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AMERICAN RIVER M E S S E N G E R

Volume 7 • Issue 13

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

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Wells Fargo Invests \$70,000 in Sacramento Choral Society



Lto R: James McCormick, SCSO President, David Galasso, Wells Fargo Regional President, Donald Kendrick, SCSO Music Director. Photo by Pedar Bruce, Wells Fargo

SACRAMENTO REGION – Wells Fargo & Company (NYSE: WFC) announced July 3rd two \$35,000 grants to the Sacramento Choral Society & Orchestra (SCSO) to support two large scale choral orchestral concerts for their 2012 – 2013 season.

The funds will help underwrite the productions costs of the SCSO's traditional annual standing-room-only Home for the Holidays concert - renamed the Wells Fargo Home for the Holidays concert - on Saturday, December 8 in Sacramento's Memorial Auditorium. Wells Fargo also plans to underwrite the SCSO's year-end performance, Lest We Forget – An Armed Forces Salute on Saturday May 18, 2013 (Armed Forces Day) in the Sacramento Community Center Theatre.

Wells Fargo's total underwriting for the SCSO's 2012-2013

season will be \$70,000.00. Wells Fargo's support will help the SCSO maintain reasonable ticket prices for families in the region. Tickets to the Wells Fargo sponsored concerts will be made available to low income families, identified through their participation in Title 1 schools, as well as to a host of Veterans in the region. According to philanthropy experts, corporate giving is at its lowest level since the 1970s.

Thanks to Wells Fargo's outstanding concert sponsorships, the Sacramento Choral Society and Orchestra and Conductor Donald Kendrick appear to be bucking the trend as they head into their 2012-2013 season.

A fiscally accountable arts organization since 1996, the SCSO is thrilled to partner with Wells Fargo on this level to build community through the arts.

Capitals Enjoy 27th Consecutive Season

Six time champions one of the most successful franchises in World TeamTennis

SACRAMENTO REGION -The Sacramento Capitals will be celebrating their 27th consecutive year in Sacramento when the team opens the season on the road against the Boston Lobsters on July 9. As one of only two remaining professional sports teams in Sacramento, the Capitals have managed to weather poor economic conditions, ownership changes, and changes of venue during their tenure. Today, the Capitals are one of the most successful franchises in the World TeamTennis (WTT) having won six WTT championships.

"Maintaining a professional sports team under any condition is difficult. The fact that the Capitals have been able to bring professional tennis to Sacramento for 27 consecutive years is a significant accomplishment," said the Capital's managing general partner, Ramey Osborne.

"We've had the support of incredible fans over the years.

Not just the tennis community, but the entire Sacramento region. World TeamTennis is not only for tennis enthusiasts. The fast-paced, action-packed format is great fun for the whole family," Osborne added.

This year's team includes a

This year's team includes a standout group of talent that includes Mardy Fish, who is currently ranked the No. 12 singles player in the world; former World No. 1 doubles player and team captain, Mark Knowles; ATP singles title holder, Ryan Sweeting; current No. 31 ranked singles player and ATP World Tour Title Holder, Kevin Anderson; Coco Vandeweghe; UCLA All-American and Sacramento native, Yasmin Schnack; and UCLA standout, Asia Muhammad.

In addition, Wayne Bryan will return for his 11th consecutive season as coach of the Capitals. Bryan has been honored as the WTT Coach of the Year three times and has directed the



Capitals Coach Wayne Bryan

Capitals to championship seasons in 2002 and 2007.

"Not only does Coach Bryan bring the best out of his players, but he is such an ambassador for the game. He's one of the best coaches in the world and he is an integral part of our goal to have the best team on and off the court," Osborne said.

Bryan is a frequent national speaker and clinician, as well as the author of "The Formula,

Raising Your Child to be a Champion in Athletics, Arts and Academics." He was named one of the "35 Most Powerful People in Tennis" by Racquet Magazine and has received a variety of awards and accolades in the sport. Bryan played collegiate tennis at the University of California, Santa Barbara. He began coaching in the WTT in 1999 as coach of the Idaho Sneakers.

Sacramento Capitals individual match tickets and three match packages are now available online at www.saccaps.com. Prices for individual tickets start at \$25 and three-match packages begin at \$60. Children's tickets will be available for \$15. All matches are played at Sunrise MarketPlace Outdoor Pavilion at Sunrise Mall in Citrus Heights. Doors open at 6pm for Happy Hour, Match time is 7:35pm.

For more information, or to purchase tickets, visit www.sac-caps.com or call (916) 859-0058.

Sac Metro Fire Launches New Division, Aims to Rebuild Service

SACRAMENTO REGION – Sacramento Metropolitan Fire District has reorganized its formerly titled 'Fire Prevention Bureau' into a new 'Community Risk Reduction Division'. The new division's major functions include public education, fire code enforcement, fire investigations, fire protection engineering, and exterior hazard mitigation.

"We are very excited to launch this new division and start to rebuild some of the services that have been lost to the business community over the years" said, Sacramento Metro Fire Chief Kurt Henke. Metro Fire's Community Risk Reduction Division will be developing and implementing loss control services to reduce the threat of hostile fires.

Metro Fire will initiate fire safety inspections on all businesses and has modified its fees and special use permits for commercial buildings in the District beginning July 2, 2012. Inspections are required by the California Fire Code and are intended to protect employees and the public. The Metro Fire Board adopted its new fee schedule for partial cost recovery for this county service at its June 28, 2012 meeting.

"We are obligated to protect the public health, safety and welfare in our county," says Ray Iverson, Metro Fire's Fire Marshal, "and the fire department is obligated to ensure businesses are complying with fire code requirements." To meet this obligation Metro Fire has adopted a two tiered inspection program that combines full inspections performed by Metro Fire personnel with a new self-inspection program.

A typical business inspection

will include an analysis of emergency exits, fire hydrant access, sprinkler systems, fire alarms and hood suppression systems such as those used in restaurants. Inspectors also look for electrical hazards that could threaten lives and property. Multi-family facilities, such as apartment and condominium buildings that have laundries and other common areas will also be part of this program.

Inspection fees vary based on square footage and actual use of the buildings and whether the inspection is a full or self-inspection. Fees range from \$91 for a self-inspection up to \$182 for a full inspection. Businesses will be charged the fees at their next regular inspection in the 2012-2013 inspection year.

Metro Fire has entered into an agreement with Fire Recovery USA to assist with implementing the new self-inspection program. Craig Nagler, Chief Executive Officer of Fire Recovery USA said, "We are the nation's largest cost recovery company established specifically for fire departments. Our revolutionary Self-Inspection System provides methods to assure those businesses that are low risk are inspected, even with staffing shortages".

The new division began operations officially July 2nd and includes twenty-two members of the Fire District.

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Dancing with the Tsars European Pros Dazzle



Professionals sharing the spotlight at the Capital Dance Center were Victoria and Genya Malko (left), Evgeny Likhachev, Jennifer Kanchucova-Nazarova, Monika Olkiewicz and Reza Molavi. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

SACRAMENTO COUNTY - Over 100 dancers buckled on dancing pumps for a recent ballroom showcase in Rancho Cordova. Sequins flashed as heels stamped through routines from jive to Viennese waltz.

Among adult professionals and seniors, school kids demonstrated that ballroom dancing is a highenergy sport for all ages. Hosting the showcase, Rancho Cordova's Capital Dance Center ran out of seats at 300 spectators and thereafter offered standing-room tickets. "It was a wonderful success that we hope to repeat, said ballroom founder Bill Roth.'

