartisan piece of legislation sponsored

by the California Small Business Association and supported by the California Chamber of Commerce, California Manufacturers and Technology Association, and the National Federation of Independent Business among many other statewide business groups and also by the Carmichael, Citrus Heights, and Rancho Cordova Chambers of Commerce. Assemblyman Ken Cooley represents the 8th Assembly District which includes the communities of Arden-Arcade, Carmichael, Citrus Heights, Rancho Cordova, Rancho Murieta, Rosemont, Wilton and other portions of unincorporated Sacramento County.

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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 or email him at gary@businesscoach.com



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POPPOFF!

with Mary Jane Popp

STRESS PANDEMIC

Are you going crazy over problems at your job? How about that relationship that seems to be going into the dumpster? And what about that driver who cuts you off, and you blow your stack?

That’s called stress. I can name many more things that can really get to you on any given day. So would you be surprised if I told you there’s a stress pandemic? More importantly, what if I told you that stress can cause major diseases, ranging from heart conditions to cancer, as well as sadness and anger? As a result, we often become depleted and unproductive.

Got your attention yet? Well, it should. Why? Because it can become life-threatening!

So I was happy to have Paul Huljich on the PopOff Show, who explained his 9-step life-style plan for preventing and controlling stress in his book Stress Pandemic. I really wanted to take notes on this one because I’ve had top docs from around the world, from traditional to alternative, and they all agree that stress is a major problem!

Paul, now a blogger for Psychology Today.com, offers a prescription for reducing stress in your life and for living a balanced life that gives you more energy, happiness, and fulfillment.

In the book, he shares his story of how he crashed and burned at age 45. Worth \$100 million as a pioneer of the world’s organic food movement, and having a beautiful wife and three young boys, didn’t protect him from stress.

He had a mental breakdown and lost most of the life he had worked relentlessly to build. Gone was his wealth. Gone was his wife. Gone was the respect of his children, friends, and colleagues. Gone was his dignity, sense of pride, and control of his

life. But he never lost the will to fight back, and he eventually found a way to handle what was happening to him.

Now, 14 years later, he is back and wants to help others. He spends most of his time in New York, but still visits his native New Zealand, and is the founder of a U.S. non-profit organization dedicated to helping others stay mentally healthy. His story is incredible, but I wanted to share an abbreviated version of his 9-step plan with you.

Paul emphasizes that change will not happen overnight, but once you make the commitment to change, you’ll begin to see results in 30 days. So here are the steps:

1) TAKE CHARGE – Accept the need for change and recognize the “old you” causes stress. Know that you deserve well-being and balance. Take responsibility for making changes by making time to put those changes in practice. Renew your commitment every time you slip and fall.

2) KICK YOUR BAD HABITS – Acknowledge which habits are unhealthy, addictive, and harmful. Gradually decrease your dependence on these habits and resolve to overcome with coping mechanisms, beginning with one habit at a time.

3) LEARN TO SAY NO – Learn to say “no” to demands and requests that are not in line with your true desires. Don’t commit to obligations that you don’t have the necessary time and energy for.

4) AFFIRMATION – Spend time daily to focus on your affirmations (positive statements about who you are), saying them to yourself and feeling them working in your mind and on your body.

5) EXERCISE – Exercise regularly – ideally with a 60- to 80-minute walk outdoors each morning, free of all distractions, allowing yourself time and space to reflect. Where possible, spend 15 minutes a day “earthing,” that is connecting to the earth’s natural surface with your skin (by standing or walking barefoot).

6) NUTRITION – Change your eating habits by eliminating toxins from your diet, including foods containing refined sugar, artificial colors or flavors, junk

food, caffeine, and alcohol. Avoid processed foods, and minimize dairy intake and red meat or pork products. Avoid sea-food that contains high levels of mercury. Choose organic foods wherever possible, and drink plenty of purified room-temperature water. Start your day with exercise and a vegetable juice cocktail.

