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AMERICAN KIVER

Volume 8 • Issue 3

Serving Fair Oaks, Gold River, Rancho Cordova & Sacramento County

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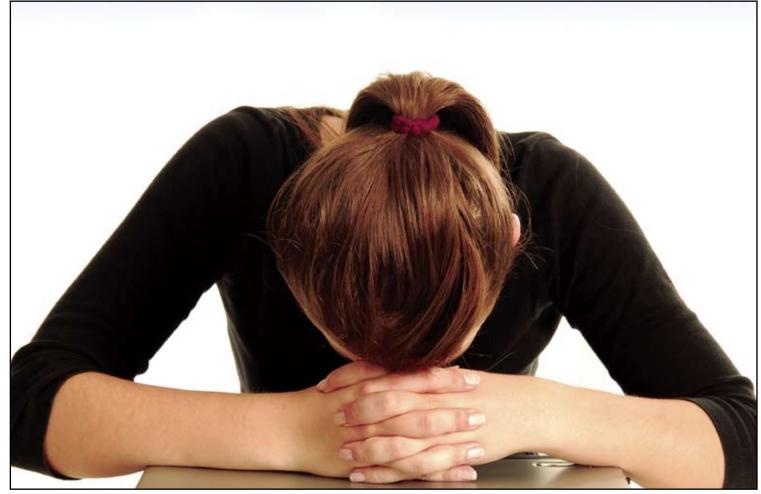


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Love, Love Me Don't



The latest sweetheart scam swindles unsuspecting women out of thousands of dollars in the Sacramento area.

SACRAMENTO, CA. – The He was short \$10,000." Better Business Bureau warns ing money after two women report wiring thousands of dollars to an alleged Sacramento business owner they met online.

A Citrus Heights woman told Better Business Bureau that after several weeks of romantic emails, poetry exchanges and brief phone calls, the supposed owner of a computer store she met through an online dating site requested to borrow money.

"He shared with me that he was working with the Department of Homeland Security and the IRS to obtain permits to receive international shipments of computers worth \$1.5 million," said the woman. "He discovered he needed to pay \$32,000 in tariffs.

After the man promised to online daters to be wary of pay her back, she wired \$2,000. She later declined to wire more money as requested. After refusing to wire more funds, the man ceased communication with her.

> "I went to the business address and it does not exist. No such business," grieved the woman. "I would love to see my money returned, but do not anticipate it. He makes elderly women victims with his sweet talk, poetry and professing love."

> Another woman's family filed a complaint with Better Business Bureau in July 2012 alleging the same situation.

"My mother, a recent widow, is in contact with (the man)," wrote the daughter of the victim. "He has already gotten thousands of dollars from her." The

woman allegedly attempted to retrieve the wired funds, but had no luck.

be more attracted to your wallet," said Gary Almond, president of BBB serving northeast California. "If you choose to date online, be wary of wiring funds, meeting right away and those who try to get too close too quickly."

BBB advises those pursuing online dating to consider the following tips:

- Never wire money to online sweethearts claiming a need for funds related to travel, medical emergencies, visas, taxes or financial losses.
- Be wary of love interests who want to leave the dating site immediately to use a personal email account.

- Think things through when scouting love matches online. Be leery of those who claim immetalk on the phone or refuse to meet in person after a lengthy period of online communication.

- If you have been a victim of a "sweetheart" scam, report the incident to the FBI, FTC and your state attorney general.

For more scam alerts and consumer information, follow BBB on Facebook at facebook.com/

necalbbb.

More than 87 million consumers rely on BBB for Business Reviews, consumer tips and scam alerts. To learn more, please visit www.necal.bbb.org.

Free Tax Help **For Seniors**

SACRAMENTO COUNTY, CA – (MPG) Sacramento County AARP Tax-Aide provides free tax help in filing 2012 federal and state tax returns, including electronic filing, for taxpayers with low and middle income, with special attention to those age 60 and older. Services are available February 1 through April 15 at a number of Sacramento County locations.

Taxpayers who are interested in getting tax help are urged to call ahead and schedule appointments with AARP's volunteer tax counselors by calling 2-1-1 or 498-1000. For specific site information search in your browser for "AARP Tax Aide Locations."

Documents (as applicable) that should be brought to appointments include the previous year, 2011 tax return, Social Security numbers for any dependents, W-2 forms from each employer, the annual Social Security benefit statement, any pension or annuity statements, other 1099 forms and all forms showing income and unemployment compensation. If applicable, bring child care provider information, including name, employer ID or Social Security Number.

If itemizing deductions, bring all receipts or cancelled checks for items such as medical expenses, include medical mileage, taxes paid, mortgage interest paid, your property tax statement showing the amount paid and your parcel number and charitable contributions. Describe each itemized category and total each category amount

Services are available February 1 through April 15 at a number of Sacramento County locations. Sites in (and near) Carmichael area are: Carmichael Library at 5605 Marconi Ave (W, F), or Arcade Library at 2443 Marconi Ave, (F) or Arden-Dimick Library at 891 Watt Ave (W). For more information call 498-1000 or 2-1-1. Days available and appointment hours vary according to site.

Source: AARP



Celebrating Women's Empowerment



Alicia Sanders is Women's Empowerment's 1,000th graduate.

Photo Courtesy of WE

SACRAMENTO COUNTY, CA – Sacramento resident Alicia Sanders volunteered for Women's Empowerment years ago, but this fall, the 47-year-old found herself on the other side of the table. Struggling with a thyroid disorder, depression, unemployment and a history of sexual and emotional abuse, she hit bottom.

"I was ready to go to a psych ward or check out at that point," Sanders said. "Suddenly I heard 'Women's Empowerment' and I remembered my volunteer work there. I called and a fragment of hope stirred in me when they said they were holding orientation the next week. When they called to say I was accepted, a flood of tears came. Hope was at my doorstep.'

Last week, Sanders became Women's Empowerment's 1,000th graduate, finishing the program with 35 other women no longer homeless. Sanders just accepted a position as a job

coach with Goodwill Industries in Rancho Cordova where she will be helping clients reach their potential, just as Women's Empowerment's job-readiness program helped her do.

"Women's Empowerment is a piece of heaven in the middle of hell," Sanders said. "I grew up thinking I didn't matter. Standing here today at graduation, I can tell you, I matter.'

More than 200 community members, including graduates' mentors and families, attended the graduation where each graduate shared her story and future plans through poetry and speeches centered around the theme, "the beauty within set free." Each woman received a new, donated handbag filled with a day planner and other items designed to help her succeed. The bags were sponsored by CGI in Sacramento.

"Each of these 35 women felt trapped by the dark weight of homelessness," said Lisa Culp,

executive director, Women's Empowerment. "But they joined the 974 women before them by working hard and overcoming powerful obstacles so they could be the capable women, mothers and employees they were meant to be. We could not be more proud of our 1,010 graduates who have broken the cycle of homelessness for themselves, their children and generations to come."

Women's Empowerment offers the only comprehensive job-readiness program in the Sacramento area designed specifically for women who are homeless and their children. Women's Empowerment is funded solely through private donations from the community.

For more information and to donate online, visit www.womens-empowerment.org.

Source: Thébaud Communications

Mercy San Juan Medical Center Receives 100 Best Hospitals Award

(MPG) Mercy San Juan Medical Center's cardiac program recently received the "America's 100 Best Hospitals for Cardiac Care" from Healthgrades, the leading provider of information to help consumers make an informed decision about a physician or hospital.