Dance studios from all over Northern California were represented; Russian-born headliners Evgeny Likhachev and Jennifer Kanchucova-Nazarova came from Los Angeles to demonstrate the styles that have placed them highly in recent West Coast professional competitions.

Newly opened, the Capital Dance Center has 6,300 square feet of floating dance floor. The



Contrasting with their traditional routines and elaborate costumes, Los Angeles celebrity dancers Evgeny Likhachev and Jennifer Kanchucova-Nazarova also hit the floor in contemporary dance vogue. Photo by Susan

facility regularly offers beginner to advanced lessons for all ages. Zumba, Yoga and Pilates exercise classes are also available. Ballroom dances are hosted Fridays at 7 p.m. and 1 p.m. Sundays. Country dancers

take the floor 7 p.m. Saturday. All dances include free group lessons. Located at 11270 Sanders Drive (behind Costco) in Rancho Cordova. Call (916) 635-2600 or visit www. CapitalDanceCenter.com.

Exchange Student Tells His Story

FAIR OAKS - The Fair Oaks Rotary Club had the good fortune to sponsor and host Nicolai Nissen this last school during his year in the USA as part of the Rotary Youth Exchange program. This foreign exchange program sends a local high school student abroad for a year and at the same time hosts a foreign exchange student from abroad. The following essay briefly describes Nicolai's experience and some of his reactions. He is a wonderful young man.

My Name is Nicolai Nissen, I am a 17-year-old exchange student from Denmark who has now lived and followed the every day American life for 11 months since I was 16 and came to California.

I came to California in August 2011, not knowing what I could expect, but one thing was sure, I was excited, and ready for an

America is different than what I am used to in Denmark. People are different, and families have different cultures, and the school was a lot bigger, but that was a good thing, because the main reason I went on the exchange was to experience other cultures, and learn a new language.

During my year here in America, I have learned a lot. I have learned a lot about the



Nicolai is standing between one of his second host parents, Dr. Karen Romines, right and one of his third host parents, Ralph Carhart, left.

world, and I have learned a lot about my self. After spending my Year abroad, I see the world as much smaller than before as a result of becoming friends with both other exchange students from around the world and with American High School students. Now that we have Skype, I have also been able to talk to my parents and actually see them. If I had any problems, or I just needed to speak Danish I communicated with my parents.

Being 16 years old, and being so far away from home and your parents, can also be hard, but my experience has shown me that it is possible. Also I found that being away from home sounds worse than it is. I never thought that I would last for so long without family and friends, but this year has gone by so fast, that it is hard to believe it is almost over. I also always knew that my old friends and my family in Denmark would still be there when I got back, so that was never a problem for me.

My choice of becoming an exchange student was the best choice I have ever made. I have seen and experienced much more than I could ever imagine. A group of wonderful people have let me into their homes and life, so I could have the experience of being an American high school student. They have taken me on family vacations, and family get togethers.

For a year I felt that I was a part of three amazing families.

Rancho Cordova Keeps A+ Financial Rating

RANCHO CORDOVA -Standard and Poor's (S&P) Rating Services has reaffirmed the City of Rancho Cordova's A+ long-term rating, noting the City's outlook is stable and it's financial performance has been good. As a credit-rating agency, S&P issues credit ratings for the debt of public and private corporations and has been designated a nationally recognized statistical rating organization by the U.S. Securities and Exchange Commission.

According to S&P. Rancho Cordova's rating reflects the City's "very strong wealth indicator, its good financial performance leading to a very strong fund balance, good financial management practices and policies, and its access to Eastern Sacramento metropolitan area."

"In our opinion, Rancho Cordova's financial performance has been good with the City historically reporting consecutive surpluses," said S&P's analysis report. "The stable outlook reflects our view that City officials will likely continue to make the budgetary adjustments needed to maintain balanced operations, supported by at least what we consider strong available fund reserves."

"During these difficult economic times when many cities and government agencies are experiencing dire monetary complications, we are especially proud of maintaining our A+ rating," said Donna Silva, Rancho Cordova's Finance Director. Source: City of Rancho Cordova

July Better Business Skills features Usha Datla, Marketing Expert

"Killer Marketing for Small Businesses

Presentation includes; Getting the most "bang for your buck", Savvy Use of Social Media and Common Mistakes to Avoid.

The event is scheduled for members and for \$25 Guests. July 17th - 8:15 am to 9:30 am, Event is hosted by Pete at the Community Clubhouse (lower level), 7997 California in Fair Oaks.

Cost is \$20 Chamber Chamber to register 967-2903

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SMUD, Partners Kick-off Energy Storage Project

- For the next 18 months, 42 Sacramento Municipal Utility District (SMUD) households will help determine what happens when a home is partially powered by a large battery.

SMUD officially launched the project at the Anatolia subdivision, a SolarSmart HomesSM community in Rancho Cordova, California. The \$5.9 million demonstration project will determine how battery storage can help provide extra capacity during times of peak demand, such as the hottest hours during the summer.

The project is funded by a \$4.3 million grant from the Department of Energy, with the remainder coming from SMUD, the California Energy Commission and SunPower, Corp. Under the program, 15 homeowners had large lithium-ion batteries — the technology that powers hybrid autos like the Toyota Prius installed in their garages. Another 27 homes will share three batteries located in common areas in their neighborhood.

During the hottest afternoon hours when power is the most expensive, the homes will draw electricity from the batteries to supplement what they get from the grid and from the solar panels installed on their roofs. And late at night, when demand is down and power costs fall, the SMUD grid will recharge the batteries for use the next day.

"The aim of the program is to learn whether or not batteries can ease load demand and provide more electricity when renewable energy sources such as solar and wind power aren't sufficient," said SMUD Assistant General Manager for Power Supply &

Grid Operations, Paul Lau. "The project will also help us better understand how battery storage and solar mesh with timeof-use rates, where customers pay more for electricity during peak hours and less during low-demand times. The batteries provide power during peak demand, so customers could save money by not drawing all their power from the grid during those hours," Lau said.

Finally, because the homes in the demonstration project are high-efficiency SolarSmart Homes with the latest in rooftop solar, the project will provide a better sense of how photovoltaic systems can be integrated to take advantage of the smart grid.

"We hope to learn what benefits accrue to customers from their ability to shift load to the battery when electricity prices are highest," Lau said. "And we want to see what benefits SMUD gains from load-shifting and having the batteries and rooftop PV available to smooth out our load." Even though it's an unfamiliar concept, customers were eager to participate in the program. The pilot was fully subscribed within a week of SMUD holding informational

The batteries have been approved by Underwriters Laboratories, which develops safety standards and certification for electrical products. They are the first large, residential lithium-ion batteries to earn the UL seal of approval.

The batteries for the homes are about the size of a mini fridge and can power a home for 2 to 3 hours depending on loads. The batteries being shared by multiple homes are 4-by-4-foot cubes that sit adjacent to distribution transformers and have approximately three times the capacity of the inhome batteries.

Along with the batteries and other hardware, SMUD has installed scores of monitoring devices — in the homes, on the batteries and at a substation — to help keep track of how and when energy is being used, and even how specific weather conditions affect energy use on a minuteby-minute basis. Homeowners also have in-home displays that will show them how much energy they are generating and are using. SMUD grid operators have the ability to monitor and manage these batteries individually or as a fleet through a web application.