7) SLEEP – You need to follow certain healthy patterns with regard to sleep, including getting seven-and-a-half to nine hours of sleep each night. This ensures maximum recuperation and healing of the body and mind. Avoid sleeping pills.

8) THE POWER OF AWARENESS – Be mindful of your thoughts and desires, and their likely consequences. Become more aware of what you’re holding on to, and see if you can begin to forgive yourself and love yourself. Allow yourself to embrace the present moment, enjoying fully what life has to offer here and now.

9) DON’T GIVE UP – You have the power to move forward in your life. Allow yourself time to break bad habits and form new ones that are positive. Nurture your flame of hope, and maintain your commitment, regardless of the challenges you encounter.

Well, there you have the short version. Some of these may seem like common sense, and others, perhaps a stretch. But why not give them a try?

According to Huljich, “The nine steps are your armor and tools for dealing with the stress pandemic,” and “Each one of us is a powerful warrior in the coliseum of life. These steps equip us well for our challenges.”

Stress Pandemic is based on his real-life experiences, exhaustive research, and consultation with medical professionals. Stress can manifest in many ways and can have serious physical and psychological consequences. Although stress is a natural part of life, Paul says the number of people experiencing increased levels of it is alarming, approaching a pandemic.

Check out Huljich’s website at www.stresspandemic.com. Changing your life with ideas is what we try to do on POPPOFF all the time. Stay well and don’t stress! Live life for today!

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VFW Post 6158 and American Legion to Host POW/MIA Honor Celebration

By Bill Martin

FAIR OAKS, CA (MPG) – The Veterans of VFW Post 6158 and the Ladies Auxiliary of Fair Oaks, in collaboration with the American Legion Post 383, and the Vietnam Veterans Motorcycle Association will host a full day celebration, paying tribute to Veteran POW/MIA military personnel and their families, on Saturday, September 14th at VFW Center Township Post 6158. Also in attendance at this special day of celebration will be honored guest, Congressman Ami Bera, M.D.

The full day event is open to the public and all Veterans are cordially invited to attend. Bring the entire family and start the fun and festivities with a full breakfast from 8:00am – 11:00am for only \$6. POW/MIA military personnel eat free. Then move on to family fun with a bounce house and canopy for the kids, complete with coloring and other cool kid activities. All patrons can partake of the enter-to-win raffle and prizes, a bake sale, Corn-Hole and Horseshoe games, cash drawings and much more.

Check out the UH-1 Helicopter Static Display as Dreams and Drivers Car Club transforms the Post parking lot with amazing classic car beauties as part of the full day Car Show. Live music will fill the air all day long too, as several local bands join headliners, City Cats to keep the day lively. Rejuvenate during the day with a relaxing chair massage at one of the many chair locations provided by the Veterans Holistic Healthcare foundation of America.

All motorcycle riders are invited to join the Combat Veteran Riders on a Poker Run the day of the event. The registration fee is \$20.00 for a Single Rider and \$30.00 for Doubles, and includes a free hot dog or hamburger meal, or upgrade to tri-tip for only \$5.00. Registration begins at 9:00am, with all riders departing the Post by 10:30am. All riders will be back in plenty of time to join in all the festivities and special ceremony. The BBQ starts at 2:30pm, with hotdogs and hamburger meals for \$5.00 or Tri-Tip for \$10.00. There will also be a corn-on-the-cob booth and home-made baked goods. All proceeds from food sales and all other activities during the full-day celebration of our POW/MIA Veterans will be going to support fellow Veterans in need.

