

"Igniting Your Own 'Escape Fire' to Better Health"

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PLUS: Who is Plotting to Steal Your Pension?

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Volume 7 • Issue 20

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

Second Edition for October 2012

New Assisted Living **Facility Comes to** Rancho Cordova



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Elderly Residents Escape Morning Fire in Orangevale



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Ghouls and Gremlins Come out to Play at Business Mixer

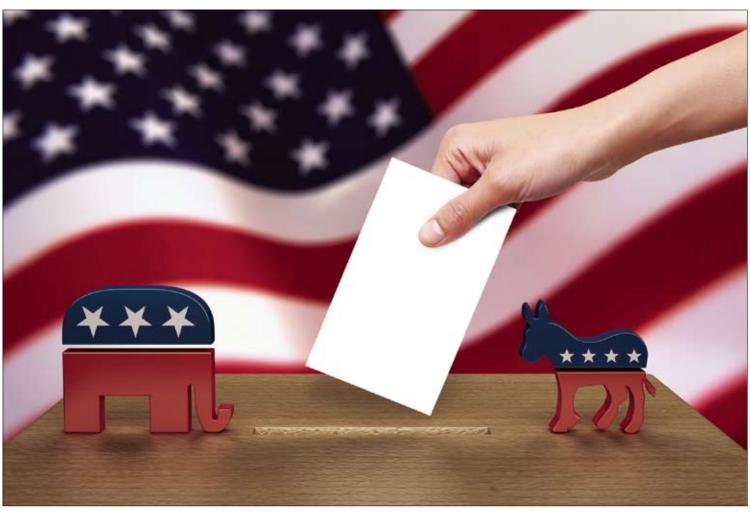


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Freedom is not Free



Commentary by Paul V. Scholl, Publisher

On November 6th, Election Day, across the United States we will again be deciding upon the direction for our county. Higher taxes are crushing small businesses, costing Americans millions of jobs. Out of control spending by the State means tightening everyone's belt, except theirs. It is not a question of higher taxes and fees. It is a question about whether or not they will tell us what they are

doing with all the new legislation "before they pass it."

On a statewide and local level we are voting on many ballot measures and propositions, as well as choosing our leadership on many levels of local and state government. Are you tired of working harder and harder and keeping less and less of your own hard-earned money?

Leading Republicans, Independents and Democrats are hoping voters turn out in huge numbers at polling places to cast their votes on some of the most controversial propositions and candidate races that have been seen in, well, almost two years.

It is time for some leadership and some real answers. Americans have faced another stress-filled two years of a failing economy, lack of leadership on a national and state level, and now more cities are failing as a result of gross mismanagement. The general public is being fed more than we need to know about areas we care little about, and very little of what we need to know. Guard the borders, keep the country safe, and

fix the damn roads!

As legal voting Americans, we go to the voting booths in our own neighborhoods, vote alongside our neighbors and try to make the best decisions we can that will affect our families for years to come. If it really is about "the children", why doesn't the government act that way?

With what limited truthful information we have available to us, we try to do what is right. It is not only a right of most Americans to vote, it is a civic duty. Whatever your ideology, Get Out and Vote.

UFL Postpones Season Until Spring of 2013

SACRAMENTO, CA -The United Football League announced October 20th it is postponing the second half of the 2012 season until the spring of 2013, when it plans to complete the remaining four games and stage its championship game. The UFL would then return to a fall schedule later in 2013.

William Hambrecht made the announcement Saturday morning. The UFL, in its fourth sea-

UFL founder and chairman

son and with franchises in Las Vegas, Sacramento, Omaha, and Virginia Beach, had played four of its scheduled eight games.

"The players and coaches have established a terrific product on the field," said Paul F. Pelosi, spokesman for the UFL ownership group and owner of the Sacramento Mountain Lions. "Because of a lack of sufficient funds due to the high cost of workmen's compensation insurance and other elements, we are postponing the second half of the season. We plan to play the balance of the season in the spring, along with the championship game."

The spring dates will be determined in the near future. Pelosi said that this program will allow the UFL time to meet its financial obligations and reemerge in strong fiscal shape.

take care of our players, coaches, and staff," he said, "and then to raise sufficient funds to take care of our other obligations and to resume fullyfinanced operations in 2013." Source: Sacramento Mountain

"It is our first priority to

Rancho Cordova Celebrates Folsom Boulevard Update



RANCHO CORDOVA, CA-Rancho Cordova Mayor David Sander cuts the ribbon during the Folsom Boulevard Beautification and Enhancement celebration on Monday, October 15th.

Vice Mayor Linda Budge, Council Members Robert McGarvey and Ken Cooley, and other City and agency officials participated in the event that celebrated the completion of an extended project that included pedestrian and traffic signals, median landscaping, bicycle lanes, drainage improvements,

and continuous sidewalks. Special guests at the celebration were members of the California Pony Express Association and their horse, Ray, and members of the Bicycling Advocates for Rancho Cordova Club.

A major thoroughfare, Folsom Boulevard has a rich history of being part of the Pony Express route and Highway 50 and is now the main street of Rancho Cordova.

Source: City of Rancho Cordova

Photo courtesy Public Information Office, City of Rancho Cordova

Goodwill Challenge Raises Nearly \$73,000 in One Day

— The Goodwill Challenge, sponsored by Goodwill Industries, Supervisor Phil Serna, and Good Day Sacramento, raised nearly \$73,000 during a live challenge to the community on Friday, Sept. 28 to provide temporary shelter for homeless individuals and families in Sacramento. Many local shelters have available room and lengthy waiting lists, but they lack the necessary funding to maximize shelter capacity. The Goodwill Challenge challenged business leaders and

SACRAMENTO REGION, CA the community to raise much needed funds so that local shelters may begin to provide immediate assistance.

"Goodwill is committed to helping the displaced and disadvantaged," commented Joseph Mendez, President and CEO of Goodwill, "This is why we responded immediately with a check and a challenge to the community to join us and help move people off the ground and into the available beds.'

With support from people in

our community, Goodwill, Sierra Health Foundation, Sutter Health Sacramento Sierra Region, Supervisor Serna and Western Health Advantage, the Goodwill Challenge raised \$72,652 on Friday alone. The money raised will go to local homeless shelters that have waiting lists and have the potential to offer more bed space that they otherwise would not be able to provide without the funding assistance.

Supervisor Serna who initi-

ated the fundraising campaign

with Goodwill Industries said of the effort, "Through Goodwill's generosity and that of our major sponsors, we were able to raise the funds necessary to give homeless individuals and families shelter options. I'm extremely grateful," he added. Goodwill Industries of Sacramento Valley & Northern Nevada is a community based nonprofit organization that provides job training and vocational access for the disabled, disadvantaged and disenfranchised in Sacramento Valley & Northern Nevada.

Goodwill puts people to work in their own communities, helping to build self-sufficiency and human dignity. Today, Goodwill employs over 1,500 people and over 90 percent of total revenues are dedicated to job training, mission related activities and mission related payroll. Every 38 seconds of every business day, a person served by Goodwill earns a good job. Every 8 seconds, another person accesses Goodwill opportunities to build careers and strong families.

November is National Family Caregiver Month

SACRAMENTO REGION register. Free in-home respite care Circle, and other national media. - Francine Russo, author of "They're Your Parents, Too!" will join us to discuss how siblings can survive their parents' aging without driving each other crazy at an educational workshop to be held on November 1, 2012 from 6:00 to 8:00 PM at the Arden Hills Resort Club and Spa, 1220 Arden Hills Lane in Sacramento.

This special event is offered FREE for family caregivers and interested persons. Seating is limited, so please call early to is available to family caregivers if advanced notice is provided.

Sibling relationships; Family Communication; Making tough **Speakers:** Francine Russo is a

Conference Topics:

widely recognized journalist who covered the aging and boomer beat for Time magazine for nearly a decade.

She has also written for The Atlantic, The New York Times Magazine, Redbook, Family

Her new book has touched a nerve with readers and the media, from the New York Times and U.S. News and World Report to the Wall Street Journal.

Sponsors: Del Oro Caregiver Resource Center, Area 4 Agency on Aging and the Alzheimer's Association.

For additional information, or to register, contact Del Oro Caregiver Resource Center at (916) 728-9333.

AARP Tax-Aide Seeks Volunteers

SACRAMENTO REGION

- This year, AARP Tax-Aide, the nation's largest free, volunteer-run tax assistance and preparation service is seeking volunteers for tax assistance/ preparation and leadership coordinators. Volunteers of all ages and backgrounds are welcome. Each year from February 1st through April 15th,, AARP Tax-Aide volunteers prepare federal, state, and local tax returns for low and middle income taxpayers, with special attention to those age 60 and older. Volunteers are especially needed to assist with electronic filing of tax returns. You do not need to be an AARP member or retiree to volunteer.

Volunteers receive comprehensive training in cooperation with the Internal Revenue Service. They then help customers oneon-one at Tax-Aide centers. This is a great way to learn new skills and to be involved in your community.

