



## Fifth Season of Upward Basketball (and Cheer!) Kicking off at Fair Oaks Presbyterian!

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# AMERICAN RIVER MESSENGER

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

Second Edition for September 2012

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## "Moments to Remember" Wows Fair Oaks Village



By Susan Maxwell Skinner

FAIR OAKS — Opening a 2012 season this month in Fair Oaks Village amphitheater, located at 7991 California Avenue, The Best of Broadway's "Moments to Remember" musical revue will parade sequins, feathers and beads by the bucket load.

Most of all, the annual show gives exposure to undiscovered talent of Sacramento County and surrounding areas. Many cast members commute from the Bay Area, the Foothills and San Joaquin. This is family entertainment at its best; added

enjoyment comes from a summer night among the stars. Fair Oaks Village's crowing roosters will have some competition: the pro/amateur cast boasts fabulous voices and live musicians.

A Sacramento tradition begun 39 years ago by director David L. MacDonald, the series owes its sparkle to 120 volunteer performers. Costumers and technicians augment the formidable labor force. Musical theater fans consider the show a must-see; this year's program offers vignettes from 20 shows -- old and new. Fair Oaks Theater

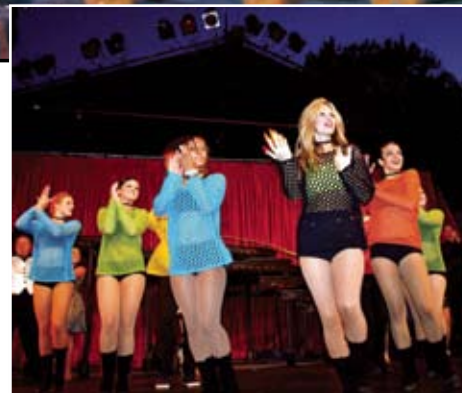
**Best of Broadway singers and dancers will light up the Fair Oaks Amphitheater through September 30.**

Photos courtesy of Susan Maxwell Skinner.

Festival is co-producer.

Performances are presented on Fridays, Saturdays and Sundays; through September 30.

Tickets are \$20; \$18 for seniors, students and \$15 for children. All shows begin at 7:30 p.m. Audience walk-ins are welcome.



For booking information, go to [www.bestofbroadway.org](http://www.bestofbroadway.org) or telephone (916) 436-6344.

## Rancho Cordova Employee Wins National Awards

RANCHO CORDOVA — Stacy Leitner, Executive Assistant to the Rancho Cordova City Manager and a Heald College instructor, is the recipient of two prestigious national awards: the 2012 Office Team Administrative Excellence Award from the International Association of Administrative Professionals (IAAP) and the Teacher of the Year Award from Corinthian College, one of the largest post-secondary education companies in North America. The IAAP award recognizes administrative professionals who demonstrate a commitment to leadership, education, and operational efficiency.

"The Administrative Excellence Award is a testament to the integral role administrative professionals play within their organizations," said Robert Hosking, Executive Director of OfficeTeam that specializes in the placement of administrative professionals. Leitner won the Teacher of the Year Award from a school system that educates more than 91,000 students annually at more than 100 U.S. and Canadian campuses. After her full-time day job, she is an instructor at Heald College in Rancho Cordova. Her award invitation said,

"We have created a very special program this year to honor your significant contributions to your school and students and to acknowledge and publicly recognize your dedication and hard work." "At the City, we are aware of Stacy's competency and skills, but now we're proud that other agencies have recognized and appreciated her value," said Rancho Cordova City Manager. "She is creative, responsible, and is always willing to take on new challenges."

She has worked for the City of Rancho Cordova since 2004, keeps the City Manager's office organized and running smoothly, and supervises the City's administrative support staff. She established the City's internship program and launched the Technology Tribe, a multi-departmental task force to address the City's ever-changing technology needs. She developed a monthly newsletter that provides tips and resources to other City administrative professionals and is an active participant in the City's Office of New Ideas, a program in which employees present solutions for improving revenues, enhancing services, and curtailing costs.

At Heald College, Leitner teaches evening classes in



**Stacy Leitner shows the Parthenon statue that she received for being the "Teacher of the Year" at Heald College in Rancho Cordova. Leitner works full-time during the day in the Rancho Cordova City Manager's Office and then is a business instructor at Heald College in the evening.** Photo courtesy of Helen Brewer, Public Information Office, City of Rancho Cordova.

the business program. She was named Administrative Professional of the Month in 2009, was Heald College Teacher of the Quarter in 2008, and Heald College Teacher of the Year in 2007.

"Stacy Leitner is a wonderful example of leadership, dedication and drive in the administrative profession," said Tamra Goodall, the 2011-2012 international president of IAAP.

Source: City of Rancho Cordova

## Girl Scouts Seeks Variety of Role Models

SACRAMENTO REGION — Every girl has the ability to lead, but only one girl in five believes she can. A lack of role models, unhealthy images of beauty, peer pressure to not stand out, and a mean-girl culture are just some of the obstacles that stand between girls and their full potential. But when caring adults get involved, girls are one step closer to breaking down those barriers.

Girl Scouts needs adult volunteers to empower girls to realize their dreams and become leaders. As the new Girl Scout year begins, Girl Scouts seeks adult volunteers to form troops, plan events and manage programs in Sacramento and beyond.

There are more than 29,000 Girl Scouts in grades K-12 within the 18-county jurisdiction of Girl Scouts Heart of Central California. Any adult passionate about building girls of courage, confidence and character is encouraged to apply to become a volunteer. It's important to note that it is not necessary for women and men to have daughters in Girl Scouts in order to volunteer.

Cheryl Leviton, for instance, is not a parent; yet, she has volunteered for Girl Scouts in South Sacramento since 2002. A former Girl Scout herself, she is currently a Girl Scout Cookie Program manager, using her 25 years of experience in sales to crunch numbers and aid girls in goal-setting and confidence-building.

"I'm involved in Girl Scouts as much for me as I am for the girls," Leviton said. "Girl Scouts teaches girls how to work as a group, and as an adult, I enjoy being able to make decisions and share opinions with other volunteers."

Volunteering opportunities with Girl Scouts are tailored to fit each adult's calendar, skills and interests. Available volunteer positions include troop leader, first-aid, assistant leader, special event chair, registrar, secretary and more. It's all about fun, flexibility and providing a safe environment for girls. Plus, Girl Scouts Heart of Central California provides free training and support to help volunteers succeed.

As Girl Scouts, girls have unforgettable experiences that help them become leaders. Each girl gets the chance to voice her opinion about what types of hands-on activities and field trips her troop will do. With volunteer support, girls stand up, stand out, and stand tall. For more information, visit [girlscouts.org/join.asp](http://girlscouts.org/join.asp) or call 1-800-322-GIRL.

Founded in 1912, Girl Scouts is celebrating 100 years as the premier leadership development organization for girls, building girls of courage, confidence and character who make the world a better place. The local council, Girl Scouts Heart of Central California, is headquartered in Sacramento and serves more than 29,000 girls in 18 counties\* in Central California. For more information, visit [www.girlscoutshcc.org](http://www.girlscoutshcc.org).

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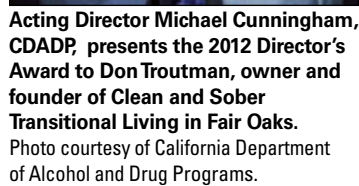


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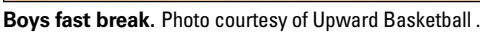


# Fifth Season of Upward Basketball (and Cheer!) Kicking off at Fair Oaks Presbyterian!



Troutman, a recovering alcoholic, has worked in the recovery field since 1989. He established a model of recovery residences that encompasses a continuum of care that includes clean and sober detoxification; clean and sober recovery; and clean and sober living. A "peer management" model in his facilities allows the residents to govern themselves by creating rules as well as establishing consequences for breaking the rules. Troutman has been effective

The California Department of Alcohol and Drug Programs is responsible for administering prevention, treatment, and recovery services for alcohol and drug abuse and problem gambling statewide. A goal is to inform all Californians that alcoholism, drug addiction and problem gambling are chronic conditions that can be successfully prevented and treated.



This is a purely volunteer program – and as always, we can use your help. We need Head Coaches, Assistant Coaches, Greeters, Concession Operators, Cheerleading Coaches and Assistants, Referees, Scorekeepers, and much more. Want to join us? No experience is needed – just a love for kids.

If you have any questions or want more information, you can find it at [www.fopc.org](http://www.fopc.org) or contact Will and Karri Eggers at [wikaheje@sbc-global.net](mailto:wikaheje@sbc-global.net) or (916) 966-1042.

**By Leslie Carrara**

District Manager of the Fair Oaks Cemetery District Ray Young said that in order to be buried in this cemetery, the deceased must have lived within the



“We are one of six public cemeteries that are meeting this criteria to make us more transparent in

The Fair Oaks Cemetery District is located at Olive and New York in Fair Oaks.