"Energy storage is potentially a game changer in our industry," Lau said. "After this study is complete, we hope to have a much better idea whether energy storage benefits the customer and the utility, and how best to operate the system."

Little known Veterans Administration Benefit is Lifesaver for Local Family Struggling with Long-term Care Costs

In early 2011, Marianne Thomas of Fair Oaks found herself in a difficult situation trying to manage her father's care. A strong and independent war vet who took great pride in living alone, dad's health was rapidly declining, making it hard for him to *keep up around the house.*

Recognizing her father was struggling to perform tasks of daily living such as self-care, medication management and food preparation, Thomas asked her dad about bringing in an agency for in-home care or moving to assisted living.

Thomas says dad refused out of fear he'd have to sell his home and start blowing through the savings that he worked so hard to leave behind for his kids and grand-

Torn between getting her dad the help he needed and letting her father age with dignity, Thomas began cutting back her work schedule to provide much of the handson assistance herself.

"Dad didn't realize the financial hit I was taking, but it was important to me that he felt comfortable and dignified in his last years," she explains. "In my own time, I began to look for options to support our family as we worked through dad's disability," she said.

Discovering The Aid & Attendance Benefit

It was during this search that Thomas came across a flyer to attend a workshop hosted by local elder law attorney, Heather Chubb on VA benefits. The workshop focused on Aid & Attendance, a benefit for wartime veterans (or their surviving spouses) to cover the costs of longterm care.

"I had no idea such a benefit even existed," recalled Thomas. "I always considered the VA and VA hospitals as a last resort for when we could no longer meet dad's needs here at home," she says.

What is Aid & Attendance?

This special VA pension awards up to \$24,238.00 per year in tax-free income for veterans and their spouses struggling to perform tasks of daily living such as bathing, toileting, dressing, meal preparation, shopping, feeding and managing medica-

No service-connected disability is necessary to qualify, but attorney Chubb notes that there are income and asset restrictions to collect the full benefit. She warns that families should "not disqualify themselves though," because the VA takes into account medical expenses and additional planning that is approved by the VA.

Financial Relief for Dad

After attending Chubb's workshop on VA benefits, Marianne Thomas felt relieved to finally have the information to get her father the help he needed without having to spend his entire life savings. She immediately started planning and within 6 months her father began receiving his benefit checks.

"The best part about these benefits is that the VA allows you to pay a family member if you don't want to hire outside help. Dad asked me to continue handling his care, so this benefit allows me to leave work and do that," says Thomas.

Getting Help

Older veterans interested in learning what benefits are available to them and how to qualify



are encouraged Heather Chubb to attend Heather Chubb's monthly workshop called, "The VA's Best Kept Secret".

Registration is free and family members are welcome. For more information or to register for an upcoming event, visit www.sacramentoveteranaid.com or call 916-241-9661.

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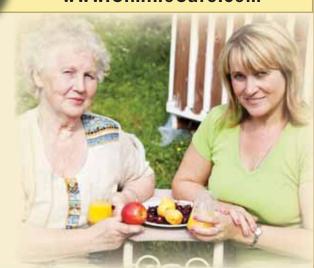
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A Case in Point

The Case of the Charging Cow

By David Graulich, Esq.

The concept of "strict liability" was once described by famed trial lawyer Gerry Spence in a closing argument to the jury. Spence was suing an energy company, Kerr-McGee, regarding alleged accidents at a nuclear plant. "If the lion gets away, Kerr-McGee has to pay," Spence told the jurors.

In other words, if you engage in an inherently dangerous activity, you are liable when something bad happens — even if you weren't negligent. Keeping a lion in your yard, or operating a nuclear plant, or manufacturing dynamite, are all inherently dangerous activities. If someone gets hurt, you have to pay.

In some personal injury cases, the question of whether strict liability applies can be the dominant issue. That brings us to the injuries suffered by a 46-year-old man named Nelson Thomas.

Mr. Thomas was riding his Triumph Tiger motorcycle on a one-mile-long private paved road that connects several houses with Chileno Valley Road in Marin County, near Petaluma. He was en route to visiting his aunt and uncle, the Bentleys, whose house was accessible only by the private road. There was no fence along the private road, which was an easement for shared use by the houses that would otherwise be landlocked.

Another family, the Stenbergs, used the grazing land adjoining the private road to raise Black Angus cattle on their ranch, the E Lazy S. As Mr. Thomas drove through the Stenbergs' property, he noticed a black cow in the shadows about 30 yards to the left. He slowed down, thinking the cow intended to cross the

road. Instead, she starting coming right at him and he applied the brakes. The cow put her head down and crashed into his gas tank and his shoulder. Mr. Thomas was thrown over the handle bars and landed on his left shoulder; the motorcycle was lifted in the air and crashed on its left side. Mr. Thomas needed surgery on his shoulder, while the motorcycle was a total loss.

The cow, whose name was Annie, belonged to Erland and Maryann Stenberg. Mr. Thomas sued the Stenbergs, claiming that they were strictly liable as result of the inherently dangerous activity of raising cattle.

The Stenbergs won the first round when the trial court dismissed the case. Mr. Thomas appealed, and the matter went before the First Appellate District in San Francisco.

The Court posed two key questions: 1) As a species of animal, were Angus cows inherently dangerous? 2) If not, did this particular cow possess dangerous propensities that the Enbergs should have known about?

A veterinarian was called to testify by Mr. Thomas. Annie was pregnant, he said, which contributed to her aggressive behavior. Beef cattle tend to be less docile than dairy cattle. Herefords are more docile than Angus, and Red Angus tend to be more docile than Black Angus. He also testified that a 1,200-pound cow is capable of using its head to butt up against a motorcycle and throw it in the air.

On cross-examination, the vet said that even within various breeds, cattle behavior varies from cow to cow. One can see a whole range of behavior, from aggressive to mellow, in cows of the same breed. The vet admitted that he did not examine Annie, nor did he know whether Annie had displayed dangerous propensities in the past.

When the court announced its decision, the judges affirmed the trial court and dismissed the case. Annie and the Stenbergs had won again.

"Cattle consist of species which are not regarded as inherently dangerous," the Court said. The Plaintiff presented no evidence concerning Annie's individual propensities. Although livestock owners owe a general duty of care to prevent stray animals from entering public roads, this lawsuit concerned an easement shared by several parties, who collectively had done nothing to curb a herd that grazed regularly on both sides of the road and has done so for decades. The Stenbergs were not liable for Mr. Thomas' injuries or financial loss.

Afterword: The case in which Gerry Spence used his "lion" metaphor involved the death of Karen Silkwood, a Kerr-McGee employee. A 1983 film starring Meryl Streep, "Silkwood," was based on this case.

David Graulich, Esq. of Fair

Oaks is an attorney with The Law Firm of Tim O'Connor. David welcomes comments on "A Case in Point" columns at (916) 932-2312 or by email: David@timoconnorattorney. com. This column is not intended as an offer of legal advice. Contact a qualified attorney to obtain advice with respect to any

particular issue or problem.



By Christopher Robert Taylor

Business transparency, environmental awareness, personal growth and social connectivity are transforming consumer demand as well as the small business economic model. Small business owners can keep up with the demand of this rapid paradigm shift by learning how to run their business operations using more conscious approaches.