Leadership positions coordinate program delivery by volunteers at sites at the local, state or regional level; or manage specific program activities such as technology, training, administration, or communication.

Last year in Northern California, 530 AARP Tax-Aide volunteers helped more than 33,000 taxpayers at 78 sites, filing nearly 21,000 federal returns of which 98% were filed electronically.

For more information on how you can join the AARP Tax-Aide team in Northern California, contact Ron Byrd at NoCalTaxAide@Outlook.com or visit our national website @ www.aarp.org/taxaide for details and online application.

AARP Tax-Aide is a program of the AARP Foundation, offered in conjunction with the Internal

The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection, and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to rejoin the workforce. Free tax assistance and preparation is provided for low and moderate income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer, and employment situations. Additional programs provide information, education, and services to ensure that people over 50 lead lives of independence, dignity, and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.

Sacramento County DA Reports

Recent cases of interest

CASE: Frank William Rackley Sr. (10/12/12) PROSECUTOR: Deputy District Attorney Alan Van Stralen, 916.874.5667

District Attorney Jan Scully announced today that the Honorable Judge Greta Fall sentenced Frank William Rackley Sr. to 141 years to life in prison. On May 21, 2012, Rackley was convicted by a jury of

two counts of rape and two counts of forcible sexual penetration.

On June 22, 2011, Rackley picked up a 30-year-old woman who was working as a prostitute. He drove the victim to a secluded location, where he raped her in his truck. On July 22, 2011, Rackley picked up a 16-year-old girl who was working as a prostitute. He drove the second victim to a secluded location, where he raped her in the cab of his truck.

The case became the subject of public discussion when the juvenile victim was temporarily held in custody at juvenile hall to ensure she would appear to testify. She was later released subject to GPS monitoring. She did appear to testify at trial, and agreed to tell her story in court.

Rackley's criminal record of five prior felony convictions, including robbery and stalking, had resulted in two prior terms in state prison. He was on parole, and had evaded supervision to become a parolee-atlarge, at the time he committed these rapes.

CASE: Darrell DeWitt (10/10/12)

PROSECUTOR: Deputy District Attorney Hilary Bagley Franzoia

District Attorney Jan Scully announced that after defendant Darrell DeWitt waived his right to a jury, the Honorable Marjorie Koller found DeWitt guilty of murdering his father Darrell DeWitt Sr. Judge Koller also found that the murder was premeditated and deliberated.

Mr. Dewitt Sr. was living with the then 19-year-old defendant and another son in an apartment located in Old Town Elk Grove. On the morning of September 19, 2011, the father and son argued and the defendant was told he would have to move out. After having the other brother leave the apartment, the defendant proceeded to brutally attack his father with a double-bladed 'battle' axe while he was seated and resting in his bedroom. The defendant then went about his business and partied inside the apartment for 30 hours before admitting to his brother the next evening that he had killed his father.

When law enforcement was called, the defendant stabbed himself multiple times upon realizing that officers had arrived. The Elk Grove Police Department and Elk Grove Police Detective Mark Bearor worked tirelessly to investigate the case as expeditiously as possible.

Darrell DeWitt faces a possible maximum sentence of 26 years to life in prison. Sentencing is set for November 16, 2012 at 9:00 a.m. in Department 16 of the Sacramento Superior Court.

CASE: Lan Le (10/09/12)

PROSECUTOR: Deputy District Attorney Anthony Ortiz

District Attorney Jan Scully announced that on Friday the Honorable Ernest Sawtelle sentenced Lan Le to 26 years to life in prison after being convicted by jury of first degree murder and the use of a knife in the stabbing death of Monica Anderson.

In March of 2010, the two women were engaged in an argument which led to Le stabbing the victim to death in her Citrus Heights apartment.

You're Invited to a Free Luncheon Seminar

Seating is limited to 30 attendees per seminar

Wednesday, Sept 12, 2012 - 11:30 a.m to 12:30 p.m.

LOCATION: East Lawn Elk Grove Memorial Park 9189 E. Stockton Blvd., Elk Grove, CA 95624 (I-99 @ Laguna)

Tuesday, September 25, 2012 - 11:30 a.m to 12:30 p.m. Wednesday, October 31, 2012 - 11:30 a.m to 12:30 p.m. Thursday, November 29, 2012 - 11:30 a.m to 12:30 p.m.

6700 Verner Ave., Sacramento, CA 95841 (I-80 @ Greenback)

LOCATION: St. Francis Community Hall

Friday, Oct 19, 2012 - 11:30 a.m to 12:30 p.m.

RSVP to MEL OSBORNE @ (916) 732-2031

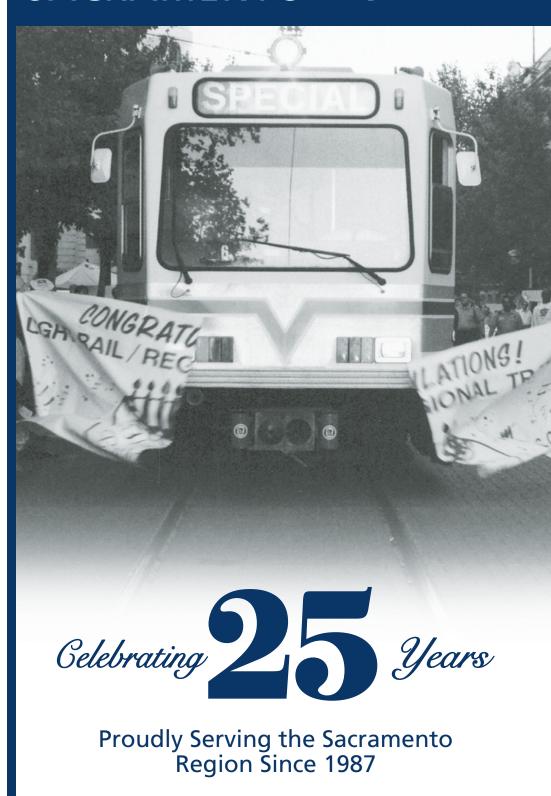
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PRESENTER: Mel Osborne

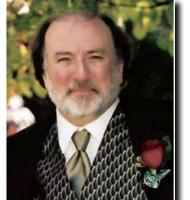
PRESENTER: Josh Tuttle

Please note - this is not a sales seminar. "The Privilege of Planning" is a 30-minute presentation followed by a question and answer period. It will focus on the importance of getting your family involved in the entire process of advance funeral planning and all of the options available. Done properly - at the right time and in the right way - pre-planning can become a privilege instead of a chore. Get valuable information on Veteran's benefits, cremation and burial options and receive a FREE Emergency Planning Guide. Come and learn the steps you can take now to make sure those you care about are always cared for.



RSVP to LISA WEST @ (916) 732-2020

WWW.EASTLAWN.COM



Publisher, Paul V. Scholl



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New Assisted Living Facility Comes to Rancho Cordova



Linda Budge (in red) leads a group of local dignitaries at the ground-breaking ceremony. Photo courtesy of City of Rancho Cordova.

features and amenities, including dining rooms, libraries, internet lounges, a theater, and gaming and recreational areas.

"The community has worked hard to provide venues for seniors and places for them to belong, play, and prosper when they retire," said Rancho Cordova Mayor David Sander. "This project supports Rancho Cordova as the center of it all."

The project is the result of collaboration of the City of Rancho Cordova, Summerset Assisted Living LLC, architect PGA Inc., Northstar Senior Living Inc., and have a variety of common-space U.S. Employment Development

The project was funded through Small Business Administration funding and the EB-5 Immigrant Investor program, which provides visas to foreign investors who contribute a minimum of \$500,000 to a new commercial enterprise within a high unemployment area.

"The facility will generate new job opportunities in Rancho Cordova," said Rancho Cordova Director of Economic Development Curt Haven. "It will also support our aging residents by providing a welcoming and comforting atmosphere."

Elderly Residents Escape Morning Fire in Orangevale

Sacramento Metropolitan Fire District Report

ORANGEVALE, CA - Shortly after 8:00 on the morning of October 12th, an elderly resident at 9340 Orangevale Avenue said she "heard a pop in the back bedroom that was followed by fire." Metro Fire units were quickly dispatched for a report of heavy smoke coming from the residence.

Units arrived to find a working fire in the rear section of a single-family mobile home. With the residents already out of the house, getting the fire under control quickly so it wouldn't spread to neighboring homes became the priority. Crews attacked the fire, containing it to just the back section of the home. No other structures were damaged.