In addition, Mercy San Juan Medical Center received the Healthgrades "America's 100 Best Hospitals for Cardiac Surgery" in 2013 and "America's 100 Best Hospitals for Critical Care" for two years in a row (2012-2013).

"We are extremely pleased to be recognized by Heathgrades" said Brian Ivie, President of Mercy San Juan Medical Center. "These awards honor our exceptional team of physicians, nurses and staff who make quality care a patient priority every day.'

The findings are part of American Hospital Quality Outcomes 2013: Healthgrades Report to the Nation, which evaluates the performance of approximately 4,500 hospitals nationwide across nearly 30 of the most common conditions and

Patient outcomes are important to consumers making choices today about hospitals. According to new research conducted by Harris

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Interactive for Healthgrades, 86 percent of Americans in 27 top designated market areas agree they would be more likely to choose—or not choose—a hospital if they could learn ahead of time the mortality rates for a certain procedure.

Other notable Healthgrades recognitions include: Recipient of the Healthgrades Critical Care Excellence AwardTM for 2 Years in a Row (2012-2013), Ranked Among the Top 5% in the Nation for Critical Care for 2 Years in a Row (2012-2013), Five-Star Recipient for Overall Critical Care for 2 Years in a Row (2012-2013), Five-Star Recipient for Treatment of Sepsis for 3 Years in a Row (2011-2013), Five-Star Recipient for Treatment of Respiratory Failure for 3 Years in a Row (2011-2013), Five-Star Recipient for Treatment of Chronic Obstructive Pulmonary Disease for 2 Years in a Row (2012-2013), Five-Star Recipient for Treatment of Pneumonia for 3 Years in a Row (2011-2013), Recipient of the Healthgrades Neurosciences Excellence AwardTM in 2013. For its 2013 hospital quality

outcomes analysis, Healthgrades

evaluated approximately 40 million Medicare hospitalization records for services performed from 2009 through 2011 at approximately

4,500 short-term, acute care hospitals nationwide. Healthgrades independently measures hospitals based on data that hospitals submit to the federal government. No hospital can opt in or out of being measured, and no hospital pays to be measured. Mortality and complication rates are risk adjusted, which takes into account each hospital's unique population (demographics

and severity of illness). Mercy San Juan, a 370-bed hospital located on Coyle Avenue in Carmichael, is the only hospital serving the people of North Sacramento and South Placer counties with comprehensive cardiac care, advanced robotic surgery and breakthrough treatments for brain disease through the Mercy Neurological Institute. In addition to this award, Mercy San Juan also was recognized as a national 100 Top Hospital by Thomson-Reuters in 2007 and 2008. Mercy San Juan opened as a community hospital in 1967 and evolved into a medical center after establishing its trauma center in 1999. Mercy San Juan is part of Dignity Health, which also operates Mercy General Hospital, Mercy Hospital of Folsom and Methodist Hospital.

Source: Mercy San Juan Medical

Public Invited to Follow-Up Meeting about Folsom Blvd.

RANCHO CORDOVA, CA-(MPG) "Folsom's Future: What We Learned" will be the topic at a public meeting at 6 p.m. on Wednesday, February 13th, in Rancho Cordova City Hall's American River Room. City Hall is located at 2729 Prospect Park Drive.

This is a follow-up to last June's community workshops when Rancho Cordovans gave their input regarding the future of Folsom Boulevard from Watt/ Manlove to Hazel Avenue.

After getting an overview of last year's workshops, attendees will participate in interactive conversations about how to improve

pedestrian and bicycle access to light rail stations, employment, shopping, residences, and the American River Parkway. They will be asked to prioritize future improvements, plus learn how to stay involved in creating a better future for the communities in the targeted area.

"Help us prioritize pedestrian and bicycle improvements along Folsom Boulevard and then stay engaged as we work to improve access to transit and revitalize this important corridor," said Judy Robinson, Principal Planner for Sacramento County's Community Development.

A complimentary light dinner

will be provided at the twohour meeting. To sign up for more information, go to PlanFolsomBlvd.org or contact Robinson at (916) 874-4551 or Mark Thomas, Senior Engineer for the City of Rancho Cordova, at (916) 851-8876.

The meeting is sponsored by Sacramento County, Regional Transit, Sacramento Area Council on Government, Sacramento Area Bicycle Advocates, Local Government Commission, Urban Land Institute, and the City of Rancho Cordova.

Source: City of Rancho Cordova

Singles Kick and Shout!

SACRAMENTO COUNTY. CA – (MPG) If you are single don't miss this chance to kick up your heels and shout with other singles interested in fun, fitness, personal safety and serious selfdefense. Come join single men and women who want to learn conflict avoidance, personal safety and individual selfdefense in this 60 minute free clinic taking place at 17 regional locations!

The Annual Robinson's Taekwondo Singles Safety

Clinic takes place Friday evening February 15 beginning at 6:30 pm. Come meet, greet, punch, kick and show your action hero attributes!

Start your relationship off right by showing you are serious about keeping the one you love safe and secure. Show you care by spending 60 minutes together to learn safety information that helps your loved ones recognize dangerous situations, trust their instincts and avoid confrontation. Robinson's Taekwondo

Black Belt instructors will help singles learn simple self-defense techniques and escape strategies through discussion and roleplaying demonstrations.

Pre-registration is encouraged! Visit www.robinsonstkd.com to find a Valentine's Singles Safety and Self Defense Clinic location near your home today, or call 916-332-6979 for information.

Source: Rick Reed Public Relations



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Forgottenwarrior.org

Publisher, Paul V. Scholl



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Valentine's Day Treat Helps Fight Hunger

SACRAMENTO REGION, CA — (MPG) Valentine's Day is Dutch Luv Day, when Sacramento-area Dutch Bros. Coffee locations will offer customers a FREE medium drink in exchange for a contribution of five canned food items to help local food banks fight hunger.

Dutch Bros. Coffee supports Sacramento Food Bank & Family Services, Yolo County Food Banks, and Auburn Interfaith Food Closet with this effort.

All you have to do is give five

cans of food and receive any 16-oz. drink FREE!

Drinks include specialty coffee drinks, smoothies, freezes and flavor-infused, private-label energy drinks.

The food-raising event lasts all day Thursday, Feb. 14, but is for one day only! Hours vary by location, so visit www.dutchbros.com/locations for details.

The annual Dutch Luv Day effort extends company-wide, taking place this year at all 195 locations. In 2012, Dutch Luv

Day raised over 100,000 pounds of canned food for our friends and neighbors in need. Dutch Bros. Coffee donates over \$1 million every year to nonprofit organizations and causes, in an effort to achieve its goal of "making a difference, one cup at a time."

Area locations include 7445 Madison Ave in Citrus Heights and 5289 Auburn Blvd. in Sacramento.

It's Dutch Luv Time! Hidden in Plain Sight

By Julie Parker and Paul Scholl

SACRAMENTO, CA -(MPG) "Craig Miller and I worked together on La Sierra's Branding Iron newspaper staff in high school," recalls Jennifer Corbin (née Wilcox). "Word of his death was just unbelievable. Craig was such a nice guy lively banter, a quick wit somebody you enjoyed being around. It's hard to imagine anyone capable of killing people like that. I was stunned to learn that Charlene Gallego was living in the Sacramento area again. That has to be so disturbing for the families of her numerous victims.'