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**Publisher,  
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Commentary by  
**Tom Scott,**  
**Executive Director**  
**CA Citizens Against**  
**Lawsuit Abuse**

California has over 1,000 schools districts and governing boards. Some of these districts represent just a small number of students, while the largest, Los Angeles Unified School District, represents nearly 800,000 students. Managing a school district is a big and difficult job, but California’s legal climate makes one aspect of that job much more difficult: keeping legal costs at a reasonable level. Every dollar spent on legal costs is one that

# School Districts and Legal Bills

can’t be spent on books, classrooms and teachers. One school district in particular, Twin River School District in the Sacramento area, indicates how litigation costs can affect a school district’s budget. The district is involved in myriad lawsuits, and the costs to the district have been astounding: \$2.6 million and counting since January 2012, and \$1.3 million for the months of June and July alone. The leaders of the district, the superintendent and the trustees, have all expressed frustration at this situation, and I don’t blame them. The story of Twin Rivers School District is just another example of why our state badly needs legal reform. Every aspect of California’s economy, from our private businesses to our public agencies, faces higher costs due to the state’s legal environment

that encourages more lawsuits. A few years back, CALA looked at how much school districts pay in verdicts, settlements and outside counsel, and it was not a pretty picture. CALA’s report found that between 2006 and 2009, 12 of the state’s 967 school districts (the number of districts has since increased to more than 1,000) spent a total of \$98.7 million on verdicts, settlements and attorneys. That amount – almost \$100 million – is mind-boggling. And the situation in Twin Rivers indicates that it’s getting worse, not better. What can you do to help? All citizens and taxpayers should ask their candidates for election offices at all levels – local, state and federal – where they stand on legal reform. This situation won’t end until our elected officials take a stand against allowing this sort of abuse to occur.

# The Volunteer Center of Sacramento Needs Your Support

From the Volunteer Center

SACRAMENTO REGION - The Volunteer Center of Sacramento makes volunteering easy. How? We match you up with the perfect local non-profit organization that needs your help while fulfilling your passion to help others. In addition to volunteer matching, we run several direct service programs such as BirthdayMAGIC, Adopt-A-Family, and our Family and Teen Friendly Events. BirthdayMAGIC provides birthday parties for children living in homeless shelters, Adopt-A-Family provides food and gifts to struggling families on Christmas, and our Family and Teen Friendly volunteer series offer short, easy volunteer events for volunteers of all ages who need to fulfill community service hours. All fantastic. However, we’re struggling and without enough financial support, sponsors and volunteers, our organization is in jeopardy. That’s why, in our 50th Year of service, we’ve launched a “50Centsfor50Years” campaign. 50 cents, or perhaps a bit more, can make a difference. Contact Christine Wallace, Director of Volunteer Services, at cwallace@volunteersac.org or (916) 567-3100 to find out how.



Volunteers of all ages help others in many ways.

Publisher’s note: Messenger Publishing Group is also offering a special advertising campaign where local businesses can save on their advertising when they choose to support specific local charities. To find out more call 916-773-1111.

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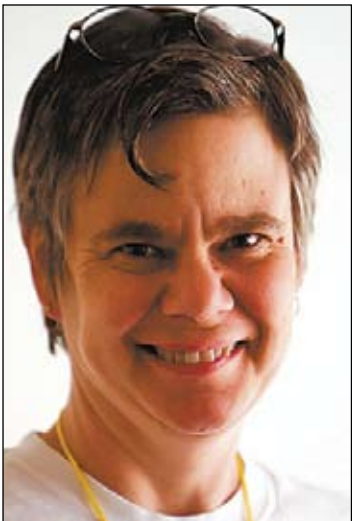
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ROCK DOC

By Dr. E. Kirsten Peters

My brown mutt and I went for a walk recently on an old railroad grade at the edge of a ghost-town where we sometimes stroll. Buster Brown is a Lab mix, with an emphasis on the mix. Buster likes to visit the ghost-town in part because it still has one occupied house, and friends of mine live there with their chickens, a cat and a dog. The resident dog is a small, insanely intense cattle dog mix. He dedicates his considerable energies to retrieving pine cones kicked along the road by willing walkers. While Buster is willing to retrieve sticks thrown into water, he won't play that game for more than 10 minutes. But I can't tire out his country friend, who will chase pinecones as long as you are willing to kick them. The little cattle-dog has a deep and unshakable concentration for his

Fetching for a Living

self-assigned "work." Humans have bred that kind of intensity into some dogs. And science is now revealing that along with focused energy, some dogs have more intelligence than we ever really understood. Here's the story: A border collie in South Carolina named "Chaser" was adopted by a research psychologist. John W. Pilley took Chaser home when she was 8-weeks of age and started intensive, 5-hours per day training of the young pup. For three years the dog worked with Pilley and a few others, learning a variety of commands and behaviors through the process of game-playing, with nothing more than verbal praise as a reward for a job well done. What's impressive is how much Pilley was able to teach the collie to ultimately do. Pilley acquired second-hand stuffed toys and went to work teaching Chaser to fetch individual toys by name. In the end, Chaser learned over 1,000 proper names for the toys and could reliably fetch them from another room or a different part of the yard and bring them back to Pilley. What's even more impressive is how Chaser responds to situations that might overwhelm a 4-year old human. Let's say you put a new toy among the

ones Chaser knows – a toy she has never seen before. Then you ask her to fetch and give her a specific name she's never heard before. Chaser goes to her toys, looks them all over, and apparently thinks pretty deeply about her work. She then selects the toy she's never seen and doesn't know. This is called "learning by exclusion" and is the mark of some serious thinking in her furry noggin. One thing seems clear. Chaser looks awfully smart to us not because she was a really special border collie pup, but because she fell into an extremely rich learning environment. Some would say my Buster Brown is not in the same mental league as Chaser. But if Buster could speak he might point out he gets his kibbles every day just like she does, and without slavish devotion to tiring work. Which canine really is the smarter dog? Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rock-doc.wsu.edu and on Twitter @RockDocWSU. This column is a service of the College of Agricultural, Human, and Natural Resource Sciences at Washington State University.

Fair Oaks Chicken Festival



Hired Guns performs for the crowd just after noon at the festival. Photo by Paul V. Scholl.

FAIR OAKS – The 7th annual Chicken Festival saw close to 10,000 visitors fly by and enjoy the Fair Oaks Village on September 15th. The event, one of the main draws to the village each year, was packed early with people wanting to beat the heat and check out the dozens of vendors, craft booths, tasty food and to hear the great tunes being played by local bands. Bands filling the stage this year included Todd Morgan and the Emblems, Hired Guns, Mumbo Gumbo and Papas Garage. An old-fashioned Country Breakfast was provided by the Fair Oaks/Orangevale Grange. Katy Albers of the Fair Oaks Recreation and Parks District

said "I am really happy with the turn-out. It was crowded early, and we expect a lot more people this afternoon to hear the local favorite Mumbo Gumbo. They always draw a big crowd." Sponsors for the event were SMUD, Kovar's Martial Arts, XFINITY, Chili's, Atlas Disposal, Fair Oaks Cemetery District, Clean and Sober Living, and Leonard W. Atkinson & Associates. Special thanks goes to Wendy Jenkins, Fair Oaks Rotary, Fair Oaks/Orangevale Grange and all the Village Merchants. Next year's event is scheduled for September 21st. Save the date!

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# Dare to Live Without Limits

## STEPPING INTO THE UNKNOWN

by Bryan Golden



*I received the following letter from one of my readers:*

“I’ve been thinking about starting my own business — for years. I have read (again and again) a book about how to do it. I have done little in the four years since I registered my DBA. In reading your column, I have realized that both fear of failure and fear of success are in my way.

However, what really seems to be holding me back is financial security. There is something about the “Steady-Eddie” paycheck and the unknown income from my own business. In this economy, I’m scared to jump off the cliff. My intention would be to fly but I’m too scared to take the leap. Also, a lot of the research I need to do to see what the market is for this type of business is limited, since I’m working full-time. Your thoughts?”

*My response:*

Starting one’s own business is a dream for many. There are numerous benefits to being independent. There are also a lot of fears. Is there a market for my business? Will I make it? Will I go bankrupt? What if I lose my investment? Am I making a mistake? Will I be giving up the security of a steady paycheck?

Fear of the unknown is a normal emotion. Rather than becoming paralyzed by fear, turn it into a motivator. You conquer an overwhelming task by taking small manageable steps rather than becoming fixated on your destination. As you take

each step, your confidence will increase.

Starting and running a business isn’t for everyone. It requires commitment, desire, drive, and knowledge. You have to be self-motivated and willing to do whatever it takes. But for those people who really want it, having their own business provides satisfaction and opportunity they can’t realize as an employee.

Investigating the market for your products or services is essential. The more background you have, the better your chances for success. The internet is a powerful research tool that can be used to gather a great deal of information. Additionally, many local colleges and continuing education programs offer classes on starting a small business.

Speaking with people who own a business such as the one you want to start will also provide you with invaluable insights. To avoid the appearance of competition, visit businesses outside of the area you will be servicing.

Any new business requires a certain amount of time before it becomes profitable. Exactly how much time is needed is hard to determine and is based on a variety of factors. One common cause of anxiety and business failure is not having enough money to survive from inception to the point of profitability.

Starting a full time business while working full time is difficult. The amount of energy required for your job, combined

with what’s needed for the business, can be draining. You have several options to ease the transition.

You can work full time and start your business on a part time basis. You can work part time while spending full time on your business. If you are part of a couple, your spouse or significant other can continue to work while you devote your efforts to the business.

Another strategy is to save up enough money to start your business plus provide for living expenses. An additional source of start up capital is Small Business Administration loans or grants.

In desiring to start your own business, There are many successful businesses in your own town you can use for inspiration. Every prosperous business started with someone’s dream. So, if you really want to become a successful entrepreneur, you can do it also.