Two trucks, four engines and an ambulance crew worked together



Photo courtesy of Sac Metro Fire.

to save as much of the residents' home and belongings as possible. Damage from the fire is estimated at \$20,000. No civilians or firefighters were injured. The cause of the fire appears to have

been electrical in nature. Protect your family and your home: when doing any electrical repairs, proper installation and service are



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Saturday, November 10, 2012 from 9:00 am to 3:00 pm **Citrus Heights Community Center** 6300 Fountain Square Drive, Citrus Heights

For more information

916-721-7487

Jenner Inn & Event Center

RANCHO CORDOVA, CA -

A groundbreaking ceremony of

the Summerset Assisted Living

and Memory Care Facility was

held on Wednesday in Rancho

Cordova. The project is a 106 unit,

128 bed facility built on the City's

largest infill property located

near Zinfandel Drive and Vehicle

The anticipated completion date

is fall of 2013. The 80,000 square

foot facility, by design and func-

tion, serves as a small village

environment that will provide

many of the functional and social

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Commentary by County Supervisor Roberta MacGlashan

ORANGEVALE, CA - Finally, after many difficult years, Sacramento County appears to be turning the budget corner and making meaningful progress towards obtaining true, ongoing fiscal balance. We have done so in a number of meaningful ways: cutting 30% of our workforce, obtaining meaningful pension reform, and eliminating spending on nonessential programs. However, we have not raised a single tax. Nor have we proposed to do so.

I am proud of this record, and strongly believe it puts this County in a better position than many in the state for meaningful employment growth and economic investment in coming years. As a former business owner I know that employers want to locate where they can find stable, reliable government services and where their employees can find a good quality of life.

Just a few weeks ago, the County Board of Supervisors

"It is critical that we maintain control of spending."

adopted the Final FY 2012-2013 until this year, many of us won-Budget. This budget maintains our austere approach to ensuring quality services are provided in the most efficient manner possible. And, it makes clear that, in Sacramento County, law enforcement is the number one priority of your local government.

Because we spent less than we budgeted for in FY 2011-2012, we were able to restore some significant sums to our most critical departments. Restorations included \$5 million to maintain patrol services in the Sheriff's Department, \$1.5 million to maintain prosecutors in the District Attorney's Office, and about \$1.1 million to reopen additional juvenile hall capacity through the Probation Department. We also restored additional funding to the County's Department of Regional Parks, which will help bring additional park rangers on staff.

As we move forward, it is critical that we maintain control of spending and ensure that we continue in our most important effort of keeping the community safe for its law abiding residents.

A critical component of the public safety continuum will be how the County responds to the State's experimentation in Criminal Justice Realignment - essentially shifting their corrections and rehabilitation failures onto local government.

They claim this program is designed to save money and, dered how they would achieve savings. Now we know - they underfunded Sacramento County alone by over \$10 million.

Thankfully, the Community Corrections Partnership, a panel of local law enforcement professionals, has put the vast majority of their funds towards covering costs imposed on the Sheriff and Probation Departments by this new program.

Some, particularly at the State, don't like the approach taken in Sacramento County and are calling for funds to be taken from the Sheriff to fund rehabilitation and drug treatment programs. What people don't realize is, the Sheriff will be funding both mental health and rehabilitation programs with his realignment allocation. If the State wants additional programs funded, they need to stop balancing their own budget problems on the backs of local government and public safety.

As we continue to work through these issues in coming years, I will continue to welcome your thoughts and input. You can email me directly at macglashanr@saccounty.net, or call my office at (916)874-5491. Additionally, you can attend my monthly Community Cabinet Meetings. In Orangevale, we meet the first Friday of every month in Annie's Breakfasts and Steaks at 7:30am. I hope to see you there!

Attention War Time Veterans & Spouses:

Are you missing out on up to \$24,228 per year in tax-free income from the Veterans Administration to offset expenses or cover costs that impact your lifestyle and your health on a daily basis?

Non-Service Connected Pension Benefits are available through the Veterans Administration for older & disabled veterans who have served during a period of war. Learn more about the Aid & Attendance Pension Benefit (often called the "VA's Best Kept Secret") and how to qualify on the other side!

Stay At Home Longer & Get The Extra Care You Need With The VA's Aid & Attendance Pension Benefit

Are you a veteran or a spouse of a veteran who:

- ☐ Has served during a period of war
- ☐ Is 65 or older; OR,
- ☐ Is disabled with a service OR non-service connected disability (i.e. stroke, dementia, immobility)
- Needs extra help performing tasks of every-day living including dressing, bathing, feeding, medication management, etc.

...then you may be entitled to additional benefits through the Veterans Administration to offset the cost of assisted living, nursing home or home health care or in-home care (including care from a family member!).

Qualification is similar to Medi-Cal, where certain income and asset limits apply. But don't count yourself out yet! Veterans and their families are permitted by the VA to utilize tools such as trusts and other benefit planning methods to qualify for this lifetime, tax-free pension.

Let Us Help You Get The Care And Benefits You Deserve, Paid For!

Register Now For A FREE Seminar, "Aid & Attendance: The VA's Best Kept Secret!"

November 1st at 3 pm (Chubb Law Firm) November 1st at 7 pm (via telephone!)

November 13th at 4:00 at Emeritus at Hazel Creek, 6125 Hazel Avenue, Orangevale

Reserve your space at

http://SacramentoVeteranAid.com or call (916) 241-9661

The Chubb Law Firm 8920 Sunset Avenue, Ste E Fair Oaks, CA 95628 www.ChubbLawFirm.com 916-241-9661





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Billy Graham Urges Americans to Vote Biblical Values on November 6

From www.LC.org

WASHINGTON, DC – Rev. Billy Graham is running fullpage advertisements in a number of newspapers across the country, urging voters to vote for candidates that support biblical values of life, natural marriage, and religious liberty. "We are at a crossroads and there are profound moral issues at stake," Rev. Billy Graham said. "I

strongly urge you to vote for candidates who support the biblical definition of marriage between a man and woman, protect the sanctity of life, and defend our religious freedoms."

"The legacy we leave behind for our children, grandchildren and this great nation is crucial," Graham said. "As I approach my 94th birthday, I realize this election could be my last. I believe it is vitally important that we

cast our ballots for candidates who base their decisions on biblical principles and support the nation of Israel," he said. "Pray with me that America will remain one nation under God."

"This statement by Rev. Billy Graham is incredibly important for many reasons," said Mat Staver, Founder and Chairman of Liberty Counsel. "Billy Graham has publically recognized how critical this election is for biblical values of life, marriage, and religious liberty and urges people to vote in support of these values. This is unprecedented for the world's best-known evangelist. Billy Graham has always steered clear of politics. In reality, Billy Graham has merely raised his prophetic voice like any preacher should when biblical and moral values are placed in jeopardy by politicians," said Staver.

Liberty Counsel has developed a voters' guide, suitable for churches and other 501(c)3 organizations. "We encourage voters to educate themselves on where the candidates stand on the issues and then share that information with their friends," said Staver.

Staver continued, "Rev. Graham is boldly modeling what Liberty Counsel has been telling pastors and churches. Pastors and Christian ministry leaders have a high calling to speak the truth from the Word of God. There is an ongoing struggle for the soul of America. Many people look to pastors and Christian ministry leaders for guidance on important moral and social issues. Liberty Counsel applauds Rev. Graham and the Billy Graham Evangelistic Association."

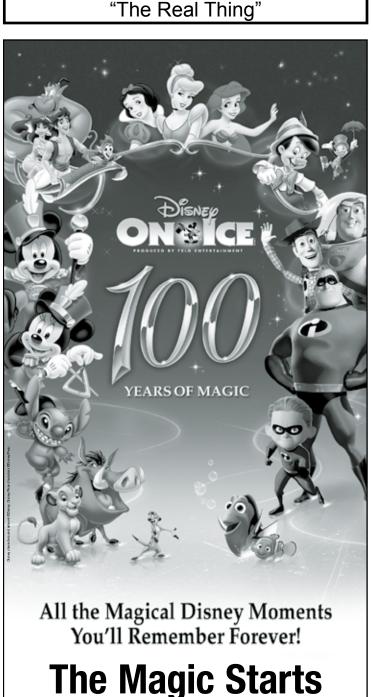
Liberty Counsel is an international nonprofit, litigation, education, and policy organization dedicated to advancing religious freedom, the sanctity of life, and the family since 1989, by providing pro bono assistance and representation on these and related topics.



6 GOLD MINE CLAIMS

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NOV. 1 - 4 →

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*Excludes Front Row and VIP seats. No double discounts. Additional fees may apply.			

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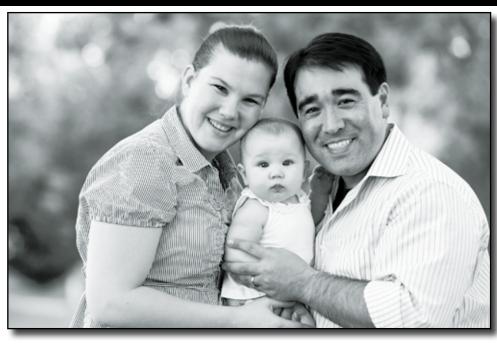
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We Support **Peter Tateishi for Assembly**



- **Sacramento County Deputy Sheriff's Association**
- **Sheriff John McGinness (retired)**
- **Sacramento County District Attorney Jan Scully**
- The Sacramento Bee
- Howard Jarvis Taxpayers Association
- **Sacramento Metro Chamber of Commerce**
- **Citrus Heights Chamber of Commerce**
- Rancho Cordova Chamber of Commerce
- **National Federation of Independent Business**
- **Child Abuse Prevention Center**
- Assemblyman Roger Niello (ret.)
- Sacramento County Supervisor Roberta MacGlashan
- **Sacramento County Supervisor Susan Peters**
- Sacramento County Supervisor Sandy Smoley, (ret.)
- **Sacramento County Supervisor Muriel Johnson (ret.)**
- **SMUD Board Member Renee Taylor**
- San Juan Unified School District Trustee **Larry Masuoka**

(Partial list)

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Sacramento SPCA FALL BOOK SALE!