Miller was the sole male victim, and one of the last, of Gerald and Charlene Gallego's killing spree from 1978 to 1980. Infamously referred to as the "Sex Slave Murders," the heinous serial killings, involving kidnapping and rape, took place in California and Nevada.

The resurfacing of a serial killer in this community has reopened painful wounds. How and why did this happen?

A Summary Of Events:

October 10, 1956 - Charlene Adelle, born to Charles and Mercedes Williams; only child. In her adult life she is allegedly involved in drugs and prostitution. Two marriages end; one in annulment, the other divorce

1977 – Meets Gerald Gallego at poker club in Sacramento. Gallego had five marriages behind him, and a daughter (who would later file charges of incest, sodomy, oral copulation, and unlawful intercourse against

September 11, 1978 - First victims of Gerald and Charlene: seventeen-year-old Rhonda Scheffler and sixteen-year-old Kippi Vaught. On September 10, 1978, Rhonda and Kippi were shopping at Country Club Plaza in Sacramento County when Charlene enticed them into their van. Gerald and Charlene raped and further sexually abused the two victims throughout the night in rural Placer County.

September 30, 1978 - Married in Reno, moved to Nevada, then Houston, Texas under alias of "Feil" (the identity of which she allegedly stole from a cousin)

June 24, 1979 - Nevada – victims three and four: fourteen-year-old Brenda Lynne Judd and thirteen-year-old Sandra Kay Colley- On June 24, 1979, Brenda and Sandra were lured into the Gallegos' van at the Washoe County, Nevada, Fair

September 1979 - Gerald and Charlene moved back to Sacramento area

April 24, 1980 - Victims five and six: seventeen-yearold Karen Chipman Twiggs and seventeen-year-old Stacy Ann Redican. The Gallegos kidnapped Stacey and Karen from Sunrise Mall in Citrus Heights, California

June 1, 1980 – The couple marry a second time under name

June 7, 1980 – Victim seven: twenty-one-year-old Linda Aguilar, who was then four months pregnant

July 17, 1980 – Victim eight: thirty-four-year-old Virginia

November 2, 1980 – Victims nine and ten: twenty-twoyear-old Craig Miller and his fiancée, twenty-one-year-old Mary Elizabeth Sowers. This time, there are witnesses to the abduction - friends of Miller and Sowers – who write down the Gallegos' license plate number

November 17, 1980 – Gerald and Charlene are arrested

January 17, 1981 – Charlene gives birth to son Gerald Armond Gallego, Jr. while in prison; custody given to her parents, who change boy's name to Charles A.

November 1982 - Trial begins. Gerald convicted of only four of the killings

November 1983 – Charlene pleads guilty to two counts of first-degree murder in California, and one count of second-degree murder in Nevada. In exchange for testifying against Gerald, charges against her are dropped in California, and she is sentenced to sixteen years, eight months, serving her sentence in the Department of Prisons Women's Center, Carson City, Nevada

1991 – Although she is to be released from prison early for good behavior, California officials inform her she will be arrested on other charges if full sentence not completed.

July 17, 1997 – Charlene is released from prison

October 1997 - She and her attorney, Joseph Murphy, meet with a reporter from sfgate.com. She claims (Gallego) has a contract out on her for testifying against him; feels like victim, not a criminal

2001 - Tells Fair Oaks cemetery personnel that her husband, Joseph Murphy, is dying of leukemia (he passes on April 27, 2001). She also advises she is a legal secretary. Murphy's gravestone reads, "Beloved father, grandfather, brother, uncle and friend." Does not mention "husband." He was 75 years old at time of death.

July 18, 2002 - Gerald Gallego dies of rectal cancer while serving time on death row.

February 7, 2010 - Son Charlie Williams dies at Camp Nathan Smith in Afghanistan "of injuries sustained while supporting combat operations" - also found on freedomremembered. com were reports that he died of

a non-combat related injury. February 2010 – In the second edition of the American River Messenger for this month, Charlie Williams is honored for his service to our country with a full page story and photos. Memorial mass was held in

Citrus Heights and he was buried in Fair Oaks Cemetery.

April 2, 2010 - Charlene (now Mary Martinez) moves to Fair Oaks, paying \$230,000 for

her home

January 5, 2011 – Files "Gold Country for the Troops, Inc." with Secretary of State, listing herself, Mary Martinez, as President, and Daniel Martinez as agent for service of process. The same year, Gold Country for the Troops, via Daniel Martinez, joins Fair Oaks Chamber of Commerce

May 21, 2011 - Event hosted by Gold Country for the Troops at 1079 Sunrise Ave # B335, Roseville.

October 29, 2011 – Mary and Daniel Martinez, via Gold Country for the Troops, host "Halloween Fun, Feast & Treats" at their home. Flyer reads, "For our military and their families. ... Sponsorships and donations welcome."

May 5, 2012 - Event created to raise funds for Gold Country for the Troops and non-profit, Heart of the Matter ("sponsors foster care for our 4-legged military family members. As we know from our personal experience, when one of our troops deploy, they cannot take all of their family members, especially their little furry or feathered ones.") There is no official record of Heart of Matter's nonprofit status. Numbers provided by Martinez are erroneous.

June 25, 2012 – mylifeofcrime. wordpress.com posts, "I have learned that Charlene Williams Gallego is now living under the name of Mary Martinez and she lives in Fair Oaks, California."

July 22, 2012 - Martinez announces the establishment of the "Charlie Williams Memorial Scholarship" at UC Davis School of Veterinary Medicine, to be awarded at an annual scholarship award event in May of 2013.

January 31st, 2013 - Mary Martinez (Charlene Gallegos) appears on local television for her first public interview after being found to be living in the Sacramento area.

What brought Charlene back to this area, where most of her crimes occurred? Although forensic profilers may offer clues, none are apparent.

Regardless, however, of what actually pulled Charlene back, individuals and businesses that previously donated to or sponsored her charities are now pulling out.

Publisher's note: Sometimes you have to make tough decisions on publishing local stories. This is one of those times. We chose to just do the research and print all the facts that we could back up and to not editorialize or comment. We leave that to our readers

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Bad Hatter Bandit Sought for Three Sacramento Area Bank Robberies

FBI Special Report

SACRAMENTO REGION, CA – (MPG) The Sacramento Violent Crimes Task Force (SVCTF) is seeking help from the public to identify a man suspected of robbing three Sacramento area banks during the past two months.

The dates of the robberies and locations that have been struck by the "Bad Hatter Bandit" are as

- November 29, 2012: Chase Bank at 3501 Del Paso Boulevard, Sacramento
- January 10, 2013: Chase Bank at 1800 Douglas Boulevard, Roseville
- January 29, 2013: Chase Bank at 3501 Del Paso Boulevard, Sacramento

The Bad Hatter Bandit is a black male standing 5'7" to 5'9" with a small build. While his

attire has changed frequently, the suspect arrived at each location with a leather folio and wearing one of a variety of black hats. A note or verbal demand for cash was issued in each of the robberies and the suspect indicated that he was armed.

A second, black male standing 5'9" to 5'11" who has an average build accompanied the primary suspect into the bank during the robbery in Sacramento on January 29, 2013. This second suspect approached the teller, and told her that he had a weapon. According to witnesses, additional accomplices have been seen in the Bad Hatter Bandit's getaway vehicles.

To date, all vehicles used for the commission of the robberies have been stolen and a different vehicle was used for each robbery. While no weapon was seen

in any of the three robberies, the suspects are considered armed and dangerous due to the verbal threats. The cases are being investigated by the SVCTF, FBI, Roseville Police Department and Sacramento Police Department.