*To my readers: If you have a question or issue you would like me to address, please send it to this paper or email me at Bryan@columnist.com.*

*NOW AVAILABLE: “Dare to Live Without Limits,” the book. Visit [www.BryanGolden.com](http://www.BryanGolden.com) or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at [bryan@columnist.com](mailto:bryan@columnist.com) or write him c/o this paper. © 2007 Bryan Golden.*

# Sacramento County DA Reports

## Recent cases of interest

**CASE: Daniel Milburn (09/10/12)**  
**PROSECUTOR: Deputy District Rod Norgaard, 916.874.4631**

District Attorney Jan Scully announced that she was disappointed with the decision of the Honorable Thadd Blizzard who sentenced Daniel Milburn to 365 days in jail with 30 of those days at a residential treatment in Tennessee. Milburn pled no contest to felony driving under the influence of alcohol causing injury with a great bodily injury enhancement.

Monserat Garcia was stranded on the shoulder of northbound 99 with her two daughters, ages 2 and 7. Monserat called her father Soloman Garcia and a tow truck. Solomon arrived in his Nissan Titan and Monserat and her daughters got into his truck, which was parked behind her disabled Hyundai Elantra. Jose Mirazo arrived in his tow truck and was in the process of hooking up to the Elantra when a Dodge Ram pickup driven by Milburn struck the rear of the Nissan causing a chain reaction. The Titan was flung into the Elantra, which was then flung into the tow truck. Jose Mirazo and Soloman Garcia were crushed between the tow truck and the Elantra.

Milburn failed multiple field sobriety tests the night of his arrest and a subsequent blood test revealed his blood alcohol level (BAC) was .20%. Milburn admitted to drinking and driving, but downplayed the level of his impairment saying he had only consumed four glasses of beer, which is clearly false given his BAC.

Monserat and her daughters suffered bumps and bruises, while Soloman Garcia suffered a broken rib and an injured disk in his back. Jose Mirazo suffered three fractured ribs, a collapsed lung, a torn tendon in his right knee, a broken left kneecap, and a laceration to his head that required stitches. He spent 10 days in the hospital, was in a wheelchair for three months after his release, and needs more surgery on his leg. Due to his injuries, he is unable to work and his towing business is suffering as a result.

The People’s offer was 5 years, 4 months in prison. At the preliminary hearing Judge Blizzard resolved the matter for probation over the People’s objection. At the time of the plea, Judge Blizzard indicated that he would at least remand Milburn to serve 365 days in jail as a condition of probation. However, at sentencing Blizzard granted the defendant’s request to serve 30 of those days at a residential treatment facility over the People’s objection and after the most seriously injured victim, Jose Mirazo, told probation he thought the offer was unfair and just a “slap on the wrist.”

**CASE: Javionne Flenory-Davis (09/07/12)**  
**PROSECUTOR: Deputy District Attorney Leland Washington, 916.874.5771**

District Attorney Jan Scully announced today that the Honorable Judge Patrick Marlette sentenced Javionne Flenory–Davis to 82 years to life in prison. Flenory-Davis was convicted by jury for the first degree murder of Lanajah Dupree and the attempted murder of Chanderea Melson. The jury also found true all firearm and gang allegations relating to both charges.

On July 11, 2010, Flenory-Davis, a validated G-Mobb/Stick-up Starz gang member, attended an under age 18 club event on Auburn Blvd. While at the club, he got into a brawl with several rival gang members believed to be connected to the Gunz-Up street gang. He then ran to a nearby car, retrieved a 9mm handgun, went back to the area near the front of the club, and fired six shots into the crowd of teenagers. One bullet hit 14-year-old Lanajah Dupree in the chest and exited her back. A second bullet hit 16-year-old Chanderea Melson in the elbow and abdomen. Melson survived the attack, but Dupree died at the scene.

**CASE: Douglas Elmore (09/07/12)**  
**PROSECUTOR: Deputy District Attorney Charles Gonzalez, 916.874.6690**

District Attorney Jan Scully announced today that the Honorable Judge Maryanne Gilliard sentenced Douglas Elmore to life in prison without the possibility of parole. Elmore was convicted by jury of first degree murder for the 2009 shooting deaths of Shawn Cope and Tammy Robbins. The jury also found true the multiple murder enhancement and the personal use of a firearm allegation.

Elmore was sharing a home with his mother, both victims, and one of the victim’s mother. On October 11, 2009, Elmore woke up early, walked into the living room, and shot both victims in the head as they slept on the living room floor. Elmore then meticulously covered up the evidence of the crime, and placed the victims’ bodies in trash cans in the backyard, where they remained undiscovered for 12 days.

Elmore’s mother saw Elmore leave the bedroom early that morning, heard gunshots shortly thereafter, and then found the victims lying dead with her son holding a pistol. His mother did not tell anyone what she had witnessed until after the bodies were discovered, when she then told sheriff’s detectives.



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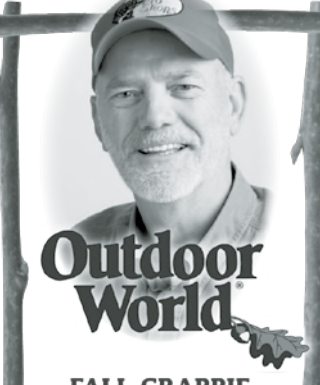


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## Outdoor World

### FALL CRAPPIE

Fall is a transition time for crappie, making them very unpredictable but still catchable. Where to find crappie can change day to day and even hour to hour.

The best area to focus on is where shallow water rapidly drops off into deep water. Crappie can move quickly up and down in this area, yet they will still hold on some type of structure or cover. Food draws crappie to an area, while available light and cover determines the depth the crappie will hold.

Vertical jigging, casting and retrieving, even long poling will all catch fish. Lure choices should be 1/16 to 1/8 ounce jigs.

Use balanced equipment, determine the food source, find their hideouts, determine the depth they are holding at and you should go home with a mess of those good eating fall crappie.

Larry Whiteley is Host of the award-winning Outdoor World Radio

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By Ronnie McBrayer

It was that time of year once again, time for my annual physical; and I had been dreading it as badly as one can dread anything. But my dread was for reasons beyond the obvious. You know, those backless gowns, horrible vinyl examination tables, and being put into positions – literally – that rob you of all dignity (When I complain about these things to my wife she says that only after I have had a mammogram and my ankles in the stirrups will she begin to feel sorry for me; she makes a valid point).

No, I hate going to the doctor because I hate feeling so exposed, and I’m not talking about the physical nakedness. When put under the stethoscope-bearing, X-ray-shooting, blood-sucking, prescription-writing interrogation of a skilled physician, your life has a way of telling on you. You can no better hide your secrets than you can hide your rear end while wearing one of those tie-behind frocks.

Having you been smoking? It will surely show up in the blood tests. Have you been boozing? Your liver will rat you out. Are you under too much stress or exercising too little? Your blood pressure reading will tell the tale. Have you been stretched

## Doctor, Doctor

out on the sofa eating cheesy puffs every day? Then your LDL cholesterol will backstab you quicker than you can scarf down a Ho-Ho cake.

The examination, the lab results, the endless questionnaires, the rubber-gloved poking and prodding: These all have a way of pointing to the truth of how the patient has lived his or her life. And this is exactly why I hate going to the doctor.

I prefer – like all of us – to keep my secrets, secret. I am a believer in the old Delphian maxim: “Know Thyself.” I just don’t like others to know me as well as I do; but this is what my doctor cannot abide. He wants everything bare and in the open.

Honestly, I should appreciate my physician’s nosy persistence, because he runs me through the ringer each year with my overall health in mind. He wants me to enjoy the best well-being possible. Thus, his goal is not to punish, embarrass, or shame me. His goal is that I be well, free from disease, and make any necessary changes to maintain a fitness for life.

My doctor’s annual assault against my privacy each year is simply a part of this process. He is holding me accountable and working to accomplish one of the most difficult things imaginable with a human being: Forcing me to face the truth about myself and how I live my life.

That is the same point made by the writer of Hebrews when he speaks of the Scriptures as “Sharper than any double-edged sword, penetrating to divide soul

and spirit, joints and marrow; it reveals the thoughts and attitudes of the heart” (Hebrews 4:12).

The Bible isn’t a giant stick used to bash in the brains of those who do not believe or behave as we wish they would. It’s not an instrument of shame whereby violators of our interpretations are exposed and left hanging in the breeze (though some practitioners use the Bible exactly in this fashion).

No, it is a powerful, spiritual tool of personal examination. It opens up our hearts, spirits, and minds revealing how we have lived our lives. And when necessary, the Scriptures give us the required intervention – the ability to change our lives if we wish to change – and improve our health and well-being. No, the Bible is not like an unskilled, bone-sawing quack that does more harm than good. It is a benevolent, healing physician that encourages us to get and be better.

Complaining aside, my annual physical did reveal a little trouble. Nothing life-threatening (not yet any way); but to stay away from bigger problems I’m going to need some additional medication, healthier habits, and a few lifestyle modifications. See, my future health requires that I change; and change requires that I be honest with who and where I am today.