A 'conscious' business owner is one that is clear about his or her intentions and is also open to revealing and eliminating any unknown blocks and unconscious habits that prevent either themselves or their business from totally thriving. Only when fully conscious can a business owner truly achieve a sense of personal internal wholeness as well as a sense of external harmony with employees, vendors, clients, competitors and the natural environment.

My services through Sovereign Harmony are based on a 'relationship harmony' philosophy whereby I foster the development of independence, empowerment and wholeness within my clients and within their business operations. My mission is to lead my clients 'to the light' by

Conscious Business for the New Economy

not leaving them in the dark. I approach this process of 'enlightenment' by addressing the idea of 'sustainable management' of energy from the inside-out. It starts with the small business owner as I assist him or her in unveiling the truth regarding their unconscious relationship with themselves. From there, I address their business' employee intra-office relationship dynamics and their business' outside market relationships with vendors, clients and the natural environment; in that order.

I use a combination of ancient and modern tools to assist small business owners in re-aligning with their original intentions and passions that have gone by the wayside during the course of 'business survival' operations. The intentions behind my services include revealing hidden and unconscious blockages, recognizing original intentions and potentials and re-establishing conscious alignment between the business owner and their business.

The emerging economic paradigm has inspired me to utilize a non-traditional 'relationship consulting' model whereby my clients learn what they need from me and apply it under the direction of their own power. I am an educator first, and I aim to leave my clients with a sense of self-empowerment to enact change and with the personal responsibility to decide whether or not to take action on what they have learned.

Through my 'relationship consulting' model I provide temporary business advising services where I use my clients' personal sense of empowerment and a steady stream of referrals for new business opportunities as the metrics for measuring my success. Unlike most traditional consulting models, I do not measure success by the length of time in which a clients need me or my services to survive. It is more important to me that my clients have truly learned how to adapt their business models toward the emerging economic paradigm and that they feel empowered enough to thrive on their own.

I also will not hold a business owner accountable for enacting change over time like a traditional business coach. I will only lead a horse to water but it is up to that horse to both decide whether the water is worth drinking and whether or not they choose to take a drink.

I embody the Sovereign Harmony relationship harmony philosophy through my services and through my business model. I trust that I will continue to be lead in the direction of business owners in the greater Sacramento area who desire to optimize their small business products, services and operations through the pursuit of truth and personal responsibility.

For more information, visit my website at www. SovereignHarmony.biz or contact me via email at info@sovereignharmony.com.

Writer's Group Announces 2012 *Write to Inspire* Conference

SACRAMENTO REGION – Inspire Christian Writers group announces the 2012 Write to Inspire Conference to be held at First Baptist Church in Elk

Grove, on Friday, July 20 and Saturday, July 21. Guest speakers are Literary Agent Chip MacGregor and New York Times bestselling author, Susy Flory.

Attendees will learn how to write powerful book proposals and how to bring their words to life. For details, see www. InspireWriters.com.

www.AmericanRiverMessenger.com

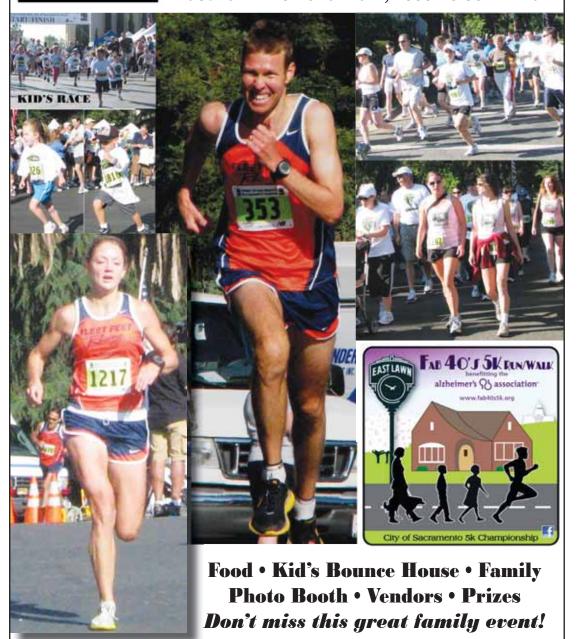
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Saturday July 14, 2012

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Proceeds from the concert go to the Fair Oaks Theatre Festival, a non-profit summer theatre company, and the New Christy Minstrels Foundation providing music education, concerts and music to schools throughout the country. Both organizations are Charitable/Education entities under Federal law.

First Edition for July 2012 The Messenger Page 5

Lungren Wants Health Care Reforms to be Patient Centered

June 28th the Supreme Court of the United States delivered their much anticipated ruling on The Patient Protection and Affordable Care Act (P.L. 111-148, PPACA). The court's decision to uphold the President's health care law affirms that the federal mandate to purchase government-approved health insurance imposes a tax on the American people.

Congressman Dan Lungren (R-CA, Gold River), who has been a staunch advocate of repealing the 2,700-page Government takeover of the nation's healthcare system, and replacing it with more patientcentered reforms, gave this statement following the court's announcement.

"While the U.S. Supreme Court found the individual mandate of the President's health care plan unconstitutional under the commerce clause and the necessary and proper clause, the court has upheld the individual mandate and the rest of the health care law under Congress' taxing power.

"This is very disappointing. Ironically, Congressional people that the individual mandate was not a tax. In September 2009, when George Stephanopoulos asked President Obama himself on ABC News whether the President rejects the notion that the individual mandate is a tax increase, the President himself responded: "I absolutely reject that notion."

"Numerous lower court judges rejected the notion that the individual mandate was a tax. Chief Justice Roberts in his opinion today even admitted that, "[i] t is of course true that the Act describes the payment [the individual mandate] as a "penalty," not a 'tax.' In today's dissenting opinion, Justices Scalia, Kennedy, Thomas and Alito stated that the language of the Affordable Care Act itself states verbatim that the individual mandate is a penalty: "26 U. S. C. §5000A, entitled "Requirement to maintain minimum essential coverage." It commands that every "applicable individual shall . . . ensure that the individual . . . is covered under minimum essential coverage." And the immediately following provision states that,

WASHINGTON DC - On Democrats told the American "[i]f...an applicable individual . . . fails to meet the requirement of subsection (a) . . . there is hereby imposed . . . a penalty. " "Yet, the Supreme Court on a 5-4 decision ruled otherwise. The Court today has said that Congress effectively has unlimited authority to tax the American people.

Above all, the Court has ratified a law that fundamentally alters the relationship between the federal government and the American people. The Court has upheld a law that I believe is not only unconstitutional but also fails to improve the quality of health care in this country. "At the most fundamental level, Americans deserve commonsense, patient- centered health reforms. They need targeted reforms that increase access to affordable, quality health care, reforms that place the individual and families in control of their own health care decisions."

Congressman Dan Lungren serves as the Chairman of the House Administration

Metro Fire Responded to Multiple Fires Caused by Fireworks

On Wednesday July 4, 2012 Metro Fire responded to 16 grass fires a three structure fires. At least 4 of those fires were determined to have been started by fireworks.

On Wednesday, July 4, 2012 at 5:15pm Metro Fire responded to a reported structure fire at 3231 Bonita Drive in Arden. The fire was an exterior roof fire that burned a small area of wood shingle roofing and was extinguished with a garden hose by a resident of the home. The fire was determined to be the result of improper use of a legal firework. A sparkler was reportedly tossed onto the roof. No one was

On Wednesday, July 4, 2012 at 6:20pm Metro fire responded to a grass fire in an open field in the 8000 block of Sylvan Road in Citrus Heights. Although arriving crews had access difficulty, the fire was contained within twenty minutes to two acres. An illegal bottle rocket firework was found in the area of origin of the fire. No structures were damaged and no one was injured.