Additional details and photos are available on the FBI's new Wanted Bank Robbers website: https://bankrobbers.fbi. gov. Anyone with information regarding this robbery is asked to contact the FBI in Sacramento at (916) 481-9110, Crime Alert at (916) 443-HELP, Roseville Crime Stoppers at (916) 783-7867, Roseville Police Department or Sacramento Police Department.

Callers who provide information to Crime Alert and Roseville Crime Stoppers can remain anonymous and may be eligible for a

Orangevale Grange Welcomes National President for 113th Installation



Orangevale Grange 354 2013 officers. Seated: National Master/President, Edward L. Luttrell and his wife, Celia to his left. Photo from Robert Boyd.

By Elise Spleiss

CITRUS HEIGHTS, CA -(MPG) Why fix something if it's not broken? This has been the long enduring belief of members of the Orangevale Grange No. 354, a national fraternal organization that has survived the winds of time and change in an otherwise growing and changing community and nation.

On January 27, 2013, thirteen new officers were installed at the Orangevale Grange with the directive given to them by National President, Edward L. Luttrell, to carry on their proud traditions with the same reverence and joy for living as their ancestors.

The Grange is a fraternal association of farmers, founded in the United States in 1867. Locally the Grange is the local branch of this association. Granges were formed as a place for farmers to meet socially and to discuss farming matters and other impor-

tant issues. Also known as Patrons of Husbandry, members performed husbandry or the 'act or practice of cultivating crops and breeding and raising livestock', until the active farming routines gave way to more non-agriculture activities, emphasizing education and fellowship with families, friends, and the community.

A new onlooker to the installation ceremony, not familiar with the significance of each element of the precise, formal ceremony might find it strange; so different from the faster paced inductions of other organizations. However, once its' tie to the past is understood, it is refreshing to realize that God, family and country are viewed and treated

today exactly as their ancestors have for over a century.

Nestled on 4-1/4 acres of forest and grassy knolls on Walnut off Madison, the Orangevale Grange No. 354, was organized March 31, 1910, and is the oldest service organization in the town of Orangevale. Members and the community celebrated their 100th anniversary in 2010.

Members who enter a Grange hall anywhere in the United States, will find the hall set up exactly the same and will be welcomed as if it they were in their own town. They are reminded they have family wherever they

Orangevale has always enjoyed an agriculture heritage. Originally named the 'Orange Vale Colony', the community began as part of the 1844 Rancho San Juan Mexican land grant.

It was rural, with many orange groves. Some of the old oak trees can still be seen in Oak Park, and other original trees can still be found along Chestnut, Orangevale, Main and Walnut Avenue.

Agriculture is still very important to Grange members, but in the absence of the family farms of the past, it's practice is integrated within the goals of three of their most important functions: to educate, enjoy fellowship and have a good time as they rest from their labors, and to hold the value of women in the highest esteem.

Women are and have always been an integral part of the Grange. From the beginning it was mandated that women be allowed into membership in cheerful." For more information order to be a stabilizing force in a traditionally all male business.

The importance of taking

care of the earth is still taught to children from an early age. Orangevale Grange maintains a park like setting behind the hall with oak trees and a creek, and a youth garden. Plans are in the works to create a mini orchard and 'sustainable food forest' to help show children that their food does not just come from the supermarket. The hall and grounds are available for rent for private and community events

One tradition of the New Year for officers, which exemplifies the philosophy of good will and camaraderie of the members, is that, "As of today, the slate is wiped clean. Tomorrow begins a new year. All is fresh and clean, the mistakes of past are in the past." This would make an officer in any business or organization happy to hear!

Grange work is not limited to planting, social and educational activities. influence is far reaching, even to the halls of Congress. Since its' inception Grange members have been writing legislation to benefit their communities. Theirs is the only organization to do this. So many laws have been written and passed by members that affect our daily lives that the term, "Granger laws" was coined to identify these laws.

Grange is open to "all who are interested in agriculture, with generous hearts and open hands." Their goal, in addition to life-long education and fellowship, has long been to "help the needy, raise the fallen and aid in making the labors of this life go to orangevalegrange.gov, or call 916-988-8871.

Membership in the Orangevale

Congressman Bera's Office Open for Business

(MPG) Congressman Ami Bera officially opened his district office in Rancho Cordova on Monday, February 4, 2013. He will host an open house for the public at the office on Saturday, February 23, 2013 from 11 am-3 pm.

"Today's opening of my Rancho Cordova district office should make the valuable services my staff can offer more accessible to residents of the 7th district," said Congressman

Bera. "My district staff are available to help constituents navigate interactions with the federal government and to hear from them about legislation in Congress and issues and occurrences in their communities. My most important duty is to listen to my constituents and to make sure that my staff and I are easily accessible to the people I represent."

The Rancho Cordova office is located at: 11070 White Rock Road, Suite 195, Rancho Cordova, CA 95670.

Constituents can reach district office staff 916-635-0505, by email at bera.district@ mail.house.gov. Constituents can also find news about what Congressman Bera is working on, request a meeting with the Congressman or his staff, or request assistance from the Congressman on his website: www.bera.house.gov.

Congressman Ami Bera represents Sacramento County in the 113th Congress.

By Pastor Ray Dare

We prove our faith in Christ not by the rules we keep, but by the love we give. "Your love for one another will prove to the world that you are my disciples." (John 13:35 NLT) Notice Jesus didn't say, "Love me," as proof of our discipleship. He said, "Love one another, and that will show the world you belong to me." One of the best things we can do to reach our community for Christ is to love each other – that is, to love other believers.

Until the world sees the love of God modeled in Christian community, they're going to have trouble believing it can ever exist. When we truly care for one another, we show the world a love so tangible and contagious that they can't help but be attracted to it. It's love that reaches people. The church that loves people is a church that God blesses. A loving church means we give everyone in it the AAA treatment. What is the AAA treatment?

Giving People the AAA Treatment

Accept one another. Have you ever been in a snobbish church? Some people have a difficult time accepting others because they confuse acceptance with approval. There's a big difference. You can accept somebody without approving of their lifestyle. Paul said, "Accept one another just as Christ accepted you." Romans 15:7 That's the starting point- you accept people "just like" God has accepted

Everyone's welcome in our church. We have every kind of background you can imagine in our church We've got former Catholics, Charismatic, Jews, Baptists, Presbyterians, Lutherans, Pentecostals and Nothings! You name it, we've got it. But it really doesn't matter, because it's not about religion. If Jesus is your Lord and the Bible is your authority,

we're on the same team. Appreciate one another. This goes a little bit further than acceptance. "Do nothing from selfish ambition or vain conceit, but in humility consider others better than yourself. Each of you should look not only to your own interest but also the interest of others." Philippians 2:35 This means, find something you can like, not just accept. With

some people this may require a little creativity. You may have to look a little while. Maybe you just need to value them for their uniqueness. Like Baskin-Robbins -- 31 Flavors. What if we were all vanilla? What a boring church we would be! God has 31 flavors of personality and more than that.

Affirm one another. "Encourage one another and build each other up." I Thessalonians 5:11 When people stumble, don't criticize, sympathize. Be an encourager not a complainer, not a condemner, a critical person, not a judger. You can encourage people just by smiling at them.

The church that accepts, appreciates and affirms one another is the church that God blesses. That's the type of church I want to be a part of and that's the type of church New Beginnings is. I invite you to join us this Sunday.