NOVEMBER 14-18 AT COUNTRY CLUB PLAZA - 2310 WATT AVENUE



More information at (916) 504-2842 or sspca.org



By Ronnie McBrayer

For those who grew up in the revivalistic tradition, we heard the same basic sermon every Sunday: "You are sinner. Repent or you're going to hell. And you better get to it, because Jesus could return at any second and catch you unprepared."

I can't tell you how many times I heard a preacher say something like, "The Lord Jesus could return at any moment! He could return before I finish preaching this morning!" And then the speaker would preach for so long, I thought that's exactly what he was trying to achieve: Preach till Jesus got

I didn't like this sort of exhortation. I was, after all, a teenager being told how big a sinner I was, but didn't feel like I had gotten to sin very much yet. I hadn't got to do much of anything! I hadn't traveled, hadn't earned my driver's license, hadn't had sex, hadn't turned twenty-one or really even lived. If Jesus was content waiting all these centuries before returning to earth, just to show up at this particular blip in history to interrupt my simple little plans, then I concluded it would be a raw

My feelings about so much of the "Second Coming" preaching I hear still makes me cranky (but for a different reason than when I was a teenager). We are

For the Long Haul

are living in the final chapter of human history – on the last page, if not within the last sentence – that we are in danger of giving away the future.

Growing up in a tradition where the impending, imminent return of Christ was a pillar of our faith, the question was always asked, "What if Jesus came back today?" That's a good question, no doubt. But here is a question that might be better: 'What if he doesn't?"

What if Jesus does not come back today...or tomorrow... or next year...or next decade... or next century? What kind of world do we want to leave for our descendants? What kind of world will we have then? If we aren't prepared for the long haul, prepared to persevere into a distant future, then have we not given up on actually living the faith we profess?

We who are Christian could take a lesson from the not-forprofit organization, "The Long Now Foundation." It has been around since 1996, and it hopes to be around much, much longer. The Long Now Foundation has one essential goal: To reverse the trend in our culture of short-term thinking.

The founders believe that our "accelerating technology, the short-horizon perspective of market-driven economics, the next-election perspective of democracies, and the distractions of personal multi-tasking" have given us "a pathologically short attention span." They want to provide some sort of corrective balance to our short-sightedness,

and the taking of long-term responsibility, where 'long-term' is measured" in centuries, not months or years.

Illustrating this long-term thinking, Long Now is building a massive clock - a 21st century version of Stonehenge that will tick for the next 10,000 years. Eventually the clock will be placed in a cave in Nevada's Great Basin National Park. The point of the clock is not to mark time; it is to rekindle our hope in the future.

The church, allegedly the most hopeful community in the world, could use some of that thinking, because Jesus will probably not return before you finish reading this article. He'll probably not return today, and likely not return in your lifetime (If he does, I will happily apologize to each and every one of you publicly, along with an exhaustive list of all I have been/am wrong

No, "God is not slow about keeping his promises," but we must know that God works on a timetable that is all his own. And yes, maybe Jesus will return tomorrow or next year. But it might be next millennium. Regardless, if it's sooner or later, we have to be more than prepared. We have to be prepared to faithfully persevere no matter how long the wait.

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.

Cashing in on a Cashless Society

By Rev. James L. Snyder

I am the kind of person that likes to do business with cash on the barrelhead. I do not like credit because it has a way of biting you in the end. When you have a credit card, there are fees to beat the band. I do have a credit card but I have it hidden so well that I have not been able to find it for seven weeks. I just do not like using it.

The Gracious Mistress of the Parsonage always warns me about the possibility that someone can steal my credit card. Ha ha, I say in defiance to her warning. I am never worried about that. If anybody can get money out of my account with my credit card, I would like to work with them and go 50-50 on it. Every time I need money, my credit card is empty. I think there is a conspiracy in this whole thing.

Nothing is more embarrassing than going to a checkout counter to pay for goods that I intend to purchase and my credit card is denied. The reason I was using the credit card at the time was I did not have any cash in my pocket. Now, I have no cash in my pocket and my credit card is just grinning at me refusing to cough up the money needed for purchasing these goods.

I hate my credit card. And it is reciprocal. My credit card hates me and tries its level best to embarrass me every chance it

When I do business, I want to know that I have done business. Nothing is more satisfying than completing a financial transaction with cash.

I have noticed a dangerous trend in the area of business in our country. There is a tendency away from cash. I do not understand it. I think the simplest thing to do would be to pay cash for something. But no, some people

think that is so old fashion that they have to come up with something new.

Now they have this newfangled thing that you can pay your bills online. What is that all about? I like to see the person I am paying and hear from them their gratuitous "Thank you," for the transaction. I was just getting used to writing checks and now I do not have to use my checkbook anymore. My creditors want me to pay online.

When will all this craziness stop? If cash was good enough for Benjamin Franklin, it certainly is good enough for me.

Then the inevitable happened. You know how it is. Well, it happened to me.

I went to do a little bit of shopping while I was out of town on a trip recently. I made sure I had cash in my wallet so I stopped at a restaurant in the shopping mall. Normally I do not like shopping malls. I get nervous every time I go into one of these malls wondering if I will ever exit alive. There are just too many people in these malls for my comfort.

But the necessity of my trip brought me to this mall and I decided I would treat myself to lunch. One of the great things about treating myself to lunch when my wife is not with me is I can order what I want for my lunch. After all, it is my lunch.

I had a great time selecting things from the menu that had nothing whatsoever to do with vegetables. Vegetables are all right in their place, but their place is not on my lunch plate, especially when my wife is not

I had a scrumptious lunch and then top it off with a nice slice of apple pie à la mode. Life does not get any better than this. I sat back in my chair, rubbed my stomach and felt good about the world around me. I was even

beginning to think that there might not be so much wrong with malls after all.

Finally, it was time to take my ticket up to the cashier and pay for my lunch. I was in for a very rude awakening. I presented my ticket to the cashier and pulled out of my wallet enough cash to cover the ticket.

"I'm sorry, sir," the woman behind the cashier said. "We don't accept cash in this restaurant."

I was in a good mood and laughed as though I was the vice President of the United States. "That's a good one," I complimented her.

"Sir, we don't take cash here," she insisted. "We are not set up for cash; all we take are credit cards."

About this time. I realized she was not joking. I found myself in the proverbial pickle with only cash on my person and no credit

"But all I have is cash."

Finally, the manager of the restaurant was called to the front, I was able to settle my ticket with him, giving him cash and he used his credit card to pay the ticket.

What is this world coming to when you cannot use cash anymore?

What is better than cash in my thinking is God's gift. "For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord" (Romans 6:23 KJV).

Unlike cash, God's gift to me will never go out of style.

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 Pastor Ray Dare

We live in a world of constant change. Change increases the pace of life. Too much change creates stress in our lives. You need stability and security in your life, something that you can always count on. Is there anything in this world that you can always count on? Is there anything that is reliable, that never changes? Yes, God never changes. "But whatever is good and perfect comes to us from God... He shines forever without change or shadow." James 1:17 Three things about God that never change add stability in your life. They are things you

can always count on. God's LOVE for you will never change. You need to constantly remind yourself of this. God says, "I have loved you with an everlasting love." Jeremiah 31:3 God's love for you is constant. One of the reasons why we get frustrated by relationships is people change, get moody, fickle. God always acts like Himself. He never changes. He never acts out of character. The point is, you never need to doubt God's love. No matter what happens, no matter what you feel, God's

Three Things You Can Rely On

love for you never changes. "For I am convinced that nothing can ever separate us from his love." Romans 8:38 He never changes His mind about you. It's important you understand that. If not, the next time something doesn't go your way or something bad happens, you're going to think, "That's God getting back at me". No, that's life. God's love for

you never changes. God's WORD never changes. The Bible is always relevant, always fresh, always up to date. Anything man writes eventually becomes obsolete, outdated. You need to build your life on something more stable and permanent and unchangeable than the current fad, therapy or current thing that's in vogue. Jesus said, "Heaven and earth will pass away but My words will never pass away." Matthew 24:35 If you want to have more stability in your life when you're under stress, start filling your mind with things that never change and things that you can always count on; God's word.