On Wednesday, July 4, **2012** at 10:15pm Metro Fire responded to a reported shed fire at 1749 E. Street in Rio Linda. The fire destroyed a small shed and was contained to a small area of grass, less than a quarter acre. The fire was determined to be the result of illegal firework use. No homes were damaged and no one was injured.

On Wednesday, July 4, **2012** at 10:54pm Metro Fire responded to a report of a structure fire at 8057 Elnora Court in Sacramento County. Crews arrived to find a well involved attic fire in an unoccupied, two story residential home. The fire was contained to one house but caused major fire, smoke and water damage to the roof and attic of the home and burned into the living area, causing and

estimated \$150,000 worth of structural damage and another \$60,000 worth of contents damage. An estimated \$150,000 of property was saved. No one was injured. 7 engines, 4 trucks and 2 ambulances for a total of 46 firefighters were requested to the scene due the potential of the fire spreading to neighboring homes. The fire was determined to be the result of illegal fireworks and multiple used bottle rockets were found in the area.

Information regarding arrests or citations for illegal firework, sale, possession or use yesterday is not readily available and will be released at a latter time.

Metro Fire wants to remind everyone to never use illegal fireworks and only use legal, safe and sane fireworks in the manner in which they were intended to be used. Additionally your opportunity to legally use safe and sane fireworks this season, ended at noon today.

Pacific Staffing Special Report: **Give Up Your Facebook and Web Privacy?**

SACRAMENTO REGION -The human resource managers at Sacramento's top companies have definite opinions about giving up their personal online privacy to an employer. When contacts at Sacramento regional companies were asked, "Would you give an employer the password and complete access to your Facebook account?" seventy-eight percent (78%) said No. Some were emphatic responding, "absolutely not" and one definitive saying, "no, and hell no!" Anecdotal comments focused on the issue of individual privacy outside of the workplace with some noting that Facebook was a social medium not specifically tied to work related activity.

While four percent (4%) didn't have a Facebook account or declined to answer, eighteen percent (18%) didn't have a problem with allowing an employer complete access to their online lives.

More than one HR manager said they specifically didn't have a personal Facebook account, as it was in their opinions, "inappropriate" to have employees 'friending' the people who decide on their employment and compensation through web-based social media like Facebook. Some did qualify employer access by noting that work-related postings or negative comments would likely force an employer to review or respond.

Sacramento's top employers are hiring at twice the rate of those not hiring in the 3rd Quarter. Pacific Staffing discovered that sixty-six percent (66%) of those surveyed are hiring in July, August and September.

Hiring is active in all regional employment sectors and twenty-two percent (22%) of worker demand was motivated by seasonal needs. Active hiring in Q3 among Sacramento companies

polled between May 23 and June 15th is reflected in forty-two percent (42%) attributing growth as their motivation to hire. Forty percent (40%) say they are seeking replacements due to attrition in their existing workforce in the next three months.

While employers say they are getting large numbers of applicants, some are finding it difficult to find specific backgrounds or skills from their industry. Strong demand is noted for sales, customer service and technical skills, including industry specific computer software and hardware backgrounds, in the next quarter. Employers are also seeking warehouse, manufacturing and general office experience.

How does this Quarter compare to last Quarter, or last year? Find out for yourself.

For more information, employment blogs & market surveys go to www.pacificstaffing.com.









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By Ronnie McBrayer

"When I needed them most, they didn't respond. When I spoke, they didn't listen...The pain and hurt the church has caused is deep and lasting." Those words could fall from the lips of many a former church-

As one reared in the church, who worked vocationally within the church, left the church, and returned to the church, I understand that what Christians call "the Body of Christ" sometimes barely has a heartbeat for those who hurt the deepest.

The divorced. Those whose loved one committed suicide. Addicts. Skeptics. The mentally ill. The poor. Gays. Immigrants. There are untold numbers of individuals and groups of people who have been marginalized and harmed by the faith community. But maybe no persons have been more devastated than those who have suffered sexual abuse by the clergy.

The abuse, in and of itself, is horrible enough. Very little could be more corrupt than a pastor, preacher, or priest using his or her authority and power to take advantage of someone sexually. Yet, the exploitation is magnified when an entire system aids and abets the offender by intentionally or tacitly participating in the cover-up.

"When I spoke, they didn't listen" are the words of one such abuse victim. As a teenager she was taken advantage of by her

By Marlys Norris,

Christian Author

golden is when I know I might

get in trouble for voicing my

conflicting opinion. Objecting

to something someone has said

that differs from my own under-

standing can lead to an argument

I would rather avoid. Avoiding

any confrontation and beginning

an argument that ultimately can

lead to an end of a relationship if

and when further communication

Scripture clearly states we

needs silence to be avoided.

Better to Lose the World

church's youth minister. It was finally determined that this particular minister (predator) had committed "intentional acts of misconduct" against multiple female parishioners.

He was fired, but because of liabilities, litigation, and the constant threat of legal actions, nothing was really done afterwards. The whole episode was a "hush-hush" topic, and the victims were largely ignored, suffering in silence. But then, years later, the church decided to do something bold.

The leadership publically admitted that the abuse had taken place. They publically admitted that they had not responded as compassionately and as truthfully as they should have in the process. Out of fear of the consequences, they admitted that they had not been supportive to those harmed by the abuser. They began an intentional ministry to the sexually abused, within and without, their congregation.

Not everyone was happy with this action. The church's insurance company sent a warning to the pastor: "Do not make any statements, orally, in writing or in any manner, to acknowledge, admit to or apologize for anything."

To this the pastor said in a sermon the following Sunday: "We are profoundly sorry that our response after the abuse was discovered was not always helpful to those entrusted to our care... We won't hide behind lawyers... Jesus said the truth will set us

Then turning to a group of young women in the audience, he said, "Let me speak...to our survivors. We, as church leaders, were part of the harm in failing to extend the compassion and mercy that you needed."

Was that a risky thing to do? You bet it was. Could it cost the church its finances, members, and years of court proceedings? Probably so. But risky or not and regardless if the church survives or thrives in the aftermath – it was absolutely the right thing to do. It was right to tell the truth so that people – an entire congregation – could get on with the healing process.

When it comes to abuses such as these, the church must practice what it preaches: Confession, repentance, honesty, truth-telling, and the asking for forgiveness. Such practices are only bad for business if the church misunderstands the nature of its business. The church doesn't exist to protect itself, its assets, its financial bottom line, or the reputation of its clergy.

The church exists as an instrument of God's love. Its business is the healing business, maintaining a heartbeat for those damaged and broken, those who are vulnerable and at risk. And when it's the church that has put people at risk, then it's all the more urgent to own up and repent.

Yes, such honesty can result in much loss, but it is better to lose the world than to lose one's soul by failing to say and do what is

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.

Why Not Just be An American

By Rev. James L. Snyder

As we celebrate another birthday of this great country, I cannot help but think back on some of our history. What a grand history we have had. I know some people are ashamed of our history and so we have revisionists rewriting American history. Nevertheless, I certainly want to celebrate the real America.