*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](http://www.ronniemcbrayer.net).*



By Pastor Ray Dare

Never waste a problem. Instead, let God use problems in your life because He’s in control. The fact that God is in control means that your prayers have impact and your problems can have deeper purpose. *“And we know that God causes everything to work together for the good of those who love God and are called according to his purpose for them.” Romans 8:28 (NLT)*

Life is not a series of random events that have no meaning. If you are a child of God, nothing can come into your life without your Heavenly Father’s permission. Nothing. I am not saying that everything that happens to you is God’s will. It is not. There are many things that happen in life that are not God’s will. Sin is not God’s will. Evil is not God’s will. Someone gets cancer and someone says, “Must be God’s will...” Oh, really? Someone dies in an accident and someone says, “Must be God’s will...” Who said? Not everything that happens on earth is God’s will. That’s why Jesus taught us to pray, “... Thy will be done...” Matthew 6:9-13 Why would Jesus tell us to pray that? Because God’s will isn’t always done. I’m not saying that everything is God’s will and I’m not saying that God causes everything; He doesn’t. God doesn’t cause all your problems, He

## Don’t Waste Your Problems

doesn’t have to! You do a good enough job of that yourself! You bring enough problems on yourself and other people bring enough problems on you.

What I am saying is this – God allows, He permits problems and then He uses them for a greater purpose. Every trial is a teacher. Every storm is a school. Every difficulty develops you; it builds your faith, it makes you stronger. God is a pro at turning bad things into good. He’s the expert at taking problems and bringing a greater purpose out of them.

Give your problems to God through prayer. If it’s worth worrying about, it’s worth praying about. Are you complaining about your situation or are you praying about your situation? Are you worrying over things or are you praying over things? The things that are beyond your control are not beyond God’s control. You may think your situation is a mess, totally falling apart and hopeless. How big do you think God is? He’s big enough to handle your mess. You can’t unscramble an egg but you can make an omelet. God knows how to bring a purpose out of a problem.

Never waste a problem, give it to God and let him use it in your life because He is in control. When you’re worried sick and don’t know what to do, you say, “God is in control!” When you feel defeated and discourage and like a total failure, you say, “God is in control!” When you’re sick and flat on your back, you say, “God is in control!” When you’re standing by the casket wondering “Why this... why now?” you say, “God

is in control!” When you read the headlines about the international chaos, you say, “God is in control!” When you don’t know how God is going to meet that need, you say, “God is in control!” He’s a good God and He’s a great God and He is in control. That means that in your present situation, whatever that may be, that situation you don’t have any control over – pray about it. God can control it and He can use it and bring a greater purpose out of it. That is the power of prayer.

Do you look for God’s purpose in your problems or do you throw a pity party? Instead of asking, “Why me?”, ask, “What do you want me to learn?” Maybe you won’t actually see the purpose at this point. That might come later on. Maybe God just wants you to learn to trust Him.

The most intelligent, rational decision you will ever make in life is to say, “God you are sovereign. I recognize You are in control and have the right to call the shots in my life and I want to cooperate with that.” When you do that you will find so much meaning, fulfillment and satisfaction. You’ll find your niche and all of a sudden think, “This is why I’m here, this is why I’m on earth.” Now you’re cooperating with the plan of God instead of fighting it and He will use everything that happens to you in life for a greater good. I encourage you to pray that prayer today.

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## Who says the IRS is a Meany?

By Rev. James L. Snyder

I often hear derogatory remarks directed towards the IRS. I must admit that many of these critical remarks originated with me. Not that I do not like my good old Uncle Sam, it is that he is a little demanding When it comes to tax time.

Every year I complain about filing my income tax and paying out gobs and gobs of dollars to the United States government. I know it is important to pay taxes, and, I pay my fair share even though it may be grudgingly.

Throughout the years, I have complained that dear old Uncle Sam never writes me a letter. I will have to amend that complaint because I recently received a personalized letter from the IRS.

Well, you can imagine my surprise at getting this letter. With trembling hands, I opened the letter, anxious to know what was going on in the world of Uncle Sam. I expected a detailed letter of what he was doing and how he was getting along and how the kids were and all that sort of thing. Imagine my surprise when none of that information was contained in the letter.

From the contents of the letter, and I must say a lot of it was goobly glop, I had fallen far short of my share of income tax this past year. According to the letter, I was a gazillion dollars short of what he had expected from me and quite frankly, he was disappointed in this behavior on my part. Do not ask me how many zeros a gazillion dollars have because I do not know. I do not have that many fingers or toes.

Although I read the letter several times it was not quite clear how much I actually owed and what plans there were in place for me to pay it back. From what I could understand from the letter, I owed good old Uncle Sam an arm and a leg, and he was

highly expecting that I would come through for him.

Well, that kind of letter did not set well with me. I was tempted to leave the country, then sneak back as an illegal alien, and not have to worry about all this nasty stuff. But, I did not have that much energy available.

There was a phone number I was to call if I had any personal questions. Boy, did I have some personal questions. I was fully expecting not to get a real human voice when I called.

But, again, I was pleasantly surprised. Within 30 minutes and after dozens of pushing this button and pushing that button I had on the other end of the phone a very pleasant and cheerful voice, a representative of the IRS.

After we exchanged some personal niceties and followed up on the weather report from each of our locations, we finally got down to the real business of the phone call.

I must confess I was not expecting such pleasantries from an IRS agent. I assumed she had the telephone in one hand and a loaded, fully cocked revolver in the other. If she did, she concealed it most admirably.

Then we got down to the nitty-gritty of what the IRS is all about: collecting taxes from potentially delinquent taxpayers, like myself. The thought that I deliberately was delinquent was rather humiliating for me. Simply put, I just did not pay enough in, but this telephone call was going to rectify all of that.

After she crunched all the figures and as I waited patiently on my end of the phone, she was able to determine I owed the government an arm and a leg. It was then that the negotiations began in earnest.

I must confess she could not have been any nicer had she been my grandmother.

She then began to query as to which arm and which leg I was

going to give to the government. This presented a real difficult decision on my part. Throughout the years, I have grown quite fond of both arms and both legs. Then I asked her if I could counter a proposal. She replied in the affirmative.

“Would you consider,” I began rather slowly, “an arm or a leg?”

There was a pause on the other and of the phone when I could tell she was thinking. Whenever you get a government employee to think, watch out. I could hear the old wheels grinding and grinding. Finally, she said, “I think that would be acceptable. And, I’ll even allow you to select either arm or leg. We like to work with people.”

Now the burden was on me. I now owed the government an arm or a leg and I just had to select which one. I first considered my arms. In thinking about them, I use both of my arms although the left one less than the right one every day. What with writing and eating my arms are rather busy throughout the day.

Then I considered my legs. I like my right leg and so the choice became rather easy for me. Now, the United States government has at least one leg to stand on, thanks to Yours Truly.

I have something greater to stand on.

“Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage” (Galatians 5:1 KJV).

Jesus Christ trumps Uncle Sam when it comes to liberty.

*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 [jamesnyder2@att.net](mailto:jamesnyder2@att.net). The church web site is [www.whatafellowship.com](http://www.whatafellowship.com).*



By Marlys Norris, Christian Author

The Lord our God is one Lord — The Only Lord, Regardless of what you think at this very moment — You were created for Him. The most important commandment He has given to us IS this: “And you shall love the Lord your God with ALL your mind and heart and with your entire being, and with all your might”. God speaks to us: “And these words which I am commanding you this day, shall be (first) in your own mind and heart; (then) You shall whet and sharpen them, so as to make them penetrate, and teach and impress them diligently upon the minds and hearts of your children and shall talk to them when you sit in your house and when you walk by the way when you lie down and when you rise up.” (Deuteronomy 6:5-7)

Creator/God does not just want

## God’s Love Pours in and Then, Out to Others!

anyone to have only a Sabbath one day a week kind of love. He wants a love the Old Testament Scriptures call AHAVA, which is a love involving your will and complete devotion, every single moment of each day of your life. Loving God involves a loyal passion of ALL or nothing! This passion helps one to practice the presence of God no matter where one goes or what happens in their lives. A person’s life journey is to exemplify the unconditional love, grace, mercy, and forgiveness of God toward others. God said, when you are to have the trusting heart of a child, then, invite His Beloved Son into your heart and life. You will receive God’s Holy Spirit to help you in your journey of faith. He promises to never leave or forsake you. What God says, He does and He never breaks a promise!

Others will witness and experience the purity of your love for God and see the frontlets (forehead bands) on your head (your knowledge of His personal love) and the sign on your

loving hands (deeds of love and kindness) as well as you have written them upon the doorposts of your house and gates. (A welcome and hospitality to a stranger) (Deuteronomy 6:8-9)

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God is so much more than any of us realize or can imagine and He loves you and I!