This special event was made possible through the kindness and generosity of VFW Post 6158, Ladies Auxiliary to VFW Post 6158, American Legion Post 383, Mr. Gordon Smith, Mind, Body and Soul Healing Center, Dignity Memorial Homeless Veteran Program, Vietnam Helicopters Pilots Association, Veterans Holistic Healthcare Foundation of America, Folsom Harley Davidson Motorcycles, Vietnam Veterans Motorcycle Club, Mr. Rob Schimp, Sam’s Club, Folsom Pool and Spa, Dreams and Drivers Car Club, Guri VJ’s Real Estate, Greenback Equipment Rentals, Action Military Surplus, Fire Department District #32, and Wal-Mart. A heartfelt thank you to all these tremendous people and businesses that are helping us to honor our MIA/POW Veterans, including

Congressman Ami Bera and his staff.

Dignity Memorial Homeless Veteran Program will pick up our POW/MIA military personnel and families, and drive them to Folsom Harley Davidson, where they’ll relax in the lounge, while awaiting the special motorcade escort to VFW Post 6158. The Guests of Honor will be driven in Dignity Memorial vans adorned with the official POW/MIA flags and emblems. This honor motorcade will have the California Highway Patrol taking the lead and the Combat Veteran Motorcycle Association riding under colors, bringing up the rear. The motorcade will run from Folsom Harley Davidson to VFW Post 6158 in Fair Oaks. As the motorcade arrives at the Hazel Avenue Exit off Highway 50, this is the start of a one lane barricade all the way down Hazel to allow for honored passage of the motorcade. Event attendees will be on hand to welcome the motorcade at the VFW Post, located at 8990 Kruitof Way in Fair Oaks, between approximately 1:30 to 2:00pm.

This event is to pay tribute to our brave POW/MIA veterans, and to remind us; their fellow Americans, of the personal sacrifices these men and women made so that we may have the freedoms and liberties we enjoy today. We must never forget, nor take for granted, all that these incredible Veterans did for each of us. Most Veterans who actually survived capture, suffered through brutal torture, enduring physical and mental anguish each and every day. POW and MIA’s were treated with total disregard for basic humanity,



barely existing in sub-human living conditions, with little-to-no light or food...all, while we ate and slept soundly on the other side of the world. This is your personal opportunity to acknowledge the sacrifices these fellow Americans made for you and your family.

We invite everyone to attend our special tribute to these remarkable American heroes throughout the day of celebration and honor on Saturday, September 14th. We encourage

those who cannot attend to make the effort to stand on the side of Hazel Avenue between 1:30pm and 2:00pm to offer a wave or salute to the motorcade, showing these remarkable Veterans that YOU have not forgotten.

The official honor ceremony is scheduled for approximately 2:00pm with color guard provided by Boy Scout Troop 310 and the Veteran Riders Club. Congressman Ami Bera will honor these POW/MIA personnel and their families with a

special certificate acknowledging their service and sacrifice in defense of our country.

Please mark your calendar today to join us on Saturday, September 14, 2013, to honor our POW/MIA Veterans all day starting at 8:00am until well after sunset. VFW Post 6158 is located at the end of the road at 8990 Kruitof Way, in Fair Oaks. For raffle donations, directions, or more information, please call VFW Center Township Post 6158 at 916-966-1663.



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7003 Park Drive, Fair Oaks (Old Fair Oaks Village)
Every Wednesday from 3 to 7 pm (through November 13th)

Mather VA Hospital Farmers Market
10535 Hospital Way, Mather
Every Wednesday from 9 am to 1 pm (through November 20)



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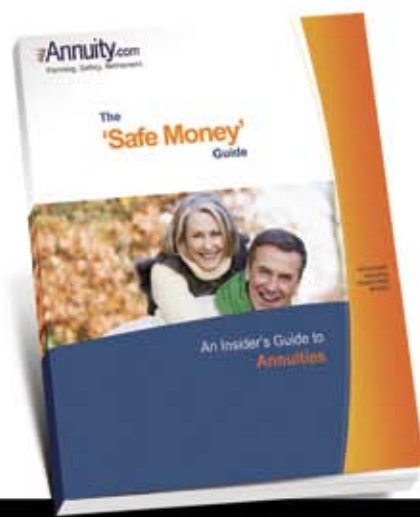
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