Pastor Ray New Community Christian Church YOU'RE INVITED, Sunday service at 10am "We Do Church Differently" www.YourNewChurch.org

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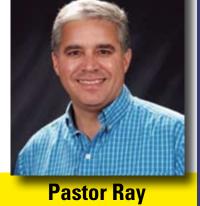
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Fifth Annual Youth Energy Summit Emphasizes "Green Business"

More than 100 students learn about the business aspects of clean and sustainable energy



Students from the Sacramento County area learned how to create "green" business opportunities at the Youth Energy Summit held at the SMUD campus January 25 and 26. The gathering is the fifth annual installment of the summit, where young people learn how to build a sustainable energy future.

CA – (MPG) The Sacramento Municipal Utility District (SMUD), a regional clean energy leader, hosted the fifth annual Youth Energy Summit (YES) training event January 25 and 26. The event emphasized the creation of "green" businesses. About 100 participating students teamed up to create "green" forprofit or nonprofit businesses and planned to partner with existing businesses to help them achieve sustainability objectives.

SACRAMENTO REGION, a roadmap and an inspiration. Nikhil Arora is a young icon in the sustainable business model movement. He helped start Backtotheroots.com, an Oakland entrepreneurial team founded in 2009 with the goal of bringing sustainable living into homes across the country. Arora has won several awards, including Forbes magazine's Top 30 Under 30 and has been honored at the White House.

YES is a two-day, all-encompassing forum for local students The keynote speaker provided to learn and discuss a wide range of energy issues that will impact their lives, issues SMUD aims to strategically address in the coming decades. YES teaches students the basics of energy science through lectures and interactive workshops given by energy industry professionals speaking on a range of topics spanning solar energy to waste management to alternative transportation.

Students will take what they've learned at YES and will finalize energy-related learning projects in their schools and communities. On April 26 at the state Capitol, students who joined YES learning teams will compete for scholarships by submitting their projects for the general public, legislators and judges.

Celebrating five years, the Youth Energy Summit dovetails with SMUD's mission as a regional clean energy leader that is helping to prime the local economy for a sustainable energy future. Part of that mission includes development of a "smart grid" which will transform the way electricity is produced and delivered to customers. The project will help improve the economic and environmental health of the Sacramento region, which in many ways depends on SMUD's track record of meeting our customers' energy needs.

As the nation's sixth largest publicly owned utility, SMUD has been providing low-cost, reliable electricity for more than 60 years to Sacramento County (and a small portion of Placer County). SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions for a healthier environment. The utility is the first large California utility to receive 20 percent of its energy from renewable resources. For more information, visit smud.

Source: SMUD Newsroom

Rancho Cordova Reduces Fees to Build Quality Community

RANCHO CORDOVA, CA - (MPG) The City of Rancho Cordova partnered with the **Building Industry Association** (BIA) to reduce fees by 20 percent retroactively, effective January 1 of this year for new residential and non-residential development. Impact fees affecting older existing areas of Rancho Cordova will be maintained at their already reduced rates.

The Citywide Transportation Development Impact Fee Program was established by the City Council in 2005 to support the demand for future development. The program's purpose is to fund new or expanded roadway improvements, transit improvements, bikeways, and walkways that are needed to support the growing community and ensure an efficient transportation system within the City.

The new fee schedule will remain in effect for the next 12 to 18 months until the group further collaborates on updating the fee program to shorten the timeframe, revise the projected

development to match the new timeframe, and revise the transportation improvements to match projected development.

"This partnership is part of a larger effort to build Rancho Cordova as a quality community," said Rancho Cordova Assistant City Manager Joe Chinn. "Our goal is to create a premier community where businesses and residents wish to locate and have opportunities to prosper." addition to transportation fees,

the City and BIA are also focusing on parks and other capital facilities fees and finding ways to reduce costs while providing quality facilities supporting the community. The Rancho Cordova City

Council recently provided direction, on a recommendation from the City and BIA, to reduce capital facilities fees by 15 percent. These fees fund the fair share of construction costs for building facilities such as City Hall, the Police Department, and Rancho Cordova Library. The City Council in coordination with the Cordova Recreation and Park District also provided direction to lower the parks and open spaces impact fees, which are used to improve community parks and facilities.

"Our partnership with the City of Rancho Cordova has developed into successes that support the building industry and future of the City," said John Costa, BIA Director of Governmental and Public Affairs. "The City has taken a forward-looking approach, and we are proud of our continued collaboration."

The Center for Collaborative Policy, a program of California State University of Sacramento, acted as the mediator for fee discussions

"It's a testament to the City and BIA that they recognized greater faith in being partners rather than adversaries," said Dave Ceppos, Associate Director of the Center. "And they came to a mutual conclusion."

Source: City of Rancho

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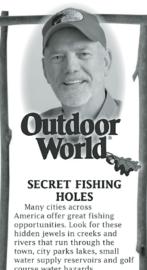


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By Ronnie McBrayer

In the previous generation there were at least three great Southern-born prophets: Martin Luther King, Jr., Clarence Jordan, and Will Campbell. Campbell is the only one still living. He is nearing his 90th year, and is a self-proclaimed prickly, "bootleg preacher" from Mississippi with a Baptist ordination, a foul fourletter-word dropping mouth, and a love for Bourbon and country music that is just short of his

Educated at Wake Forest, Tulane and Yale, he has been a pastor, chaplain, an executive with the National Council of Churches, and a writer. But he is most respected for his tireless work toward racial equality in the civil rights South, and his nocompromise, no pulled-punches attitude when it comes to the message of reconciliation.

"God is ready to forgive and restore all who will come," he has preached for decades now. When asked how he would summarize his theology and his work, in Campbell's iconoclastic style he answered, "We are all bastards; but God loves us anyway."

This belief was put to the test during the racial violence and upheaval of the 1960s. One of Will's best friends, a seminary student and Civil Rights worker named Jonathan Daniels, was shot and killed by an Alabama sheriff. The sheriff was acquitted

More Than We Can Stand

by "a jury of his peers."

Will retreated to Fairhope, Alabama, to grieve and rage, taking refuge at the home of friend P.D. East. East was an agnostic newspaper editor who wanted racial equality as well, but he was not an adherent to the Christian gospel. So while Will stalked around the house, angrily grieving Daniel's death and the uncorrected injustice against him, P.D. confronted Campbell directly:

"Come on, Brother," P.D. said. "Let's talk about your definition of the gospel. Was Jonathan a bastard?" Will responded that he was sure that everyone is a sinner in one way or another, but that Jonathan was one of the sweetest, gentlest guys he had ever known.

P.D. persisted: "But was he a bastard? Now, that's your word, not mine. That's a pretty tough word. I know, 'cause I am one; a real one. My mama wasn't married to my daddy. Now, by God, you tell me right now, yes or no: Was Jonathan Daniel a bastard?" Will finally said, "Yes, Daniel

P.D. East pulled his chair close to Will and just above a whisper asked, "Which one of those two bastards do you think God loves the most – Jonathan or that sheriff? Now, you're the one who always told me about how simple the gospel is. Just answer the question: Which one of those two does God love the most?"

Here are Will Campbell's words of response: "Suddenly, everything became clear. Everything. It was a revelation. I walked across the room and opened the blind, staring directly

into the glare of the street light. And I began to whimper. But the crying was interspersed with laughter. It was a strange experience. I remember trying to sort out the sadness and the joy.