*Marlys Johnsen Norris  
First Book: “God Moves Mountains, It was a Miracle”  
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\$355 to \$669 - Foothill Farms, a newly built affordable senior apartment community in Sacramento has 1 and 2 bedroom apartments available for seniors age 55 and up. AEK, elevators, and swimming pool. Applications will be available and accepted beginning at 10:00 am on Monday, June 18th. Leasing office will not be open prior to June 18th. Temporary leasing office is located at 5415 Palm Avenue (off of Auburn Blvd). Income, age and other restrictions apply. Section 8 is welcome. Applications will be processed on a first qualified, first offered basis. For 24 hour application information, please call 916.484.4007. EHO. (MPG 07-31-12)

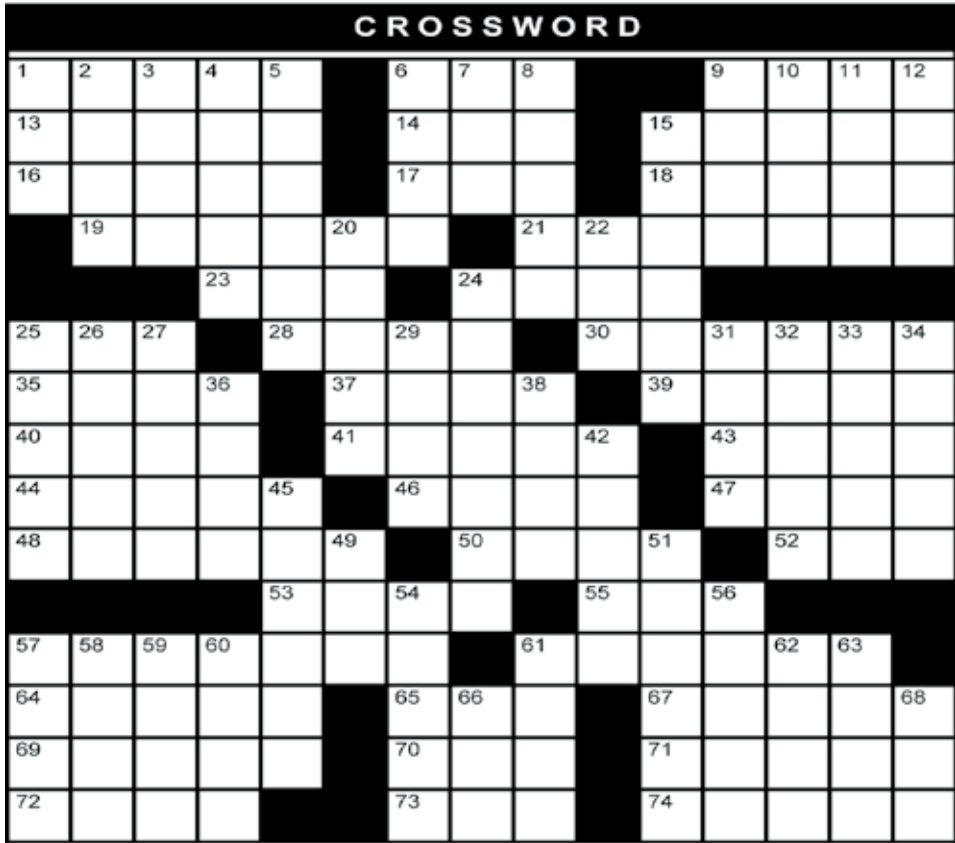
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CLUES

ACROSS

- 1. Put to the metal?
- 6. British rule over India prior to 1947
- 9. Gas giver
- 13. Grooves in rocks, e.g.
- 14. Flightless bird
- 15. Mr. in Mexico
- 16. Arm-\_-\_-
- 17. \_\_\_ Kempner, famous socialite
- 18. Speak one's mind
- 19. From times long ago
- 21. "Anna Karenina" author
- 23. \_\_\_ date
- 24. C&H crop
- 25. Pacquiao move, e.g.
- 28. a.k.a. "The Biggest Little City in the World"
- 30. Preserve, as in body
- 35. Inspired by feeling of reverence
- 37. R in RPM, pl.
- 39. Titled peer of the realm
- 40. First \_\_\_ on a ship
- 41. "Romantic novelist
- 43. "Oscar Wilde's character

Dorian \_\_\_

- 44. \_\_\_ Park, CO
- 46. "Betty Smith's grew in Brooklyn
- 47. Equal
- 48. Mohammed's descendant
- 50. To, archaic
- 52. Sea in Spain
- 53. Lump of stuff
- 55. Remains container
- 57. "Creator of Inspector Maigret
- 61. "Rabbit's chronicler
- 64. Found in the air
- 65. Transgression
- 67. Napoleon's time on Elba, e.g.
- 69. Ralph in Paris
- 70. And so forth
- 71. Follows wash
- 72. They march one-by-one
- 73. Likewise
- 74. Passover meal

DOWN

- 1. Tire measurement
- 2. Volcano in Sicily
- 3. Crossdresser's garb
- 4. Ran or appeared
- 5. "Prolific Western fiction writer
- 6. Tear violently
- 7. Medical group
- 8. Military-led government
- 9. To live, as in "it \_\_\_ him up"
- 10. Used for measurement
- 11. Kissing disease?
- 12. "Michael Crichton's novel about nano-robotic threat to mankind
- 15. In earnest
- 20. Sneers
- 22. The top seed
- 24. The corrupt often do this
- 25. "The Turn of the Screw" author
- 26. Inundated
- 27. Davis or Midler, e.g.
- 29. As opposed to gross
- 31. Peat wetlands

- 32. Biblical Abraham's original name
- 33. Camel's cousin
- 34. "The Twilight Saga author
- 36. It freezes in headlights?
- 38. "As \_\_\_ on TV"
- 42. Reduce pressure
- 45. Communication that encodes a message
- 49. \_\_\_ Rida, rapper
- 51. Superior commands
- 54. Early stages, as in sickness
- 56. Female water-elf
- 57. "Pretty Little Liars" author, \_\_\_ Shepard
- 58. Islamic Republic of \_\_\_
- 59. Debatable point
- 60. Plural of #14 Across
- 61. Beyond what is natural
- 62. Type or sort
- 63. Other than what's implied
- 66. International trade organization
- 68. Poetic "ever"

For Solution See Page 7

DWR Awarded Top Honors for Central Valley Flood Protection Plan

SACRAMENTO – Western flood management experts will recognize the California Department of Water Resources (DWR) Wednesday for its comprehensive plan to protect lives and property in the Central Valley. At its annual conference, held this week in Sacramento, the Floodplain Management Association will give its "Award for Excellence" to DWR for its Central Valley Flood Protection Plan. The association's members work to reduce flood damages through planning and infrastructure. Required by 2008 legislation, the Central Valley Flood Protection Plan was written by DWR's Division of Flood Management.

The plan describes a comprehensive framework for improving public safety, ecosystem conditions, and economic sustainability while recognizing the financial challenges facing local, state and federal government agencies. The plan and its program environmental impact

report will receive the association's top honor during a noon luncheon at the four-day Flood Management Association conference. Judges from the association praised the plan as "forward-thinking" and said it will have "multiple benefits on a broad, regional scale including flood protection and mitigation, environmental protection and enhancement, and smart fiscal management."

Development of the plan is a part of the FloodSAFE California Initiative, launched by DWR in 2006 to address the increasing flood risks throughout California. The Central Valley Flood Protection Board, charged with reducing flood risk along the Sacramento and San Joaquin rivers and tributaries, will share the "Award for Excellence" during the presentation.

The Board unanimously approved the Central Valley Flood Protection Plan in June. The Floodplain Management Association's 2012 Annual

Conference is under way through Friday, September 7, at the Hyatt Regency Sacramento, 1209 L Street. The association serves as an unbiased forum to advance best practices, technologies, policies, regulations, and legal and financing strategies, with a focus on California, Nevada and Hawaii.

On Friday, all sessions are open and free to the public, including a session focused on Central Valley Flood Protection Plan implementation. Afterwards, the public is invited to visit DWR's Integrated Water Management public poster session and talk with various managers. This event features posters illustrating many aspects of DWR's work, including flood emergency operations, floodway ecosystem sustainability, and regional partnership.

For more information on FMA and the conference, visit <http://www.floodplain.org/>.

Source: DWR



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# END of the BENCH

by **Gerry Scholl**

## Jinx! You Owe Me a Beer

Does Matt Barkley believe in the Sports Illustrated jinx? If he didn't before, he probably does now.

The University of Southern California's senior quarterback, a preseason favorite to claim this year's Heisman Trophy, was featured on the regional cover of SI's college preview edition in August.

Being pictured on an SI cover has a long history of ensuing disappointments for the featurees — therefore, the legend of “the jinx.” Though the actual percentage of jinxed victims may be relatively low compared to the whole, there have been plenty of unusual, surreal instances to make one wonder.

Barkley is likely one to be shaking his head in wonderment now, after his USC Trojans were upset Saturday, 21-14, by the Stanford Cardinal on The Farm in Palo Alto. He shouldn't be totally surprised, however, because he has never defeated Stanford, now 0-4 in his career.

One of the great thrills for northern California college football fans is watching USC lose, even if it is to the Cardinal. It could be better if it was Cal (an unfortunate 35-28 loser at Ohio State) that pulled off the upset. Now, if the Bears beat their NorCal rival in the

Big Game, Oct. 20, at Memorial Stadium, much will be right with the world.

But you have to give it up for the Cardinal this time, dealing USC's national title hopes a savage blow...again. Barkley has been through a lot in this matchup. In 2009 it was a 55-21 Stanford win behind running back Toby Gerhart, runner-up in the Heisman voting. In 2010 (37-35) and 2011 (56-48, in triple-overtime) it was Stanford winning behind QB Andrew Luck, now following Peyton Manning as the leader of the Indianapolis Colts in the NFL.

Next to Barkley on the cover, it read, “...Back and He Didn't Stay To Play in the Holiday Bowl.” Together with me, say it, “Welcome to the Holiday Bowl.” Jinx! You owe me a beer. (The olde saying modified slightly to fit the football culture). Welcome to the club, Matt, you're not alone. Take a look...

In 1969, golf's Lee Trevino — author of my favorite sports quote of all time, “The older I get, the better I was,” — was on SI's cover for the U.S. Open preview. He missed the cut.

In 1977, it was Earl Campbell and 11-0 Texas. They lost, 38-10, to Notre Dame and Joe Montana in the Cotton Bowl. That was

the year before the Montana-led Irish rallied from a 34-12 deficit to Houston to famously win the Cotton Bowl again. (I swear this is true: I watched that game and when it was over I said out loud, “The Forty Niners have to draft that guy.” Fortunately, they did, and the rest is history.).