My wife and I were relaxing after a scrumptious supper and were watching a little bit of TV. I was half dozing, as is usually my condition after such a supper, when my wife startled me with a

It was a news program on television updating us with the latest political scratch-talk. If it were not for politics, the airwaves would be silent. Oh, for those wonderful sounds of silence. Personally, I would be glad to double my tax rate if in doing so we could put to silence all this political-scratch-talk. I call it "scratch-talk" because whoever is talking is trying to scratch somebody's back even if it is just their own. I guess we have a lot of itchy backs in this country. Thankfully, we have an endless supply of backscratching

It does not matter which way the wind is blowing each political party says it is blowing in their direction. I guess you have to go to eight years to Harvard and have a student loan debt of \$120,000 to understand how that works. If you do not mind, I just do not want to know how

With the politicians unable to create work in our country for common Americans, the real Americans, they sure know how to work a situation, usually to their advantage. If they could put all of this to work for the good of the ordinary American, I would feel happier about paying my taxes. As it is, I pay my taxes but not happily.

Back to my wife's question. "Who are," she said very this country?" Then she paused for a moment and followed it with this question, "Who does America really belong to?"

Well, those two questions got me thinking.

Who are the real Americans? Are they Republicans, Democrats or Independents? I know there is a bunch of other miscellaneous political parties but I cannot think of them right now. Which one is the American Party?

If I do not like any political party, where does that leave me? I am all for parties, but the whole idea of a party is for people to have fun. I do not see any political party where I could have fun. The strange thing today is, if I do not "belong" to some political party I am not able to vote in this country. Moreover, if I do vote, who in the world do I vote

My wife and I got to talking about this and I, for once in my life, posed a question. How would you describe the average American?

Is the average American black, white, yellow, red or a mixture of colors? Do you define an American by the color of his or her skin? What about gender? Is the average American male or female? Then there is age. How old is the average American?

We bounced these questions around for a long time and did not come up with any good answers. Then there was silence.

I come back to one thought; why can't we just be Americans. Why do we have to have all the emphasis on variations, colors, temperaments and the people we elect to office who cannot tie their own shoes without conducting some poll? Why can't we send ordinary, common sense Americans to Washington DC who understands the American

Most of the politicians, if not all, live in a bubble and cannot relate to the average American in this country. I challenge these politicians to act like, live like

carefully, "the real Americans in common, everyday, normal Americans.

> We normal Americans have to live on a budget. If I do not have enough money, I have come to the end of my buying spree. I think this concept ought to be copyrighted and sent to Washington DC. It is a new concept. It will need somebody to interpret it to those who are living in that venomous circle that we call the capital of the United States. I would recommend a first grader.

It would be refreshing to have somebody in Congress or the Senate who had common sense. I guess Will Rogers was right when he said the problem with common sense is it is no longer

A real American is one who is committed to the concept of life, liberty and the pursuit of happiness. A real American is one who embraces the red, white and blue. A real American is the one who can clutch his five-dollar bill and say, "in God we trust." If it is good for our money, it is good for our life.

If only the American people, the real people of America, would wake up and see what our politicians are doing, perhaps they would do what our early founders did.

In celebrating another Fourth of July, my thought is simply, why not just be an American.

A real American also embraces what Jesus said, "Render therefore unto Caesar the things which be Caesar's, and unto God the things which be God's" (Luke 20:25 KJV).

Is that the sound of a drumbeat I hear off in the distance?

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.

Is Silence Golden?

are to "avoid foolish disputes". (Titus 3:9)

Silence however is not golden when another person neglects or refuses to communicate completely. Scripture clearly states that we need to be reconciled to one another after any conflict. When we have attempted to reconcile we are to "reject a divisive man after the first and second admonition, knowing that such a person is warped and sinning, The only time I have expe- being self-condemned". (Titus ienced the act of silence being 3.10-11)

> In such cases and lack of response, silence is received as "rejection" and a total lack of love and understanding. It is not accepting another person to the same measure God loves them the same as you! Communication does not need to be in areas where obvious differences exist. By Christ's love accepting and rejecting those differences in each other can truly enrich any relationship. Reconciliation is

not an option to any believer! Let your silence, passion and

love for God be more important than any difference or challenge you face in a relationship honors God. As believers we are live "Possessing the Passion" of God in all the areas of our life, because with God we can face a multitude of things and survive in-spite-of them. Others will see and experience the "love of God" they feel in knowing us. God has given every one of us a mission to live as an example of His love before others. The spiritual fruit of God's love is evident as we remain silent accepting them as God made them. We can be reconciled through appropriate silence and His Divine Love operating through us!

Recipes for a Happier Marriage Recommended by Pat Boone Best Christian Book 2003-04

Marlys Johnsen Norris Marlysjn@gmail.com

By Pastor Ray Dare

There is a myth that says successful people do everything right. They don't. The fact is, successful people probably make as many mistakes and stumble and fail as many times as non-successful people. They just don't let it get them down. They don't give up. They keep on keeping on. They learn from those failures and they become better and better. They don't live a perfect life. They stumble and fall. But they get up and keep on

The best basketball players in the world only make about half their shots. The best quarterbacks only complete about six out of ten passes. The best baseball players only hit in about 3 out of 10 tries. Winners in the stock market make money on

The Mark of A Winner only two out of five investments. McDonalds, wrote an autobiog-

winners resolve to stick with it. They keep on.

Resolve means a conscious act of the will. It is a choice. I am choosing. I will not give up. Regardless of economic conditions, regardless of problems at work, problems in the business, you don't give up.

Proverbs 24:16, "For though a righteous man falls seven times, he rises again." Even good guys fall. Even righteous people stumble. They make dumb decisions. They make mistakes. They lose money. Even righteous men fall. But the difference is, they get up again. They keep on going. That's the mark of a winner.

You don't have to be discouraged. It's your choice. It's what you're choosing to look at. Is the cup half full or half empty? You have a choice. You can choose to think on God's word and you can choose to think on the promises of God. You can choose to think about what He promises you rather than looking at your circumstances. That is a choice. Ray Crock, founder of

You're not such a failure. If at raphy called 'Grinding It Out'. first you don't succeed, congrat- When he started McDonalds ulations! You're normal! But he was 52 years old. That tells us that it is never too late to try again, to start over. Just think about all the millions of people that have been helped financially because he gave them jobs. He made millionaires of the suppliers. All because one guy at the age of 52 decided to go for it, to try again, to grind it out!

What is it in your life that you need to grind out? What are you tempted to give up on? God says, "Don't do it! Don't give up, look up and let me give you the staying power you need."

Don't allow discouragement to get the best of you. So what if you've failed at something? You're normal. Great people are not people who never make mistakes or fail, great people are people who refuse to give up. You resolve to grind it out.