'Just what was I crying for, and what was I laughing for? Then this, too, became clear. I was laughing at myself, at twenty years of a ministry which had become, without my realizing it...an attempted negation of Jesus...a theology of law and order and of denying the faith I professed to hold. That sheriff was indeed as loved by God as Jonathan Daniel. And if loved, forgiven. And if forgiven, reconciled

"P.D. came and stood beside me, handing me his half-empty beer. The lesson was over. Class dismissed. But I had one last thing I had to say to the teacher: 'P.D...damned if you ain't made a Christian out of me. And I'm not sure I can stand it."

This is the category-exploding, boundary-breaking, world-upturning gospel: God's grace trumps everything. God's love welcomes all who will come. God's forgiveness is no "respecter of persons," even those persons for whom we ourselves have little mercy. Yes, this is sometimes more than we can stand, but it is the no-compromise, no pulled-punches message of reconciliation.

Ronnie McBrayer is a syndicated columnist, speaker, and author of multiple books. You can read more and receive regular e-columns in your inbox at www.ronniemcbrayer.net.

As My Luck Would Have It

By Rev. James L. Snyder, D. Litt

I am not superstitious [knock on wood] but some things happen to me that leave me a little bit suspicious. I am not sure if there is a connection between superstitious and suspicious, but if there were, that would explain a lot in my life.

I start every year with high hopes of making certain changes in my life. If I had a quarter for every change I wanted to make in my life but didn't, I would have all the change I need.

This past week was one of those weeks. I was minding my own business, which for me is a fulltime job without benefits, and no matter what I did; I was either a day late or a dollar short.

I had to go across town for a business meeting and as my luck would have it, I hit every red light. I am not sure but it seemed that there were 1,937 traffic lights in route to my destination.

I had a gift card that I cannot remember when I got it, but I thought I would get a nice gift for myself. I selected my gift, went to the cash out counter and was informed that my gift card had expired "yesterday." I think I have just too many yesterdays in my life. I would like a card once that would expire "tomorrow". I have plenty of them.

The bookstore that I do my business was having a special on a book that I really wanted. I got to the store, stood in line for well over an hour and, as my luck would have it, the person in front of me got the last one. Where's my gun when I need it?

I believe if there are 100 people playing a \$10 million lottery I would be number 101. I come so close so many times, but you know what they say, an inch missed is like a mile missed.

When my wife and I started our marital journey, we did not take a vow of poverty. It just has turned out that way. As soon as we have a little cash ahead, my wife begins to wonder what is going to break in the house. And, as luck would have it, she is usually right.

All week long, my week went like this. All week long, I could not catch anything and then, as my luck would have it, I caught a cold. I did not set out at the beginning of the week to catch a cold. Whoever threw that cold at me I would like to find out right now. Of course, why I caught it in the first place is to be questioned. I really did not see it coming.

Why is it you cannot catch what you want but usually can catch what you do not want?

A friend of mine always reminds me along this line that, "That's

I caught a cold and now I did not know what to do with it.

I got up late in the morning, put on my bathrobe and went toward the kitchen wheezing and coughing as I shuffled down the hallway. When I got to the kitchen the Gracious Mistress of the Parsonage looked at me with one of "those looks" and said rather sternly, "Don't you dare give that cold to

I was sick but I was not too sick to know a death threat when it came my way.

When it comes right down to it, I am really a generous person. I would give you the shirt off my back if you needed it. However, when I have something like "a cold," I cannot give it to anyone. Nobody wants it! Believe me, the

cold I have to give I would give freely.

"You turn around," my wife said very sternly, "and march yourself right back into bed." Not only did I catch a cold, but also I am now catching the dickens.

I must confess that I am an expert at catching the dickens, I have just never figured out what to do with it when I got it. If I was good at catching luck as I am with catching the dickens I would be the luckiest man in the world. If someone knows a profitable market for "dickens" please contact me soon.

Slowly I turned, step by step, I walked down the hallway, it seemed like of thousand miles, I finally threw myself into bed. Thankfully, the bed caught me.

And so, as luck would have it, I have caught the cold, caught the dickens from my wife, and now I plan to catch up on some sleep.

I am not sure if you starve a cold and feed a fever or if you feed a cold and starve a fever. So in my confusion, I fed myself.

Resting on my bed, I thought of one of my favorite Bible verses. "Come unto me, all ye that labour and are heavy laden, and I will give you rest" (Matthew 11:28 KJV).

Life is full of ups and downs. Just when you think you are up you find yourself on the way down. The important thing in life is to have a safety net. For me, Jesus is my safety net and has never let me down. He will always catch me.

The Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at (352) 687-4240 or e-mail jamessnyder2@att.net. The church web site is www.whatafellowship.com.



By Karen Anderson

I look at my old falling-down fence. The holes in the fence are not big enough for the dogs to get through to the neighbors dog, but it is big enough for them to see each other. They will sit at that hole and have an argument. I envision one insulting the other, and then the onslaught of barking starts until I have to intervene. There are spots where the fence boards have rotted and are leaning forward. If it wasn't for the bushes in front of them, the fence would be on the ground. This is an example of our own lives. What kind of holes do you have in your life's fence? Would you rather criticize someone else's fence with its holes, or are you willing to face your own holes? I know

HOLES IN THE *FENCE*

without thinking that sometimes I am quick to show someone else the errors of their ways. The only problem with this; God will then show me that I had my own hole that needed to be fixed first.

Maybe the problem isn't actually a hole, but my attitude. The way I live my life and my attitude is just leaning too far the wrong way. I might be thinking of dabbling in something that is not really acceptable to God. I might think, "I'm not going to do anything wrong, I'm just considering it." That's when my time spent with God (the Holy Spirit) in the morning steps in and says, "WRONG IS WRONG...Don't go there. Stand straight up and be counted for God and what He wants for your life.'

God's Word says, "Why do you look at the speck of sawdust in your brother's eye and pay no attention to the plank in your own eye? How can you say to your brother, 'Let me take the speck out of your eye,' when all the time there is a plank in your own eye?" I think many times we just don't want to face our own problems. It is so much easier to look elsewhere. I want you, friends, to start taking your issues seriously and don't worry about others problems. God will help them face their holes. Criticism is never the answer; unconditional love and encouragement is the only way. Just make sure that God has dealt with you first. How can you call someone else's kettle black, when yours is burnt? Here is an interesting quote: "God, help me to see what I need to see! What I'm going through is temporary. God is on my side." NOW, go fix your holes!

PASSAGE: Matthew 7:3-4 (NIV)

Karen Anderson is an accomplished speaker, author, and chaplain. Leave a message or questions for Karen through her website www.doablesteps.com/contact.



By Marlys Norris, Christian Author

Do you know that your name is scribed in His book? You are on the heart of God and when you accept His beloved Son as their personal Savior and Lord, your name is scribed in His "Book of Life" forever. "He loves you with an everlasting love." (Jer.31:3) You have become His precious child and God is watching over you. He will never leave or forsake you..

God does His best to reach everyone – but some reject Him, therefore the opposite is true.

For one who rejects the divine plan of God when the end comes. each of us will stand before Him and give an account of our lives and why we rejected His Son. "And whosoever's name is not found written in the book of life will be cast into the lake of

IS YOUR NAME WRITTEN IN THE FATHER'S "BOOK OF LIFE?"

fire" (Revelations 20:15)

Life for every human being is no accident! God knew all of us before the foundation of the earth. We must remember God is our Creator. He is Holy and Just, the great I AM.. He formed each individual in their mother's womb for birth to take place. And at the right specific moment in time called each one to be born-again and accept Jesus and their names are written in His "Book of Life!" Regardless of the event or their age or understanding, As God's Holy Spirit moves in each life His "Agape Love and Grace" saves them to the uttermost for eternity. He guides one to "know and love" the Father, Son and Holy Spirit with their heart and soul.