In 1978, Pete Rose made the cover while in hot pursuit of Joe DiMaggio's 56-game hitting-streak record, only to have his own streak end at 44 games days later.

In 1984, Pittsburgh Steelers linebacker Jack Lambert, who many consider to be the toughest player ever, was featured as “The Man of Steel.” He missed most of that season with a recurring case of turf toe which forced him into early retirement.

In 1989, there was Tony Mandarich as “the best offensive lineman prospect ever.” He was the No. 2-overall draft pick by Green Bay. He reappeared on SI three years later as “Incredible Bust.”

In 2008, New England QB Tom Brady graced the NFL preview issue. Minutes into the season opener he tore up his knee and missed the rest of the year.

In 2010, the Washington Nationals' phenom pitcher, Stephen Strasburg, was SI's choice. A short time later he was headed for Tommy John surgery and was out for over a year.

In 2012, during the playoffs, SI featured QB Aaron Rodgers of the Packers and then the 49ers. Both teams lost to the New York Giants, who went on to win the Super Bowl.

That is a very small sample-size. Whether or not you believe in jinxes or superstitions, beware whenever you mess with the sports gods. They seem to have their ways.

I've been wondering about the S.F. Giants' Pablo Sandoval. Maybe he's messing with the powers that be too much with his exaggerated pre-at-bat antics. Whether it is superstition or just routine, he seems to be overplaying his hand and the gods refuse to allow him greater success. Perhaps he should abbreviate the act a bit and focus more on what he does after he gets into the batters box.

He made me consider that notion on a personal level. I've been having an off year at the plate. Leading to my own softball at-bats, I'll tap the plate with my bat, step to the side and take one practice swing toward left field and one toward right. I step into the box and pull at my right sleeve.

That can't be it! I've done that for decades. I've got it! I forgot all about having my “Lucky Donut” in the morning on game days. How could I? It may add a couple pounds to the gut, but it may also add 100-plus points to my batting average.



### NATURALLY PAIN FREE

Are you stressed? Do you have allergies? Are you pooped a lot of the time? Do you have chronic pain, and don't know what to do? You may be increasing chronic pain with out knowing it. That from *Letha Hadady*, called the “Martha Stewart” of herbs for her expertise in traditional Asian remedies and alternative health. She has appeared on CNN, Today and The View with her views on how to conquer pain. She has written five books, her latest being, “*Naturally Pain Free*.” She told me, on my radio show POPPOFF, that pain may result from inflammation and excess acidity that challenges digestion as well as muscle and nerve comfort. Here are ten tips to help you become pain free.

1) **Cool and Cleanse your diet to avoid pain-triggers.** For 3-5 days reduce sources of dietary acidity, eat the following low fat, cleansing foods. Then gradually add back one food choice at a time to see if it triggers your pain.

\*Brown rice or unsweetened rice cakes

\*Cooked or dried fruits (cherries, cranberry, fig, black grapes, pears, prunes but no apples, citrus, bananas, peaches or tomatoes.) Avoid fruits if you have diabetes.

\*Cooked green, yellow and orange vegetables (artichoke, asparagus, broccoli, chard, collards, lettuce, string beans, spinach, sweet potato, fresh salad without dressing or a little olive oil). Add shiso leaves to salads to help reduce cholesterol. Eat to 1 – 2 tablespoons of cooked kelp digitata or dried dulse or nori seaweed.

# POPPOFF!

with Mary Jane Popp

\*Water pain or sweetened with black cherry concentrate (high in iron), or olive leaf tea (enhances immunity) or green tea. Vanilla extract is optional; avoid honey, vinegar or salt.

2) **Detoxify, Energize, and Soothe muscle pain and absorb essential minerals for health with this healing bath.** Wait at least two hours after eating a meal. To warm bath water, barring specific allergies add 1 tablespoon ginger powder, 2 – 3 tablespoons green kelp powder, ¼ cup vinegar, ¼ cup sea salt, ¼ cup Epsom salts. Soak away aches, pains and trouble for 20 minutes.

3. **Massage is soothing for Nerves, Relaxes muscle tension, and enhances Circulation.** Use an oil that suits your needs. Olive or coconut oil are cooling, sesame oil is warming and nourishing for mature skin. Stroke gently from head downward toward the heart and upward from feet toward kidneys to increase lymph cleansing. Rest after massage then take a warm shower or bath.

4. **Meditation has been shown to reduce pain nearly as effectively as medications.** You don't need to follow a particular philosophical or spiritual tradition to use this relaxation exercise. Sit or lie quietly. Breathe into lower abdomen. Relax each part of you as you exhale. Think: “Relax hair, relax scalp, face, forehead, eyes, ears, mouth, etc.” with each exhalation until you have relaxed the entire body.

5. **We need to drink about 1 and ½ liters daily so that internal organs can detoxify and work properly.** Few people do that. So add some lemon juice, cherry or cranberry juice to water to increase your fluid intake.

6. **Walking is a fine exercise as long as you have good walking shoes and your pace is steady and you breathe deeply as you walk.** Inhale for five steps and exhale for 8 steps. Try to exercise 15 minutes daily instead of waiting for a workout once a week. Walk to the store or post office. Take the

stairs. Make exercise part of your normal day.

7. **Use a Support belt, a Pain Wrap, or Ointment on painful areas.** Support your lower back when you sit long hours, drive or if you have chronic pain. Chinese White Flower Analgesic liquid feels warm/cool to energize blood circulation and can be used for headaches, aching shoulders and Tiger Balm can improve back pain. Low back pain can be improved gradually by decreasing fatty (high cholesterol) foods because that frees circulation.

8. **Dress for the weather.** Cold weather shrinks blood vessels and raises blood pressure, tenses muscles, and can increase leg cramps. If you are caught in cold, rainy weather and feel achy, drink a cup of warm cinnamon tea to sweat out the chills.

9. **Many sorts of discomforts are aggravated by Inflammation and excess Acidity.** They can include arthritis, gout, headaches, muscle aches, and complexion blemishes, acid reflux, and constipation. To reduce acid, drink up to ¼ aloe vera juice daily. It will be laxative for some people. Nopalea is another delicious, cleansing beverage recommended for chronic pain.

10. **Berries are extremely beneficial for building Blood, Energy, Beauty and Vitality.** Many have anti-cancer benefits, enjoy them fresh and dried: Tibetan goji berries, cherries, blue berries, and grapes are delicious.

There's lot more to tell, and Letha does in “Naturally Pain Free.” You can also check out her website [www.asianhealthsecretss.com](http://www.asianhealthsecretss.com). Remember, you have to make the first move to good health! Life is not a spectator sport! PARTICIPATE !!!

eople.com. And bets of luck to you in your dream adventures!!!

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

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

*Come back every week for Sudoku!*

For Solution See Page 7.

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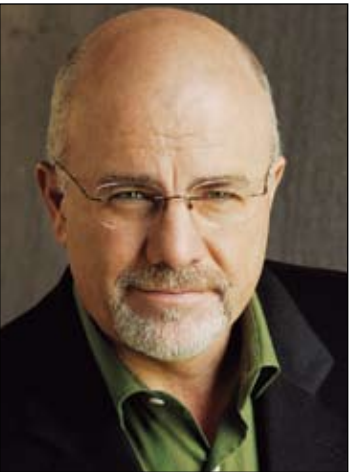
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Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover* and *EntreLeadership*. The Dave Ramsey Show is heard by more than 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Get Your Affairs in Order

Dear Dave,

One of my relatives just discovered she has cancer. She's a single mom with two young kids, and I'm not sure if she's prepared to face something like this. What are the best steps she can take financially at this point?

- Shannon

Dear Shannon,

I'm really sorry to hear about this. I know cancer is a scary thing to hear, but please remember to pray and be there for her all you can. God willing, things can still turn out okay.

When people ask if a person has their affairs in order, they're usually asking a couple of different questions. Are you right with

# Dave Says

God? Do you have life insurance and a will? Another important thing is to have all the paperwork of your life organized and in a safe place, so someone you trust can handle the details if things don't turn out well.

Everyone should have a good term life insurance policy in place. My advice is to have a policy worth 10 times your annual income. When it comes to a will, make sure it's state specific. Probate and estate regulations are not federal laws, they're state laws. So any will should be drawn up according to guidelines for the state in which you live.

Make sure, too, that she has made arrangements for any minor children. It might be a good idea to sit down and talk with two or three trusted family members or close friends and decide who will take them if the worst should happen. Whoever this is should be incredibly responsible and caring, and willing to love and raise these kids as if they were their very own.

Good luck, Shannon. And God bless you and your family.

- Dave

Going into Emergency Mode

Dear Dave,

My wife just received news that her company will experience significant layoffs in the next two months. On top of all this, she's one of the newest workers there. We've been trying to follow your

plan, but what should we do with the possibility of unemployment on the horizon?

- Tyler

Dear Tyler,

It's a pretty safe bet that your wife will lose her job, especially if she's new to the company. If what she makes right now is a significant portion of your overall income, my advice would be to press pause on your Total Money Makeover and build up your savings as much as possible.

I love that you guys are trying to take control of your money, but right now there are storm clouds brewing in your financial lives. Sit down together and come up with a seriously belt-tightening budget. Scrape together every nickel you can from every area of your lives and put it into savings. Things like going to the movies or eating out are going to be a big no-no for a while. And you may have to look at the possibility of cutting some other non-essentials, like television. There's nothing good on these days anyway!