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Crossword Puzzle on Page 8

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6 Sudoku Puzzle on Page 9

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CLUES

- 1. *Talking board? 6. King or queen
- 9. Drink too much
- 13. *Poker stakes
- 14. Romanian monetary unit 15. Sweet tooth addiction
- Novelist Anne and footballer
- 17. Landers or Coulter, e.g.
- 18. Members of the media 19. Beat hard
- 21. *Type of checkers
- 23. To ___ a dog on someone
- 24. Brian Urlacher, e.g. 25. Beauty treatment site
- 28. Tibetan priest
- 30. Covered with hairs 35. *Journey from college to
- retirement
- 37. Master of his castle
- 39. Body center
- 43. Drunken reaction
- 40. Desktop picture

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 - 52. A layer in plywood
 - 53. U-55. Faux _
 - 57. *Opposite of chutes 61. Like the Witch of the West
 - 64. Theater guide 65. *Highest or lowest card
 - 67. Found in Boy Scouts
 - 69. Found on a map
 - 70. 4 qts. 71. Ship away from harbor
 - 72. Ants' structure
 - 73. Finish line
 - 74. Attention-seeking
 - **DOWN**
 - 1. Crew tool
 - 2. Used for measuring 3. Allergy symptom

- 48. Eternal, in the olden days
- - 9. Wrong 10. S-shaped molding

 - 11. *Football play
 - 12. Gaelic
 - 15. State of one's emotions 20. Sell illegally
 - 22. As opposed to mishap

4. They go with cheers

6. Dull or uninteresting

5. Lash out

7. Poetic "even"

8. Knucklehead

- 24. Barn occupant? 25. Pizza serving
- 26. Edging of small loops, as
- on lace
- 27. In front of 29. Sound of disapproval
- 31. Right hand column, like in baseball
- 32. The lowest deck
- 33. "Round up the _ suspects!"

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34. *Game of apologies

36. Denotes engineer

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- 38. Prima donna
- 42. Plural of "carpus" 45. Be inherent in something
- 49. A husk of corn
- 51. *Blinky, Pinky and Inky
- game
- 54. Habitual practice
- 56. *Hockey players do it 57. Boozer
- 58. Reproductive structures 59. Indian soup
- 60. *"The farmer in the
- 61. Join by heating
- 62. More
- 63. Legal right to a property 66. *Kick it
- 68. "Never ___ never"

For Solution See Page 7

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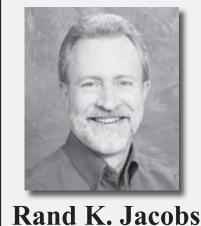




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It All Comes Down to This

My office is pretty tiny.

I sit here in my little space which also functions as an extra bedroom (a twin bed against the wall where I spread out my papers and notes), a library (a bookcase), a coat closet (four hooks on the door), an atrium (four plants on a small dresser) and a mudporch (a mat to wipe your feet) - once a week, pondering the wide, wide world of sports.

Roger Federer's "office" is manicured grass (though a bit worn in certain spots) in the heart of a deluxe, first-class, venerable stadium, full of top-notch accommodations and amenities, with many assistants attending to his every need. He does his work before royalty and dignitaries, and thousands of adoring well-to-do admirers.

My office is a stuffy room in the back of our rented home, but if I open the window and the window in the kitchen I can get a little bit of cross-ventilation. Roger's "office" is Centre Court at the All England Lawn Tennis and Croquet Club at Wimbledon, England. He gets a little sweaty on the job, too, but has people running to him with towels and liquid refreshment. Things just aren't the same for everybody...

The Swiss tennis star won his record seventh men's singles title at Wimbledon, Sunday, tying him with Pete Sampras, by defeating Great Britain's favorite son, Andy Murray, 4-6, 7-5, 6-3, 6-4. It was also Federer's record 17th Grand Slam title and restored his No. 1 ranking in what he called "a magical moment." He had reached the final by defeating previous No. 1 and nemesis Novak Djokovic (only one win in the last seven

meetings) in the semifinals. Days before the tournament the champion had an opportunity to show his twin toddler daughters the grounds with nobody around. He thought it was "cute" to watch them run around on the grass at Centre Court and play at the net, and treasured the chance to "show them where Daddy goes to the office."

It was one of many great days on the job for Federer, but for Murray it was an incredibly emotional disappointment. Trying to win his first major, Murray was the first British player to reach the final since 1938. Federer has long been a favorite at Wimbledon, but with the arrival of Murray in the final there was a shift in allegiance. Murray's tearful post-match talk was greeted with roars from the partisan crowd inside the stadium and by the thousands outside watching on the big

The Williams sisters, Serena and Venus, have been sharing office space at Wimbledon for years. Serena won her fifth women's singles title, 6-1, 5-7, 6-2 over Agnieszka Radwanska (spell check), Saturday, matching her sister's total. The siblings teamed to win the women's doubles title, also for the fifth time.

The working environment was pretty nice for all those cyclists in the Tour de Farce over the weekend. When I checked in on the action early Saturday on the tube, I was more enthralled with the beautiful French countryside than with the race. I'm not too up on my cycling knowledge, though it is all pretty impressive and the people there obviously love it big time.

I have trouble overcoming the cynic in me, therefore "Farce," rather the "France." It seems it is usually just a matter of time until cycling winners are busted for cheating.

Working conditions were not quite so great for the northern California baseball teams.

The Oakland Athletics must have thought they had ventured into Alfred Hitchcock's work space on Sunday. Flocks of seagulls threatened to overrun O.co Coliseum, hovering so low that they distracted from play on the field. Their typical postgame feast was being delayed by the almost-four-hour extrainning affair.

Josh Reddick, the A's firsthalf team MVP with his 20 homers and 43 RBI, decided to break things up in the 13th inning with a run-scoring double before he got his eyes gouged out by The Birds. The 2-1 win was the eighth walk-off victory for the A's (most in the majors) and evened their record at 43-43 at the All Star break. Reddick was honored by his teammates with double Gatorade dousings and twin shaving-cream pies in the face during post-game interviews. Those goofy ball players...

For the San Francisco Giants, the road was not kind. They finished a 1-5 trip with a 13-2 drubbing at the hands of the revitalized Pittsburgh Pirates, who lead the Central Division with the second-best record in the National League (48-37). Struggling two-time Cy Young Award winner Tim Lincecum (3-10) lost again and has the worst ERA (6.42) among qualifying starters in the league. He needs to go back to the office and work on a few things.

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SIX HUSBANDS **EVERY WIFE** SHOULD HAVE

Is marriage on the rocks? Celebrities last just long enough to get a reality show, then poof... all gone! So why is marriage so fragile? According to Therapist, Corporate Coach, and Author, Dr. Steven Craig, there is a way of seeing marriage for what it is ...a decathlon, not a marathon. He outlines the most common and dangerous pitfalls at each stage of marriage and he told me on my POPPOFF Radio Show that there are six stages every marriage goes through. The key to a long and happy union is how to adjust our values and behaviors for each... in essence, to become six different people. I know. You are ready for the big six, right? So here goes. In brief, here are the six stages from "The 6 Husbands Every Wife Should Have."

1) GETTING STARTED. This is when it is essential to honestly assess the long-term viability of the relationship, and to avoid lopsided "compromises" that will be poison in the future. The husbandto-be ought to be a Good Catch, young at heart but mentally and physically strong, while the wifeto-be needs to be a Girl of my Dreams, full of energy and life while remaining grounded about who she is and wants to be.

2) THE OYUNG MARRIED **COUPLE.** The honeymoon is over, and the new husband and

POPPOFF!

with Mary Jane Popp

wife must now blend their worlds together and see themselves as a team, one that puts the relationship first...above families, friends, and fantasies. He must be a Team Player, with his stability and sense of commitment trumping (but not eclipsing) his sense of fun and adventure. She must be a Relationship Builder, competently handling the new challenges before her and resisting the impulse to run to her friends or mother for constant advice.

3) THEN COMES BABY. In this, the most difficult and emotionally taxing stage in most marriages, both spouses are required to drastically revise their priorities, values, and goals. He must be an ally, who realizes that the new member of the family is as much his responsibility as his wife's, from daycare to diapers. She becomes Chaos Control Manager, who understands that a positive atmosphere at home is the most important thing for her baby, and she can always tell a real crisis from a false alarm.