Once a name is written in the "Book of Life" it will never be blotted out even when some step out of the will of God and go astrav. However, they must realize it is their choice they cannot blame God for the end result! Going out of God's will for their life, opens the door to the enemy of one's soul. And he will bring circumstances into a life that

hinders their walk with God. He brings deceptions and false teachings that lead to a false god. He will do anything he can do to hinder the personal relationship with Jesus someone might have had before this decision. His tactic is always to cause a person to dishonor God and take away every soul he can from the Heavenly

Father.. Beware, because one who strays too far from God into a sinful life will surely die early. God will shorten their days here on earth and take them "home" to heaven rather than lose them to His enemy. He loves each one of His children so much He doesn't want to lose anyone. He loves completely! "He always has your best interests at heart." (Jer.29:11) Listen, He is calling your name so please return to Him NOW!

Marlys Johnsen Norris Seven Christian Books "God Moves Mountains, It was a Miracle!" Contact me: Marlysjn@gmail. comMarlysjn@gmail.com



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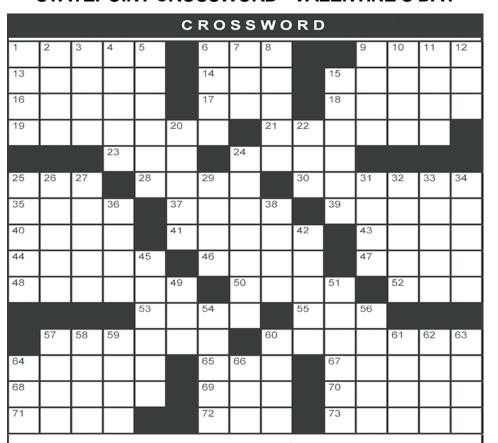
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- **ACROSS** 1. *Good night kiss spot
- 6. Old age, archaic 9. De Valera's land
- 13. "My Own Private 14. Big Island flower necklace
- 15. Kind of sentence
- 16. Things that are
- unacceptable 17. Some watch the Super
- Bowl just for these
- 18. Irregular
- 19. *Isolde's tragic lover 21. *The man behind the
- massacre 23. Unagi on sushi menu
- 24. *Stag
- 25. Grease holder
- 28. Elders' teachings
- 30. *St. Valentine's occupation
- 35. 7th letter of Greek alpha-
- bet, pl. Lofgren, musician
- 39. Banal or commonplace
- 40. Astronaut's insignia 41. To impede or bara
- **DOWN**

CLUES

- 43. America's favorite 44. Extremist
- 47. Bone-dry
- 48. A one-horse open ride
- 52. Name fit for a king?
- 55. Bovine sound
- 57. *Bella's choice 60. *"Shall I

- 65. Word of possibility
- 68. Eagle's home
- 69. Part of T.G.I.F.
- 72. Surf turf
- 73. Motion Picture Association
- Bar order 2. Sensory input

- 46. Old Russian autocrat
- 50. "Iliad," e.g.
- 53. Getting warm
- a summer's day?" 64. Style of abstractionism
- popular in 1960s
- 67. Under deck
- 70. Eat away
- 71. End of a leg
- of America, e.g.

3. Indian princess

- 4. Selected 5. Inexpensive inn, especially
 - for youths
 - 6. Distinctive flair 7. ___ Zeppelin
- 8. Tony Manero's music 9. Introduced in Europe in
- 10. One who is "_
- 11. *Most popular Valentine's Day gift?
- 12. Compass reading
- 15. Student's piece
- 20. *Dateless
- 22. Matterhorn, e.g. 24. Bartender's soda choice
- 25. *Cupid's mom
- costs'
- 27. Certain buds do this 29. Reduced Instruction Set
- Computer
- 31. Fleur-de-lis
- 32. Type of duck
- 33. Mall stop 34. Teletype machine, for

36. Delhi wrap 38. "All My Children," e.g. 42. Movie trailer, e.g.

an Allstate company

- 45. Related on the father's
- 49. Of a female
- 51. Like a funereal procession 54. Administrative
- 56. "La Bohème," e.g.
- 57. Fencer's weapon
- 58. Some choose this over
- truth 59. Court order
- 60. Benign lump
- 61. A bunch
- 62. Traveled on
- 63. Water carrier
- 64. Dunce
- 66. Absorbed, as in a cost

For Solution See Page 7

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First Edition for February 2013



SAVING YOUR HEART

We are into the heart mood as we near Valentine's Day with every heart cliché' you can think of. And we all love the flowers and the candy and the cards too. Maybe we should be thinking long and hard about the real heart that keeps us going every day instead of the candy ones. The number one killer in the U.S. is heart disease. But when you think of heart problems, you picture an overweight middle-aged man, right? What if I told you the number one killer of women in North America is heart disease? Got your attention, huh? It accounts for a third of all deaths in women and far surpasses the prevalence of breast cancer. It's true, and that's why Cardiologist Dr. Martha Gulati and Pharmacist Sherry Torkos took on the task of getting women, who often neglect their heart health, to take notice in their book "Saving Women's Hearts." While the stats can be frightening, the good news is that most risk factors for heart disease can be changed. You can bet my ears perked up when Sherry took me on the Myths and Misconceptions of women and heart disease on my POPPOFF Radio Show.

1) Heart disease is only an issue for elderly women: While heart disease is the chief killer of women over 65, it is the second leading cause of death in women ages 45-64 and the third leading cause of death in women 25-44.

POPPOFF!

with Mary Jane Popp

2) Women should be treated less aggressively after a heart attack than men: Absolutely not. The unfortunate reality is that women are treated less aggressively after a heart attack and are also morel likely to die after suffering a heart attack.

3) Risk factors for heart disease are the same in women as in men: Not so. Certain conditions are more likely to cause heart disease in women than in men, such as metabolic syndrome and menopause. Stress is also more likely to damage women's hearts.

4) Sex increases the risk of heart attack: It is commonly thought that sex is a major trigger for heart attacks, yet only 1% of heart attacks are brought on by sexual activity.

5) Coffee is bad for your heart. While too much caffeine can raise blood pressure, coffee actually contains significant amounts of antioxidants. A recent review of 21 studies found that women who drank one to four cups daily actually had a lower risk of heart disease.

6) Nuts can raise cholesterol levels: Nuts are a good source of soluble fiber and other nutrients and research has found that consuming a handful of nuts daily can lower cholesterol and the risk of heart disease.

7) Hormone replacement therapy protects against heart disease: In fact, menopausal women who participate in estrogen replacement therapy actually may be at increased risk for heart disease.

So I asked Sherry how I can save my heart, and she shared these nine ways:

1) Get at least 7 hours of sleep every night. Women who sleep 6 hours or less have been shown to be at greater risk.

2) Take 10,000 steps a day. Use a pedometer and gradually

increase the number each day. Exercise fights heart disease in numerous ways.

3) Have oatmeal with chia seed for breakfast. The soluble fiber in oats and chia can help lower cholesterol.

4) Eat more fish, garlic, and green tea. These foods help cut heart disease risk.

5) Choose whole grain bread/ pasta and brown rice over white rice. Studies show that highly refined carbs are worse for your heart than foods high in saturated fat, like red meat and butter.