If they do lay her off, she might be looking at a severance package, but at this point you can't really count on that happening. So batten down the hatches and prepare for the worst while hoping for the best. The best way to do that right now is save, save, save!

- Dave

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

# Bernese Mountain Dog Named Brig

By Kay Burton

Brig is a three year old Bernese Mountain Dog, named after Brig, Switzerland. The big and lovable Bernese is loyal and attentive to its family and needs to be a part of all activities. This breed is a quick learner, but slow to mature. Expect to have a full-grown puppy for a couple of years. The Bernese is a good watch dog. This breed needs weekly brushing and long walks daily.

The Bernese is one of four varieties of Swiss Mountain Dog. They are known in there native land as Bernese Sennenhund.

Originally from Switzerland, the Bernese has a strong and powerful presence and



Bernese Mountain Dog Brig with Willie, one of his best friends.

confidence. They were bred to be a farm dog, they are also very good natured and they adore children, (note the photo with one of his best friend Willie.) Because of its loyal personality the Bernese may have a difficult

time adjusting to a new home after it is full grown.

The Bernese Mountain dog is descended from the hugh mastiff fighting dogs that accompanied the Romans into northern Europe 2,000 years ago. Until the early 20th century, it was used for cow herding.

Brig has gone to work daily with his owner and partner of the company, Mark Camblin, since he was a puppy. Brig is this writer's grand dog.

*Kay Burton is a longtime columnist and supporter of the SSPCA and other rescue groups. To share your family family pet story with our readers, e-mail: Kayburton1@comcast.net*

# Nestlé Waters North America Donates \$50,000 to American River Parkway Foundation

SACRAMENTO REGION - As part of its ongoing commitment to watershed protection, Nestlé Waters North America announced that is donating \$50,000 over five years to the American River Parkway Foundation. The official presentation kicked off the Foundation's annual Great American River Parkway Clean-Up event on

September 15 at the Discovery Park Recreation Area. Discovery Park Recreation Area is located at Richards Blvd. and Interstate 5, Sacramento, California 95818

The American River Parkway Foundation is a publicly supported 501 (c) (3) not for profit agency, which each year coordinates the efforts of hundreds of volunteers who contribute

thousands of work hours to maintaining and improving the Parkway. Their mission is to support the preservation, protection, enhancement, and appreciation of the American River Parkway by fostering environmental stewardship, facilitating volunteer opportunities, and funding and implementing Parkway projects and programs.

# Riley Reviews

## THE DECEPTIONS OF HIGH FINANCE IN THRILLING "ARBITRAGE"



A Film Review by Tim Riley

ARBITRAGE (Rated R)

On or around the Labor Day weekend, the quality of films, particularly those in wide release, tend to be sub-par. The public realizes this, which explains why box office receipts are always lower.

The trend of inferior product continues even beyond the holiday. We should note that the umpteenth version of "Resident Evil" has just been unleashed. Enough said.

The gems are to be found in films of limited release, which means good luck finding them at the local multiplex outside of the major urban centers.

One such film is the feature directorial debut of young writer Nicholas Jarecki. "Arbitrage," a taut and alluring suspense thriller, is so entertaining that it seems written and directed by a seasoned pro.

"Arbitrage" is a film worth finding, because more than being a truly suspenseful thriller, it is cast with brilliant actors in roles large and small.

The biggest presence of all is that of Richard Gere, whose distinguished looks, accented with silver hair and nicely tailored suits, makes him appear to be the perfect Wall Street billionaire hedge-fund magnate.

Gere's Robert Miller, approaching his 60th birthday, is fully in command of his trading empire, living the high life in a New York mansion with his socialite wife Ellen (Susan Sarandon).

Miller is the very portrait of success in American business and family life. His brilliant daughter and heir-apparent Brooke (Brit Marling) is the chief financial

officer of Miller Capital.

But behind the gilded walls of his mansion and financial empire, Miller is in over his head, desperately trying to complete the sale of his trading company to a major investment bank.

His personal life is also in turmoil because his delicate balancing act includes an affair with French art gallery owner Julie Cote (Laetitia Casta), a mistress far too demanding of his time and attention.

The financial problems, though, are the most immediate and troubling. Miller has borrowed \$412 million from a fellow tycoon, who is growing impatient, to cover up some major losses in a Russian mining deal gone bad.

Worse yet, Miller has concealed his money problems from his daughter Brooke, who could end up on the hook for the fraud that is being perpetrated under her nose.

At home, his wife Ellen is growing restive over Miller's infidelity and duplicity. She's not too happy about pesky NYPD detective Michael Bryer (Tim Roth) poking into their affairs.

Unfortunately, Miller was involved in an auto accident that he is going to great lengths to cover up, using the help of young Harlem kid Jimmy Grant (Nate Parker), the son of his former chauffeur.

It would be best not to say much about the accident, other than to note that it leads to great complications for Miller's business and personal life, particularly as the NYPD detective's relentless pursuit really puts the tycoon in a huge bind.

There's plenty of moral ambiguity going around on all sides. Indeed, Miller is a scoundrel, but Richard Gere plays him with so much charisma that you have to

wonder if the director has misplaced his sympathy.

Then, you have Roth's detective Bryer breaking the rules in order to pin a crime on Miller, while the tycoon pays for the services of several high-powered attorneys to game the system.

In the main, "Arbitrage" is the gripping story of a well-heeled man caught in an ever-tightening trap of his own making. Richard Gere embodies this character with passion, charisma and drive.

Gere's performance is worthy of Oscar consideration, and that's good reason enough to enjoy this entertaining suspense thriller.

## DVD RELEASE UPDATE

If new movies prove unsatisfying, it appears that plenty of TV series are getting released on DVD at this time of year.

One of last season's favorite new TV comedies, "Suburgatory: The Complete First Season" provides all 22 half-hour episodes plus the special featurette "Somewhere Between Heaven and Hell: Life in Suburgatory."

The satirical comedy series centers on Tessa (Jane Levy), a witty New York City teenager who is forced to relocate to the suburbs with her dad, George (Jeremy Sisto).

Accustomed to the urban jungle, Tessa goes into culture shock, because suburbia represents to her a unique version of hell.

The updated version of "Hawaii Five-O," now starting its third season on the CBS fall schedule, has scored a big success as a hit crime drama.

"Hawaii Five-O: The Second Season" is being released on DVD and Blu-ray, including all 23 episodes and several features, including "Aloha Action! Take 2" which highlights the show's dramatic stunts.

Alex O'Loughlin stars as Detective Steve McGarrett – a far different head of the Five-O Unit than Jack Lord. But then, Scott Caan, a New Jersey transplant, is also a very distinctive Danny "Danno" Williams.

"Hawaii Five-O" is worth watching because the crime stories are riveting and the chemistry of the officers in the special unit is truly enjoyable.

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Michael Ross is a smooth jazz guitarist and vocalist of repute in the playing style of George Benson or Norman Brown. Michael's style and artistry have allowed him to perform with a number of great artists such as Najee, Angela Bofill, Patti LaBelle and Chaka Khan.

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**Trailblazer Cookies**  
*Wine matches: chilled FishEye Moscato or Sweet Red.*  
Makes about 4 dozen

- 1 stick (8 tablespoons) unsalted butter, softened
- 1 3/4 cups packed light brown sugar
- 3 large eggs, at room temperature
- 2 teaspoons vanilla extract
- 1 cup unbleached all-purpose flour
- 1 cup whole wheat flour
- 1/2 cup quick cooking (not instant) oatmeal
- 1 teaspoon baking soda
- 1 teaspoon ground cinnamon
- 1 teaspoon coarse salt
- 2 cups chocolate chips
- 2 cups dried fruit (combination of raisins, figs, prunes, dates, cherries, cranberries and/or apricots, snipped into small pieces)
- 1 cup coarsely chopped almonds

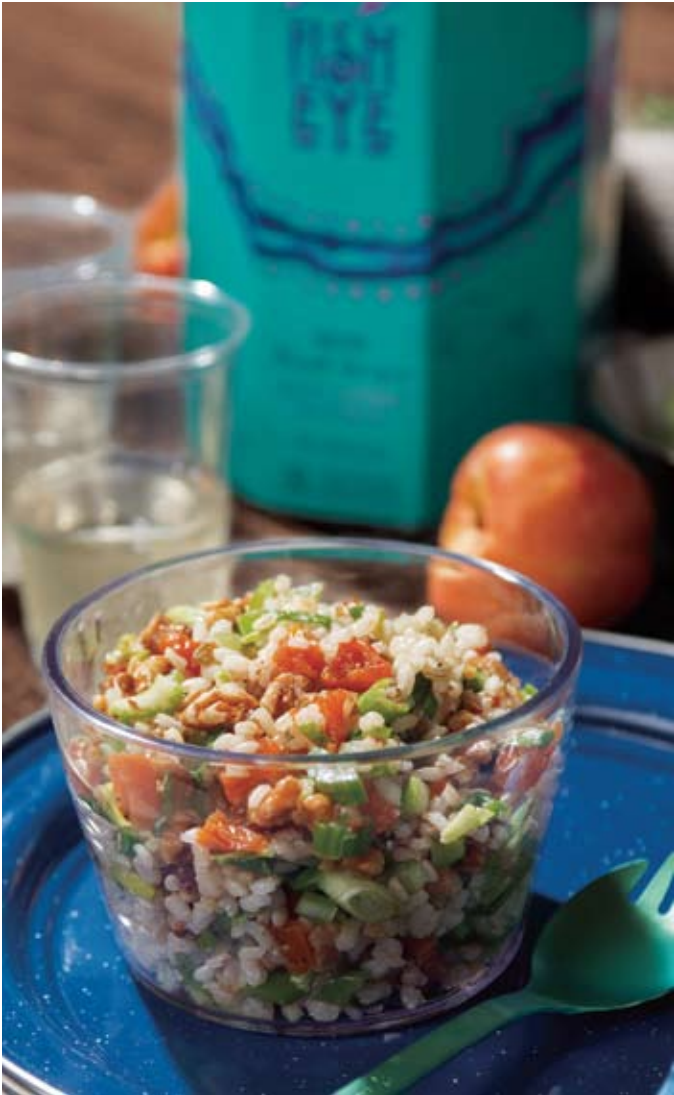
Heat oven to 350°F. Spray with nonstick spray or lightly butter two large baking sheets.