God's PURPOSE for you will never change. "The Lord will fulfill his purpose for me; your love, O Lord, endures forever." Psalm 138:8a (NIV) People say, "I made this big mistake... I missed God's plan, I'll just have to settle for second best." There's only one problem with that. The words 'Second Best' aren't in the Bible. You are still on Plan A. God knows everything that's

going to happen in your life and He fits it all in to work for good in your life. Nothing can hinder God's plan for your life. Not even your own mistakes. He saw them coming long before you ever made them. Romans 8:28 says, "ALL things work together for good to them who love God and are called according to His purpose." Good, bad. ugly, somehow God knows how to turn them all around and use them for His purpose in your life. God has not changed His mind about you.

In your life, between now and the time you die, you will experience many stressful changes. How are you going to respond to those changes? You can't prepare for them because you don't know what they're going to be. How will you handle them? What's going to be the source of stability in your life? The Bible says, "Those who trust in the Lord are as steady as Mount Zion, unmoved by any circumstance." Psalm 125:1 That's what I call stability! You're unmoved by any circumstance. Security, stability and confidence in life come from being anchored in an unchanging God.

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By Marlys Norris, **Christian Author**

A double minded man tries to live his/her life in church on Sunday and in the world the rest of the week. He/she believes they are living life in both worlds, but the God of creation is not fooled. One cannot live their life sitting on the fence with one foot in heaven and the other one in hell. That is a lie given to deceive them by the evil one and ultimately will destroy their life.. Sooner or later they have a choice to make – will it be heaven or hell?

For truly, let not such a person imagine that he will receive anything he asks for, from the Lord, For being as he is a man of two minds - hesitating, dubious, irresolute -he is unstable and unreliable and uncertain about everything he thinks

Double Minded Man -Know Where You Are Going?

feels, decides. (James 1:6-8) (James 4:17) And sin separates After listening to a man who man from God. (Romans 3:23) had an unusual experience in Over and over again there Hell and shared about it on are stories in the Word of God Christian television, I doubt

that anyone would want their after-life lived in hell. The man has written a book about his experience titled 24 Minutes in Hell. Just as the fires of Hell touched his body and he was gripped with unspeakable fears he called out to God and God reached down and brought him out. Like everyone who comes to God, he desires to tell his story that many might believe, accept God's plan and come to Him. "And it shall be that whosoever shall call upon the name of the Lord (Christ) shall he be saved." (Acts

The Bible calls a doubleminded man a fool if he thinks he can profess to have faith if he has no good works to show for it. Can such faith save his soul? (James 2:14). . .faith apart from good works is inactive and ineffective and worthless (James 2:20) If any person who knows what is right to do but does not do it, to him it is sin.

2:21 - ref. Joel 2:28-32)

affirming God's perfect love for the one who seeks Him and recognizes their need to call on Him. The Word shows the Way. Peter's words, "Repent -change your views, and purpose to accept the will of God in your inner selves instead of rejecting it—and be baptized everyone of you in the name of Jesus Christ for the forgiveness of and release of your sins and you shall receive the gift of the Holy Spirit.". (Acts 2:38) Plus — the gift of Eternal Life. (John 3:16) The mercy of God is manifested in a real way in your life. "You have made known to me the ways of life; You (God) will enrapture me with and in Your presence.' (Acts 2:26 – ref Psalms 16:8-11) Lo, dear friend, He will be with you always!

Marlys Johnsen Norris First Book: "God Moves Mountains, It was a Miracle"

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Crossword Puzzle on Page 8

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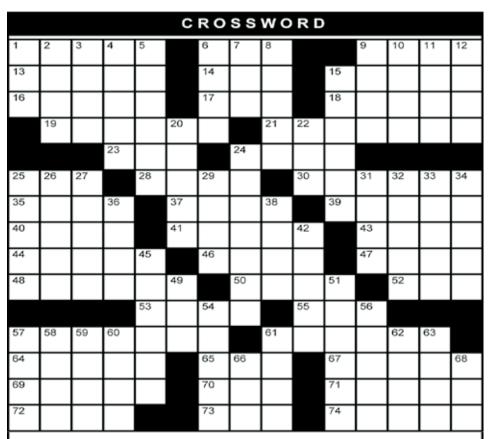
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qualities

1. ___ Lonely Boys

4. It rises to the top?

7. 100 square meters

9. Prison weapon

10. Dry streambed

15. Viewable area

22. Priest's vestment

24. Dropping trees, e.g.

25. *Spooky cat quality

26. High wave

8. Crocus, pl

11. So be it

in 1939

2. Having the requisite

_-do-well"

Montana

Ranger

12. Most of it is below water

20. She played Ninotchka

ACROSS

- 1. "Let's do 6. Lake in France
- 9. Q-Tip, e.g.
- 13. Verdi's composition, e.g.
- 14. Hockey legend
- 15. Emotion at center of "The Scarlet Letter"
- 16. Dutch genre painter Jan
- 17. Prefix for "new"
- 18. *Served hot or cold
- 19. *Popular hue 21. *Turning pumpkin into Jack-
- o'-Lantern 23. Sea to a Spaniard
- 24. Common menu item, as on
- a computer
- 25. Busy_
- 28. Wife of Hercules, according
- to Greek mythology 30. Don't let it bite you!
- 35. Latticework wood strip
- 37. Talcum powder ingredient
- 39. Zero degrees on compass
- 40. Military leader in Turkey 41. He carries the weight of the

- 43. Organization created in 1949 44. Brand of toothpaste
- 46. Make children 47. *All Hallows
- 48. Australian sheepdog
- 50. Remaining after deductions 52. Morsel
- 53. Snob or snoot
- 55. Anger
- 57. *Inhabited by apparitions 61. *Trick-or-treating
- international beneficiary
- 64. Ice house 65. "Owner of a Lonely Heart"
- band
- 67. On the move 69. Ransack or plunder
- 70. Corrosive, alkaline substance
- 71. Irish song " _Boy" 72. Barry Humphries' Dame
- 73. Light-emitting diode

- 74. One of two black suits
- 27. Actress and singer

For Solution See Page 7

- 29. *They like hanging around 31. Fully cooked
- 32. Music to ears of performer
- 33. Say something 34. *Perforated shee

- 36. Door fastener
- 38. C in TLC 42. Become established
- 45. Walk like ballerina
- 49. Before, archaic
- 51. "The Three Tenors" and
- "The Three Stooges," e.g. 54. Pastoral poem
- 56. Electronic Crimes Special
- Agent Program 57. Antonym of "fire'
- wine or cheese Bator, Mongolia
- 60. Exploding star
- 61. From a second-hand store
- 62. Highest volcano in Europe
- 63. Make a discovery 66. "___ of the beholder'
- 68. It's often marbled

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Second Edition for October 2012 The Messenger Page 9

WHAT SCARES YOU?

Ghouls and goblins galore this time of year. Trick or treaters clamoring for those sweet delights or ELSE! Right? Not really. I did a little searching on the internet at About.com to find out more about the history of Halloween, and then I checked in with some of my media friends to find out what scares them...besides getting a call from the boss about ratings. OK. Let's start with the word itself Halloween. It is a contraction of All Hallows Even, meaning the day before All Hallows Day (better known as All Saints Day) a Catholic holiday commemorating saints and martyrs observed since the early middle ages on November 1. But it has become commonplace to trace its roots even further back in time to a pagan festival of ancient Ireland known as Samhain. The prehistoric observance is said to have marked the end of summer and the onset of winter, and was celebrated with feasting,

bonfires, and homage to the dead. Now what about those costumes and getting those treats. There is some discrepancy about the customs, but the earliest documented ones grew out of this day of prayer with the lighting of bonfires, evidently to symbolize the plight of souls lost in purgatory, and souling, which consisted of going door to door offering prayers for the dead in exchanges for "soul cakes" and other treats. Mumming (or guising) a custom originally associated with Christmas consisting of parading in costume, chanting rhymes, and play-acting, was a later addition to Halloween. In my opinion, the evolution into what we have today with

POPPOFF!

with Mary Jane Popp

treats can be attributed to great marketing of costume makers and candy companies. But I digress.

Let's get to some of the freaky and frightening fantasies that scare my media colleagues. It may surprise you. Then again, it may not! And I can tell you it's not the great pumpkin that sends chills up their

Got to kick it off with the one and only Joey Mitchell, good buddy from way back when. Joey is still on the air at 92.1 K-Hits with his high energy style for a fun way to wake up weekday mornings with a smile on your face. Now Joey takes on whatever is worth knowing about and he takes no prisoners, but I bet Joey would say yes sir to any officer with a K-9 unit. You see Joey is very scared of big German Shepherds. As he tells it, he was bitten three separate times as a kid, and you guessed it, all were German Shepherds. I bet Joey has a little dog these days.

My next scaredy-cat is the man who brings you the news and views on Fox 40 Morning...none other than Paul Robins. And no, he is not afraid of cats. He is in tune with another hero who has the same fear...Indiana Jones. It does not make a difference if they are big or small, good or bad, Paul hates snakes. They are creepy and just keep them out of his way. Oh, and since he has been on TV, there is one more fear. He hopes his teleprompter person never has a medical emergency. But I know Paul, and the Paul I know can keep the moment going with or without copy leading him. I think that goes back to radio days. No scripts there.