6) Avoid foods that contain trans-fatty acids. They can raise cholesterol levels and increase risk of heart disease.

7) Don't sweat the small stuff. Stress is a major risk factor for heart disease.

8) Laugh more. Laughing relaxes and expands blood vessels, which protects the heart.

9 Get screened for heart disease...beginning at age 20!

WOW! That stuff about stress really got to me. Maybe that's where the

breaking your heart saying comes from. I wanted to finish on a positive note with Valentine's Day coming soon. So Sherry gave me five Heart-Smart Indulgences. Don't want you to be bored on that special day so here goes...Avocado, Dark Chocolate, Red Wine, Nuts, and Berries. You got me on the Red Wine and Dark Chocolate. I am now a happy camper! And don't forget have a good belly laugh or two! HAPPY VALENTINE'S DAY!!!

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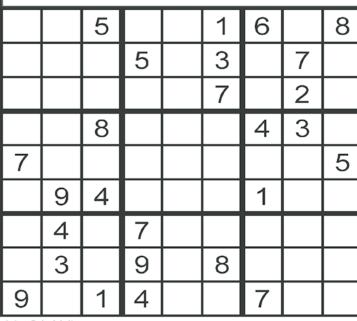
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For Solution See Page









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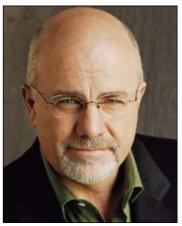
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Setting Up The Kid's Car Insurance

Dear Dave,

I'm divorced and have a teenager who will be driving soon. What would be the best way to set up insurance for the child? - Mike

Dear Mike,

I suppose a break-up does change the dynamic somewhat, but with my kids I simply left the car in my name and paid the extra insurance cost for a little while. For me, still being in control of the car as a dad outweighed the

Dave Says

additional money I was paying in premiums. Having a minor child running around in the world with his or her name on a car title is not a good plan.

Then, when they turned 18, I put each of their cars into their names. This, of course, was dependent on them behaving and acting responsibly. They were legally liable at that age too. I'm sure the insurance costs went up, but at that point the financial risk and liability factors were on them, not me.

In this kind of situation, especially because there's more of a potential for disagreements, I think I'd do it that way. Just put it in your name for now, especially if you're putting money toward the purchase of a vehicle.

Where To Put The 15 Percent?

Dear Dave,

My employer recently stopped matching my 401(k) contributions. Together, my husband and I make about \$100,000 a year. Should I continue to invest in this option, or should I put money into an IRA?

Linda

Dear Linda, If possible, I would put 100 percent of my retirement savings into a Roth IRA with good, growth stock mutual funds before messing with a non-matching 401(k). But remember, my goal if you follow the Baby Steps is to be debt-free except for your home, and have an emergency fund of three to six months of expenses, before you begin setting aside for retirement. These are the steps that allow you to be prepared for emergencies and free up your largest wealth-building tool, which is your income.

With your income, both you and your husband could open Roth IRAs and contribute \$5,500 each in 2013. That's a total of \$11,000 toward retirement next year, and it's only 11 percent of your income. With this in mind, I'd advise going ahead with your 401(k)s after your Roth IRAs are in place. That would flesh out the remaining four percent and give you guys 15 percent of your income going toward retirement!

- Dave

*For more financial help, please visit daveramsey.com.



by David Dickstein

Family Films

"Escape from Planet Earth" Opens Feb. 14, rated PG facebook.com/

Escape From Planet Earth MovieComputer-animated alien com-

edies don't have the best track record ("Planet 51" and "Mars Needs Moms" anyone?"), so at least the latest entry will be a nice paycheck for the voice cast led by Brendan Fraser, Jessica Alba, Sarah Jessica Parker and James Gandolfini. The story follows an Earth-born astronaut who is loving life as a national hero on an alien planet, but becomes imperiled in an unsavory section of the solar system. His only hope -- and the free universe's -- is a rescue attempt by his lily-livered nerdy brother.

"A Good Day to Die Hard" Opens Feb. 14, rated PG-13 diehardmovie.com

A much more family-friendly version of John McClane's signature line has the superheroic New York detective saying, "Yippee ki-yay Mother Russia" in the fifth installment of the action film franchise. Back in uniform is Bruce Willis as the courageous cop with a penchant for being in the wrong place at the wrong time. His crime fighting happens on foreign soil for

the first time when his estranged

son gets messed up in the prison

escape of a disgraced Russian

leader who plots to assassinate

"Snitch"

Opens Feb. 22, rated PG-13

snitchthemovie.com

year," a suburban dad (Dwayne

A shoe-in for "father of the

the visiting U.S. president.

Films and DVDs for the Whole Family



"The Rock" Johnson) strikes a deal with the feds to infiltrate a big, nasty drug cartel in order to reduce his teenaged son's 30-year prison sentence. The action flick is loosely based on the true story of devoted father James Settembrino as documented in a 1999 "Frontline" segment on PBS. Susan Sarandon and James Allen McCune also star.

Family DVDs

"Toys in the Attic" (Feb. 5 on DVD and Blu-ray, PG): This Czech-made stop-motion-animated feature took 3 1/2 years to come stateside, and when it did, in September, only 27 screens showed it for a box office take of under \$65,000. What a shame. Creative and visually alluring, this "Toy Story 2"-meets-Tim Burton surprise offers a sometimes charming, sometimes disturbing look at discarded toys in the attic of a Prague home dura "Diamond Edition" featuring new digital restoration and hi-def picture and sound. Besides being offered on Blu-ray for the first time, the special edition includes such nifty bonuses as neverbefore-seen deleted scenes and a never-before-heard deleted song. Definitely worth a return or firsttime trip to Never Land with the boy who doesn't want to grow up and the Darling children he takes along for the magical ride.



Grade: A+

"Duck Dodgers: Dark Side of the Duck" (Feb. 5 on DVD and Blu-ray, rated G): Episodes from the series' first season number a baker's dozen in this DVD debut for the Kids' WB Emmy winner of 2003-2005. A cool bonus is the remastered "Duck Dodgers in the 24th Century," the 1953 Merrie Melodies theatrical short upon which the animated, sci-fi series was based. Grade: B+

"Scooby-Doo! Mask of the Blue Falcon" (Feb. 26 on DVD and Blu-ray, not rated): When Scooby-Doo and Shaggy go to a comic book convention to meet their favorite TV superhero, the monstrous villain from the program turns out to be real in this fan-pleasing direct-to-DVD movie.

Grade: B+



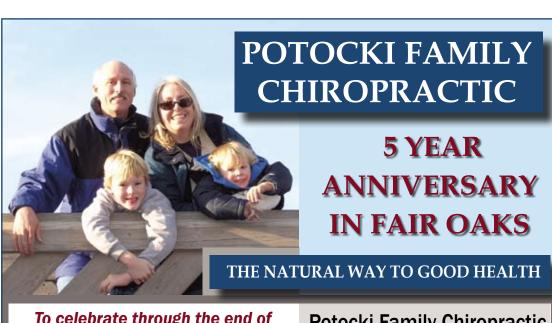
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ing the Cold War. Little ones will

find many scenes nightmare wor-

thy. The English dubbing makes

good use of Forest Whitaker,

Cary Elwes and Joan Cusack.

"Peter Pan" (Feb. 5 on DVD

and Blu-ray, rated G): Disney

is capitalizing on the animated

classic's 60th anniversary with

Grade: A

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