Beat butter and brown sugar in an electric mixer until light and creamy. Beat in eggs, one at a time, until well blended. Add vanilla.

In separate bowl stir flours, oatmeal, baking soda, cinnamon and salt until blended. On lowest speed, gradually beat in flour mixture until well blended.

Add chocolate chips, dried fruit and almonds and fold into batter with wooden spoon or rubber spatula until blended.

Drop batter by heaping tablespoons onto prepared pans, placing cookies about 2 inches apart. Bake until edges of cookies are golden and tops are set, 13 to 15 minutes. Cool slightly on pans before removing.



**Brown Rice, Apricot and Walnut Salad**  
*Wine matches: FishEye Chardonnay or FishEye Pinot Grigio. For red wine drinkers, FishEye Pinot Noir.*  
Makes 4 servings

- 1 cup raw short grain rice (or substitute 2 1/2 cups cooked short grain brown rice)
- 1 cup coarsely broken walnuts

**Dressing:**

- 3 tablespoons mild olive oil or other vegetable oil
- 3 tablespoons fresh lemon juice
- 1 tablespoon honey
- 1/2 teaspoon coarse salt
- Freshly ground black pepper
- 1 cup snipped (1/2-inch pieces) dried apricots
- 1/2 cup thin diagonally sliced scallions (white and green parts)
- 1/2 cup finely chopped celery
- 2 tablespoons finely chopped tender pale green celery leaves

Cook rice in 2 3/4 cups boiling salted water until tender, about 45 minutes. Do not stir. Spoon into a strainer and rinse with cool water. Let stand.

Heat oven to 350°F. Spread walnuts in a shallow baking pan and bake until toasted, 10 to 15 minutes.

In large bowl whisk oil, lemon juice, honey, salt and a grinding of black pepper. Add cooled cooked rice, walnuts, apricots, scallions, celery and celery leaves. Toss with fork until combined.

Spoon into a plastic container and refrigerate until ready to serve.

**Sweet and Spicy Glazed Chicken Legs**  
*Wine matches: with a spicy glaze, FishEye Shiraz. For a mildly spiced glaze, FishEye Riesling.*  
Makes 4 servings

- 1/2 cup white wine
- 1/2 cup honey
- 1 tablespoon light soy sauce
- 2 to 3 teaspoons dry mustard powder, to taste
- 1 to 2 teaspoons sriracha or other hot chili sauce, to taste
- 8 to 12 chicken drumsticks
- Coarse salt and freshly ground black pepper

Whisk wine, honey, soy sauce, dry mustard and sriracha in a small saucepan until smooth. Heat, stirring, over medium low heat until simmering. Cook, stirring frequently, until mixture is thickened and slightly caramelized, about 5 minutes. Cool.

Heat oven to 350°F. Line a large rimmed sheet pan with foil. Arrange chicken on the pan and sprinkle on both sides with salt and pepper. Brush chicken legs with half the honey mixture.

Bake 25 minutes. Remove from oven. Turn chicken legs over and brush other side with remaining honey mixture and drippings on the pan. Bake 25 minutes more, brushing one more time with pan drippings, until the chicken is well browned.

Cool. Wrap in foil or place in a plastic container and refrigerate until ready to go. Serve with finger wipes for sticky fingers.



**Chickpea-Pepper Dip**  
*Wine matches: FishEye Chardonnay or Pinot Grigio. Or FishEye Shiraz or Pinot Noir, both spicy reds.*  
Makes 4 or more servings

**Dip:**

- 2 cans (15 to 16 ounces) chickpeas, rinsed and drained
- 1/2 cup drained jarred Piquillo or other roasted red peppers, patted dry
- 1/4 cup fresh lemon juice
- 2 to 3 teaspoons sweet smoked paprika, or to taste
- 2 teaspoons ground cumin
- 1 garlic clove, chopped
- 1 teaspoon coarse salt
- 1/3 cup extra virgin olive oil

**Vegetables:**

- 3 heads California endive or 3 romaine lettuce hearts, stem ends trimmed, leaves separated
- 1 cup mini peeled carrots
- 1 cup trimmed celery pieces (1 1/2-inch lengths)
- 1 cup broccoli or cauliflower florets
- 1 red bell pepper, stem and seeds removed, cut into 1/2-inch wedges

In food processor, process chickpeas, peppers, lemon juice, smoked paprika, cumin, garlic and salt to rough puree.

With motor running, gradually add oil and process until mixture is creamy. Taste and add more lemon juice and salt, if desired.

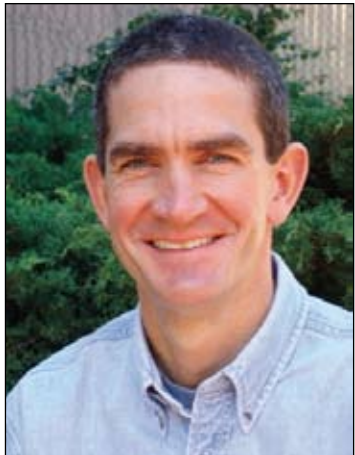
Transfer to shallow plastic container (for easy dipping) and refrigerate until ready to go. Pack raw veggies in sealable plastic bags and refrigerate.

Pack veggies with ice packs to keep crisp.

Packing Tips

- Tables at established campgrounds or parks can get pretty grungy. Bring a plastic tablecloth with you and secure it with duct tape so it doesn't blow away. Or, pack some cloth napkins that can do double duty as placemats wherever you decide to picnic.
- Just because you're roughing it, doesn't mean you can't add a little panache to your portable feast. For extra impact, serve foods on non-breakable plastic ware in an array of vibrant colors.
- Packing wine bottles for a picnic or camping trip can be cumbersome. To avoid breakage and lighten your load, opt for a three liter wine box with its own pouring spout. It holds the equivalent of four standard size (750 ml) bottles, making it an environmentally-friendly wine choice that's easier to transport and serve by the glass. Learn more at [www.fisheyewines.com](http://www.fisheyewines.com).





By Eric Nelson

My friend calls them “organ recitals” – those all-too-frequent occasions when our conversations with one another end up being nothing more than a depressing recap of bodily aches and pains. Although by no means restricted to one age group or another, experience would suggest that they’re more commonly heard amongst the elderly.

# Healthy Aging Begins With a Dose of Optimism

As it turns out, though, this kind of gloomy chit chat belies the fact that most older Americans are actually quite optimistic about their future. Even about their health.

According to a survey conducted by USA Today, United Healthcare, and the National Council on Aging:

More than 80% of those over 60 agree with the statement, “I have a strong sense of purpose and passion about my life and my future.”

92% report that they manage their stress levels well.

80% are confident in their ability to manage their health conditions on their own, reducing their need to see a doctor.

But perhaps most surprisingly, more than 75% of those aged 60 to 69 – and a majority of those

70 and older – expects their quality of life, including their mental and physical health, to stay the same or get better.

Get better? Conventional wisdom would say, either these folks have no idea what it means to get old or they’re on to something us “younguns” need to know about. What gives?

“When I called a couple of my favorite gerontologists to help me puzzle this out,” writes New York Times blogger Paula Span in her response to this survey, “they weren’t really surprised; social scientists have known for years that older people, freed from the midlife stresses of work and child rearing, become happier. They call it the U-shaped curve: life satisfaction is greatest in people’s youth and then again in old age.”

Although Span cites a number of variables that might have skewed the survey, she also acknowledges that, “older people are better able to regulate their emotions, to focus on sources of pleasure, to maintain equanimity.”

This ability to “maintain equanimity” is just one of many factors involved in reducing stress, which by itself accounts for anywhere between 60% and 90% of all doctor visits. It stands to reason then that someone who’s feeling less stressed-out might also feel – and justifiably so – that his or her health is holding steady, maybe even improving.

Of course, it’d be a shame if we had to wait to slip through life’s U-shaped curve before gaining the confidence that our

health might actually improve over time. Isn’t there something we could be doing now, regardless of age?

For increasing numbers of people – old, young, and middle-aged – the ticket to living a healthier, stress-free life is meditation. Others, including myself, are finding that a prayer-based approach is what works best, relying less on the human mind to gain a sense of mental serenity and more on the stress-reducing, health-inducing assurances conveyed by the divine Mind.

“Let all that I am wait quietly before God [Mind],” it says in one of my favorite psalms, “for my hope is in him” (62:5).

Whether one’s expectation of improving health is a natural by-product of no longer having to deal with the stresses and strains

of kids and work, or something a bit more spiritually grounded, the benefits are undeniable. As this fact becomes more widely known, perhaps we’ll have fewer organ recitals and more symphonies of health to look forward to in the future.

*Eric Nelson is a Christian Science practitioner whose 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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