Time for a female that has a fear. How about Kitty O'Neal, afternoon news anchor at KFBK AM-1530. I think lots of folks can relate to this one. Kitty hates spiders, especially big ugly ones. The bottom line is the fear she could look up and down it would come from the ceiling. That doesn't sound like fun. Sounds more like a plot for a movie, or have they already done that fear?

I loved the fear that I got from

group, "The Tokens," and their hit song "The Lion Sleeps Tonight?" Phil was on my POPPOFF Radio Show not long ago, and I thought after all these years in the business, he has got to be fearless. I think he is for the most part. What Phil fears most is "stupid." You know, the folks who follow blindly, using the same clichéd talking points without thinking for themselves. He said you see it everyday at the highest levels. And he thinks it's just moronic. We've got an election coming up. We shall see who thinks for themselves or not. I fear it may be the not who wins. You can find out what "The Tokens are up to at www. The Tokens.com.

This one surprised me. Internationally known Psychic/ Medium **Kristy Robinett** has a fear. She seemed so together on my show, but don't get her face to face with a clown. And there is no logical reason for her fear. No clown scared her or anything like that. She was always afraid from a child, and it doesn't matter if it's a happy or sad one. Maybe it was a past life Kristy, and you had a run-in with a clown with or without makeup! By the way, you can find out more about Kristy at

www.tangledwishes.com. Finally. I checked in with KAHI's own afternoon guy Dave Rosenthal. His nemesis is the needle...any kind big or small, they make him shudder with fear. So I had to ask if he was also afraid of seeing blood since needles are what is generally used to extract it. He answered quite candidly, "of course not, unless it's mine."

I know. You want to know what scares me. Ooooops! Just ran out of space. Don't have time to share! Not really. My fear is never to have a forum where you and I can share like I do not at AM-950 KAHI Radio or in this POPPOFF Column. Happy Halloween. Have a candy bar on me. Then go forward and fear no more!

Join Mary Jane for the KAHI Noon News Monday-Friday and then again for POPOFF 10 PM – Midnight.

DWR's Underwater Light and Sound Show Keeps Salmon in Safer Waters

SACRAMENTO - An underwater light and sound show apparently is keeping juvenile salmon on the right path in the Delta. An evaluation by the Department of Water Resources (DWR) and other agencies indicated that its "bubble barrier" of underwater strobe lights and electronic sounds kept approximately two-thirds of ocean-bound Chinook salmon from taking a risky detour into Georgiana Slough from the relatively safe main channel of the Sacramento River.

Studies indicate that 65 percent of the salmon smolt that swim into Georgiana Slough near Walnut Grove don't survive to reach the ocean. The slough leads young salmon through the predator-infested waters of the interior Delta toward the huge export pumps of the State Water Project and federal Central Valley Project.

DWR installed the "bubble barrier" – so called because the strobe lights and offensive

electronic sounds are contained within a curtain of bubbles – at the head of Georgiana Slough in February of 2011. Results of the barrier - uti-

lizing Bio-Acoustic Fish Fence (BAFF) technology to create its underwater wall of light and sound - was evaluated over a 45-day period by DWR, the U.S. Bureau of Reclamation and the U.S. Geological Survey. Approximately 1,500 juvenile salmon were tagged and tracked, using underwater sound receivers.

The bubble test was in response to a National Marine Fisheries Service requirement that DWR and the Bureau of Reclamation pursue engineering solutions to reduce the diversion of young, ocean-bound salmon into the central and southern Delta. DWR also successfully used the BAFF technology at the head of Old River in the south Delta in 2009 and 2010.

The Department of Water Resources operates and maintains the State Water Project, provides dam safety and flood control and inspection services, assists local water districts in water management and water conservation planning, and plans for future statewide water needs.

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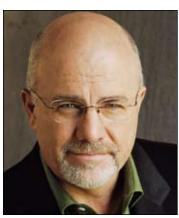
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Taking Care of Old Debts

Dear Dave.

I have some bad marks on my credit report. What's the best way to handle them? - Patricia

Dear Patricia,

There can be three types of nasty items on your credit report. There are errors, which shouldn't be there at all. There are old payments that you paid late, and really, these are just a report of history. Then there are debts that have gone bad. This means you didn't pay them. If these are the types of items you're talking about, you'll have to go back and clean them up. This will mean either making payment in full or settling them at a lower, agreedupon amount.

Probably the biggest headache - Kristi

Dave Says

will be finding exactly who to pay. There's a good chance some of them have been handed over to collection agencies. If this is the case, they'll try to charge collection fees, and in some cases even double the amount owed. You'll have to negotiate with them for a more reasonable settlement amount. So there's going to be more than just a financial hassle attached to this endeavor.

But still, even if the debts have a date when they were supposed to "fall off" your credit report, I'd still pay them. Collectors will still chase you in an effort to collect even if they've fallen off your record. They aren't supposed to do that, but many do. And it can hit you at exactly the wrong time—like when you try to get a mortgage.

I think this is a good idea, Patricia. Just expect a little work and a few headaches in the process. Getting this stuff out of the way will improve your quality of life, and besides, it's your debt. It's your responsibility to pay it, plus it's the honorable thing to

- Dave

Saving for the Next Car

Dear Dave,

I finally paid off my old car, and now I'm taking your advice and saving up to pay cash for a newer one in the future. Where should I put the money I plan on saving for the next five years? Would a mutual fund be a good

Dear Kristi,

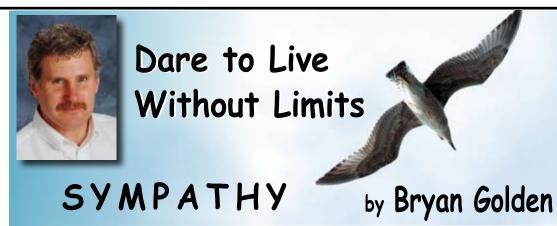
I love that you're going to save up and pay cash for your next car. But the problem with mutual funds is they go up and down in value. I love mutual funds for long-term investing, and by this I mean a bare minimum of five years. Still. I wouldn't recommend them as a method of saving for a vehicle purchase.

When it comes to saving up for a car, I'd suggest a simple savings or money market account. They both pay next to nothing in terms of interest right now, but at least you'll know your money is safe and not going down in value. You won't be worrying about the ups and downs of the stock market or whether or not you can actually get a better car just because some clown on Wall Street flipped a switch.

Did you know that the average car payment in America right now is \$487? Even if you hid that money in a cookie jar, you'd have nearly \$5,000 in just 10 months. And despite what a lot of people say, you can still get a decent little used car for that kind of cash.

It's like grandma always said, Kristi. "Save up and pay for it!" If you don't have the money to pay for something in full, then you can't really afford it

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



Do you know anyone you feel sorry for? It may be someone who encountered some misfortune. Perhaps they have made bad decisions or poor choices. It may be a person who is in a bad relationship. It's too common for people to have difficulty with a spouse or significant other, parents, children, relatives, friends or coworkers.

You may be doing well and feel sympathy for those you know who have not been as fortunate. You can feel sympathy for either those you know or complete strangers. When you care about others, feeling sympathy is not abnormal.

Whereas it's good to try and offer a helping hand where possible, it's unhealthy to make someone else's problems your own. Everyone has problems or situations that have to be dealt with. You most likely have your own problems to handle without taking on someone else's.

When you feel sympathy, you understandably want to help. You may offer assistance in the form of advice or action. The person offering the help usually feels they have the solution. Therefore, it's easy to feel bad if your efforts are ignored, rebuffed, or criticized. When this happens, it is possible to even become biter as a result.

Everyone makes decisions in life. Some are good and some may be bad. Only the person made. Also, don't attach any

who made a decision can fix it. As much as you may want to, you can't do it for them or make them do it. Each person is responsible for the choices they made. If we create a problem, it's up to us to correct it.

If you offer unsolicited advice, you may be resented. If you are asked for advice, and give it, it's not unusual for the person you are trying to help to either tell you why your suggestions won't work or ignore what you say.

When you are asked for, and offer advice, you shouldn't get frustrated if the other person doesn't do what you suggest. Give your suggestions without any expectation that it has to be used, accepted, or agreed with.

Instead of advice, you may be asked for money. This type of request usually comes from close family or friends. Accompanying it is invariably the promise of repayment. Whether or not you want to help out financially is up to you. For some recipients money can be a big help. For others, it won't make any difference; they will be in the exact same situation once your generous contribution is depleted.

One thing to keep in mind: unrepaid loans have broken up many relationships between family and friends. Should you decide to offer financial assistance, consider it a gift regardless of any promises

strings to your generosity, you will only be disappointed. If you are uncomfortable giving such a gift, don't help out financially.

Although it's troubling to see someone suffer, you are not responsible for their life. The closer someone is to you, the more you will feel for them and the more you will want to help. Nevertheless, you have to allow another person to live their life.

Just because you believe someone has a problem doesn't mean they see it that way. Everyone has their own perception, which is their reality. You may not understand how another person is living the way they are. Yet, they don't see anything wrong.

Although it's normal to feel sympathetic concerning the circumstances of others, don't allow their problems to become vours. It is OK to offer suggestions if asked. What, if anything, is done with the information is out of your hands. Most importantly, don't neglect your own life while feeling sympathy for someone else.

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. © 2007 Bryan

Chambers of Horrors



Photo & Story by Susan Maxwell Skinner

FAIR OAKS - Ghouls and gremlins of all persuasions last week suited up for a business mixer staged by the Carmichael

horrors. With a moonlit backdrop of the Fair Oaks Cemetery, the event drew over 100 area business people and friends.

Hosts were Lind brothers Funeral Home and the Fair Oaks

O'Connor's Santa Maria Grill and Catering. Carmichael musician Jimmy Rivers provided live dance music. Learn about the Chambers at (916) 481 1002 (Carmichael) and (916) 967-

Cemetery District; food was by 2903 (Fair Oaks). and Fair Oaks Chambers of \$15 OFF **HAIRCOLOR** SUNDAY, MONDAY, **TUESDAY & WEDNESDAYS** Hoshall's SALON & SPA hair face body 7330 Fair Oaks Boulevard Suite #1 Carmichael, CA 95608 (916) 485-4941 www.hoshallscarmichael.com OFFER VALID THROUGH OCTOBER 2012 ON COLOR SERVICES \$49 AND ABOVE. NOT VALID WITH ANY OTHER OFFER.

It's Simple Math

Commentary by Peter Tateishi

Over the last few months, it has been my great privilege to meet thousands of people all across the newly drawn 8th Assembly District. It has given me the chance to explain my goals in the State Assembly and expand my understanding of residents' wide-ranging concerns.

Of all the issues facing the district, constituents have most often expressed frustration about the lack of jobs in our region. With a countywide unemployment rate hovering just below 11 percent, it is no surprise that this

problem ranks high on their list. Accordingly, jobs have been a major factor during this campaign. My opponent contends that under his watch, 10,000 jobs were created in Rancho Cordova. Yet, if we look at job numbers from the state's Employment Development Department over that period, the data indicates that residents are no better off than at the beginning of his tenure.

In fact, between 2002 and 2012, Rancho Cordova actually lost 100 jobs. In that same period, the unemployment rate has nearly doubled from 6.5 percent to 12.3 percent. The math just does not add up. These faulty claims should

raise a red flag in the minds of every resident in our area. It should make them question the wisdom of electing a representative who touts a record of job creation, but ultimately has few figures to back it up.

With California's lagging recovery, should we be sending an individual to the Capitol who will join a liberal-dominated Legislature and Governor who are clearly having a difficult time getting Californians back to work?

And it is getting worse in Rancho Cordova with Vision Service Plan threatening to take its 2,100 jobs to another state if California does not allow it to compete for clients in the Health Benefits Exchange. Legislators have made promises to consider including the insurance company in the program, but there are still no concrete commitments.

Additionally, Comcast announced the closure of a local call center and Campbell's announced the closure of a plant that will combined take 1,700 jobs from our region.

Although the unemployment numbers may still be discouraging, I know that our region and all of California are on the cusp of recovery, but only if we are willing to elect leaders who devote themselves to finding collaborative solutions to our complex economic problems.

We need legislators who are committed to making sure California is a place where employers want to stay and grow, not leaders who claim to create jobs, but are only nurturing the unacceptable status quo. We need a Legislature focused on reducing the regulatory burdens and frivolous lawsuits against our businesses. Those will be my priorities as your next Assembly Member.

It is inexcusable for capable Californians looking for work to be without employment. Our state needs to once again roll out the welcome mat for job creators who want to set up shop here.

I will be that voice for Rancho Cordova and the entire 8th Assembly District at the Capitol. We have no higher priority than getting our friends, neighbors, and family members back to work. That goal will be my guiding motivation as we move towards a stronger California.



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Who is Plotting to Steal Your Pension?

Commentary by Wendy Mcelroy

Reprinted by permission Laissez Faire Today

A huge pool of money lies just beyond the grasp of government's itching fingers: private pension funds. Various moneygrab schemes have been floated, including a legal requirement that all private pension funds contain a set percentage of Treasury bonds. The most innovative scheme comes from California, which is attempting to do an end run around the most powerful obstacle to a government grab: namely, backlash from existing pension holders.

What is Bill 1234?

California Senate Bill 1234 creates America's first statesponsored and state-managed retirement program for privatesector workers. Because the scheme creates new pensions for nonunion workers, however, it escapes the wrath of private unions and powerful corporations who would rebel if government grabbed at existing plans. The bill has already been signed by California Gov. Jerry Brown.

The new system addresses private employers with five or more workers who are not already covered by an employer-sponsored pension plan. Such employers must arrange for an automatic deposit of 3% of the income of "eligible employees" into a gov-

ernment-run retirement plan. Employers can also make additional deposits on behalf of employees in much the

same manner as matching 401(k) contributions. An "eligible employee" is defined as any worker who does not go through the process and paperwork to opt out of the retirement arrangement. Otherwise, the employee is opted in. Over 6.3 million California workers are expected to be eligible.

(Note: The bill allows employers to set up private pensions as an alternative, but this would be costly. Private-sector retirement plans are regulated by the federal Employee Retirement Income Security Act, or ERISA. This subjects employers to strict standards, complicated reporting requirements, and significant penalties. Small employers are highly unlikely to implement the private alternative.)

The new retirement plan will be administered by a board headed by the state treasurer, and it will select either a private investment firm or the state's public pension system, California Public Employees' Retirement System (CalPERS), to main-

tain and manage the new funds. (Newspapers and other accounts seem to take it for granted as a default position that CalPERS will be at the helm.) The scheme is estimated to add \$6.6 billion in the first year to the state funds managed by CalPERS, which is already the biggest U.S. pension fund, with 1.6 million public employees and \$233 billion in assets at the end of fiscal 2012.

Why Bill 1234?

CalPERS is in fiscal death

throes. Writing in opposition to Bill 1234, state Sen. Mimi Walters declared, "California has amassed a terrible track record when it comes to maintaining its public pension systems; the systems are currently a combined \$240-500 billion in debt." The two paths out of the dilemma are a steady and solid return from investments or a raw infusion of cash. CalPERS returned only 1% on investments last fiscal year. Bill 1234 accomplishes the raw infusion alternative in at least two ways: 1) A category of investment explicitly permitted by the bill is "United States government and government-sponsored entity debt obligations." The government can use the pension funds to purchase its own debt.

2) 3% of the income of approximately 6.6 million private-sector workers will be suddenly under

its management. Walters noted that the infused money might go directly to public employees because "those public employees are obligated [by law] to be paid first from the pool of investment dollars." She concluded, "SB 1234 looks like nothing more than a cynical effort to prop up the floundering public employee pension debt with new funds from private investors, sent in by employers who are forced to participate under penalty of law."

The Patina of Bureaucratic Reassurance

Proponents of Bill 1234 offer reassurance to the skeptical. The employee enrollment is voluntary, apologists say. And it is true that the automatic enrollment has an opt-out feature... for the moment. But as executive director of the government-watchdog California Common Sense Autumn Carter observes, "Opting out of staterun programs is notoriously difficult and bureaucratic.'

Bloomberg estimates the average income of the new pension "subscribers" at \$46,420 and Carter guesses "that many at that income level would want to recapture the automatic \$1,400 annual paycheck deduction, but for whatever reason, they will not attempt to do so." While the bill's author says the private pensions set up by SB 1234 are voluntary, the bill's language states that private sector employers "must opt out."

Moreover, employees must opt out every two years. The bill reads that "at least once every two years, participating employers shall designate an open enrollment period during which eligible employees that previously opted out of the program shall be enrolled in the program unless the employee again elects to opt out...'

The additional employer deposits are voluntary, apologists state. And it is true, they are... for the moment. But the eerily accurate investment adviser Michael Shedlock insists, I "don't buy it. This would be the first step toward mandated involuntary contributions." Government programs begin with whatever measures the public will accept,

and then they grow from there. The new retirement accounts

will not necessarily be managed by CalPERS, apologists observe. CalPERS will bid against private firms for the asset management, with the state treasurer overseeing the process. In the unlikely event that CalPERS does not become the manager, however, the state of California will still have legal authority over the funds. Bill 1234 creates the California Secure Choice Retirement Savings Trust, which will be administered by the California Secure Choice Retirement Savings Investment Board. Bureaucrats will be in charge.

New retirement accounts will be maintained and managed separately from the CalPERS ones, they vow. Frank Keegan, the editor of Statebudgetsolutions. org, responds, "Anyone who believes this money... will be left sequestered should check how well that promise was kept for Social Security."

Conclusion

Only one barrier to the implementation of Bill 1234 remains. The bill as it stands may not meet the requirements of the IRS or of the Employee Retirement Income Security Act of 1974. And so another bureaucratic board has been established to determine compliance.

Bill 1234 will not prop up the public employee pension for more than a flicker of time. CalPERS is a Ponzi scheme — a scam that returns money to older investors only by acquiring new

ones. Private Ponzi schemes have relatively short life spans, after which the perpetrators are fined or jailed. Public Ponzi schemes are longer lived because laws can force more and more new people into "investing." But after the Ponzi that is CalPERS goes bust, the bureaucrats will collect their protected pensions and go home.

Bill 1234 may well make California go bust sooner, rather than later. The infusion of cash depends upon the continuing existence of small businesses. Shedlock captured well the impact the bill would have on that sector: 1. Immediate large-scale firings by small businesses. No small business owner in his right mind

2. Any business that could would leave the state.

3. Many businesses that do stay would be destined to go bankrupt.

would have over 4 employees.

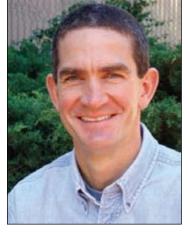
4. California would end up like Detroit or Greece.

The most ominous aspect of this shortsighted money grab? California is a trendsetter not merely in fashion, but also in politics.

No one thought this could ever happen in America...

Argentina did it in 2008. France and Ireland did it in 2010. And Portugal did it just last year. All told, more than \$88 BILLION worth of personal retirement funds were confiscated to pay off government debts.

But that can't happen in America, right?



By Eric Nelson

On August 5, 1949, an intense wildfire raged in the Mann Gulch region of Montana's Helena National Forest. Undeterred by extreme heat and turbulent wind conditions, fifteen fire-fighting smokejumpers, along with foreman Wag Dodge, parachuted into the midst of the inferno.

Once they landed, the situation turned from bad to worse as the fast-moving fire was soon within a hundred yards of them.

Desperate to find a way out, Dodge did something that, to others, must have seemed completely crazy. He reached into his pocket, took out a match, and set fire to the tall, dry grass in front of him. Within moments to a rocky ridge above – a makeshift buffer zone where Dodge was able to wait safely while the

main fire burned around him. Unfortunately, despite Dodge's encouragement, nobody followed his lead.

Whether it was because they couldn't hear him, misunderstood his instructions, or simply refused to take advantage of an obvious, if implausible, way out of a terrifying situation, thirteen of the fifteen smokejumpers were soon engulfed by the fire and died.

to do what he did, Dodge said that even though he had never heard of what's referred to as an "escape fire" (this sort of approach generally works only in grassy areas, not in the pine forests where Dodge was working that day), it just seemed logical to him.

Wag Dodge's ability to come up with an innovative, life-saving solution to a dire problem provides the metaphor for what's being hailed as one of the most important documentaries to hit American theaters in recent memory – Escape Fire: The Fight

to Rescue American Healthcare.

Produced and directed by award-winning filmmakers, Matthew Heineman and Susan Froemke, Escape Fire shines a large and unforgiving spotlight on what most everyone agrees is a broken system – one that spends almost as much on pharmaceutical drugs as the rest of the world combined and is far more focused on disease management than healthcare. Ultimately, however, the producers see the film as being less about pointing fingers than "finding a way out.... About saving the health of a nation."

One of the most compelling aspects of the film's web site is an invitation for visitors to share personal escape fire proposals – that is, their own "unconventional or counterintuitive solution[s] to [the] difficult problem[s]" confronting our nation's healthcare system.

Some of the responses posted so far:

"Focus on the information flow. The solution is in the sharing."

"Transform the healthcare system through patient centered

medical homes."

"Eat less processed foods and get more exercise."

Igniting Your Own 'Escape Fire' to Better Health

"Seek out alternative approaches to health."

"Think for yourself and consider all options."

Although I have vet to weigh in on the conversation myself, the invite reminded me of a good friend who once found herself in a situation not unlike that faced by Wag Dodge and his fellow smokejumpers.

After fifteen years of living with an abusive husband and entering into a second troubled marriage, she was diagnosed with untreatable stomach cancer. For seven months she continued to struggle, gripped with fear, unable to eat most foods or sleep more than an hour a night. In a moment of despair, she tried to commit suicide by ingesting a bottle of sleeping pills.

She was found by her husband in a coma and taken to a hospital where she was put on life support with little hope of survival. When she regained consciousness five days later, she realized that her original escape plan had failed; death was not an option.

It was then that my friend did something that, to those around her, probably seemed just as crazy as Wag Dodge setting fire to a swath of tall, dry grass: She decided to give up on drugs and rely entirely on prayer for her healing.

Within a few days she completely recovered from the effects of her overdose and was released from the hospital. She then contacted a Christian Science practitioner who assured her that cancer could indeed be healed – not by way of pleading with some unknown God to do something miraculous but, as she describes it, through a growing understanding of God's unyielding love for His creation.

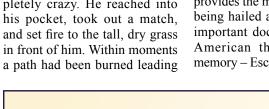
After about five months, she knew she was healed.

This was well over twenty years ago. Since then she hasn't experienced a single symptom of stomach cancer, is happily married, and is able to help others take advantage of this same approach to health care – with successful results.

Whether it was because of her willingness to "think for [herself] and consider all options" or, like Wag Dodge, to simply do what seemed logical, the fire ignited by my friend's decision provided an unmistakable way out of a frightening situation, saving not only her own life but, quite possibly, the lives of many others who are now benefitting from her example.

Although "the fight to rescue American healthcare" may have just begun, I have every reason to believe that it's a fight that can and will be won.

Eric Nelson is a Christian articles on the link between consciousness and health appear regularly in a number of local, regional, and national online publications, including The Washington Times. He also serves as the media and legislative spokesperson for Christian Science in Northern California (www.norcalcs.org). This article shared with permission by Communities @ WashingtonTimes.com.



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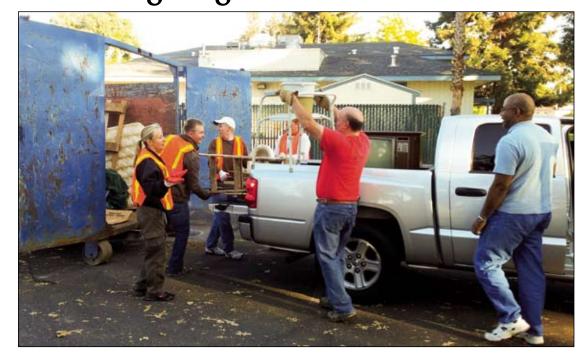
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Volunteers Clean-Up as Part of Growing Strong Neighborhoods Initiative



Rancho Cordova's Neighborhood Services Manager Kerry Simpson (far left) and City volunteers clean-up Countryside Park Neighborhood as part of the Growing Strong Neighborhoods Initiative. Photo courtesy of City of Rancho Cordova.

RANCHO CORDOVA, CA-The Rancho Cordova Volunteer Team and Code Enforcement personnel participated in a recent neighborhood clean-up in the Countryside Park Neighborhood. Flyers were distributed throughout the neighborhood a couple weeks prior to the clean-up that encouraged residents to get rid of unwanted trash items for free.

Clean-ups are part of Rancho Cordova's Growing Strong Neighborhoods (GSN) Initiative that has taken measures to improve the health and stability of neighborhoods after being launched in 2007 by Rancho Cordova Mayor David Sander. Each year, the City targets two neighborhoods for clean-up events.

The City provided collection bins at the site of Abraham Lincoln Elementary for nearby residents to drop off unwanted items such as e-waste, mattresses, wood, and metal items.

"We bring residents together through our neighborhood cleanups to help improve the quality of life in the community," said Kerry Simpson, Rancho Police and Fire personnel, and

Cordova's Neighborhood Services Manager. "During the clean-ups, we also depend on City volunteers who make a difference by dedicating their time and resources to beautifying Rancho Cordova."

A group of volunteers collected 120 cubic yards of garbage and four trucks of e-waste in a period of three hours.

The City's Volunteer Program gives residents opportunities to engage in City operations, create a greater sense of community ownership, and promote pride within Rancho Cordova. Since its launch in February 2012, 26 volunteers have signed on to support the City, logging 630 hours of service.

The Volunteer Program arose from the need to involve the community in efforts of the GSN cabinet through graffiti removal, internal support efforts, and neighborhood clean-ups. The cabinet now includes elected officials, City staff from almost all departments, Folsom Cordova Unified School District representatives,

Sacramento County Probation and Child Protective Services.

Brad Nye, of AMPAC Fine Chemicals, signed on as a City volunteer this year. Several employees had brainstormed ways to build employee morale and felt volunteering in the community could inspire team spirit. This event proved they were on to something.

"The neighborhood cleanup was a community effort - City employees, on their own time, were volunteering alongside people from a local business - it was authentic teamwork," said Nye. "AMPAC Fine Chemicals is proud to be part of an All America City and looks forward to making each year better than the last."

For more information about the City's Growing Strong Neighborhoods Initiative, go to www.cityofranchocordova.org. If you are interested in volunteering, please contact Rancho Cordova Volunteer Coordinator Lorianne Ulm at 851-8755.

Source: City of Rancho Cordova 9-4300.

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