4) **FAMILY TIES.** The dust has settled, and if they made the necessary changes, husband and wife have made it out of Stage 3 in one piece. Now the focus is on running the family as a well-oiled machine. The husband becomes the Family Man, shifting from explosive bursts of energy and endurance to measured expenditures of work and wisdom, careful not to burn out while still meeting obligations. The wife becomes the Chief Operations Officer, learning to perform an awe-inspiring juggling act that is the key to the machine running smoothly.

5) EMPTY NESTING. Now that the hardest and most thrilling part-raising children-is over, many married couples fall into a troubling "now what?" mindset that can lead to boredom, and worst, resentment. It is essential to re-focus on each other, as first happened in Stage 2. The husband needs to be a Revitalizer, a constant well of new ideas for ways to spend quality, intimate time together. The wife has to be a Renewer, taking interest in her husband's hobbies and passions, while recreating herself as someone who fascinates him.

6) THE GOLDEN YEARS. This is when the roller coaster is slowing down and the end of the ride is in sight. Nothing is more important than being a dependable Companion, the role that must be equally fulfilled by both husband and wife now. With patient caretaking and a bit of selective amnesia, the final years together can be the most joyous of all.

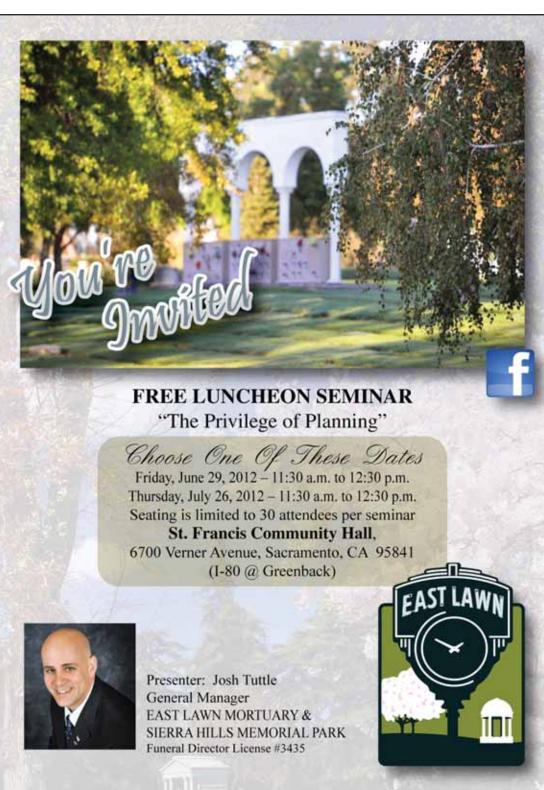
Dr. Craig has crafted the only toolbox needed to build a lifetime of wedded bliss in "The 6 Husbands Every Wife Should Have." You can check out is website at www.drstevencraig. com. He is also host of "Therapy Thursdays" on one of Detroit's top rated morning shows. Six steps. That doesn't seem too difficult. But I think he neglected one aspect for every one of his steps. It's called commitment. The piece of paper you both sign means nothing if you are not really committed from the heart to making a go of your life together! Believe me I know. Rick (my loving husband) and I have had 41 great years together and commitment is

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FIRING UP FOR A Grilliant Summer

Simple steps for grilling brilliantly

FAMILY FEATURES

hether cooking on a gas or charcoal grill, at home, at a park or at a tailgate, grilling provides an unmistakable aroma, a sizzling sound and maximum flavor. And research shows that when it comes to grilling, nearly three out of four Americans choose beef as the meat they grill the most often; but nearly 30 percent are still looking for more information on how to harness the power of the grill.

For guaranteed, delicious results when grilling beef, try following these three

1. Choose Your Cut

Some of the best cuts for grilling include naturally tender ribeye, top loin (aka strip) and ground beef. Flank steak is also an excellent choice after a dip in a tenderizing marinade.

TIP: Rubs and marinades are easy ways to add flavor and tenderize.

2. Prepare Your Beef

Prepare grill (gas or charcoal) according to manufacturer's directions for medium heat. Remove beef from refrigerator and season with herbs and spices, as desired.

TIP: Wait to salt until after cooking so you don't draw out the natural, flavorful juices from the meat.

3. Grill

Place beef on grates and grill, covered, turning occasionally. Test doneness with meat thermometer: Cook burgers to 160°F and steaks to 145°F for medium rare or 160°F for medium.

TIP: Turn steaks with long handled tongs instead of a fork. Do not press down on steaks or burgers as flavorful juices will be lost.

TIP: For detailed grilling time by cut, visit www.BeefItsWhatsForDinner.com and type in "grilling."

Grecian Top Loin Steaks and Mushroom Kabobs

Total Recipe Time: 30 minutes Makes 4 servings

Lemon Pepper Rub:

- 3 large cloves garlic, minced
- 2 1/2 teaspoons lemon pepper 1 1/2 teaspoons dried oregano

Steak and Kabobs:

- 1 pound medium mushrooms 1 medium red onion, cut into wedges
- 2 tablespoons olive oil
- lemon wedges 2 boneless beef top loin steaks, cut 1 inch
- thick (about 1 1/4 pounds) 1/4 cup crumbled feta cheese (optional)

Combine rub ingredients.

Combine mushrooms, onion, oil and 2 teaspoons rub in medium bowl; toss. Alternately thread mushrooms and onion onto six 12-inch metal skewers. Finish with a lemon wedge.

Press remaining rub onto beef steaks. Place steaks and kabobs on grid over medium, ashcovered coals. Grill steaks, covered, 11 to 14 minutes (over medium heat on preheated gas grill, 11 to 15 minutes) for medium rare (145°F) to medium (160°F) doneness, turning occasionally. Grill kabobs 6 to 8 minutes or until mushrooms are tender, turning occasionally.

Remove vegetables from skewers; toss with cheese, if desired. Carve steaks. Season beef and vegetables with salt. Courtesy of The Beef Checkoff



Press remaining rub onto beef steaks.



Place steaks and kabobs on grid over medium, ash-covered coals.



Firecracker Burgers with Cooling Lime Sauce

Total Recipe Time: 35 minutes Makes 6 servings

- 1 1/2 pounds ground beef
 - 6 sesame seed sandwich rolls, split, toasted 1 cup watercress or mixed spring greens
- 1 tablespoon curry powder
- 1 tablespoon Caribbean jerk seasoning
- 1 teaspoon salt
- Sauce: 1/2 cup reduced-fat mayonnaise
 - 1/4 cup low-fat plain yogurt
 - tablespoon fresh lime juice 2 teaspoons grated lime peel
 - 1/4 teaspoon salt

Combine ground beef and seasoning ingredients in large bowl, mixing lightly but thoroughly. Shape into six 1/2-inch-thick

Place patties on grid over medium, ash-covered coals. Grill, covered, 8 to 10 minutes (over medium heat on preheated gas grill, 7 to 9 minutes) until instant-read thermometer inserted horizontally into center registers 160°F, turning occasionally.

Meanwhile, combine sauce ingredients in small bowl; set aside. Spread sauce on cut sides of rolls. Place one burger on bottom half of each roll; top evenly with watercress. Close sandwiches. Courtesy of The Beef Checkoff

More ways to master your "grilliance"

- Temperature is critical when grilling. Don't grill over high heat — this may cause charring on the outside before the inside has reached desired doneness, which is why it's best to grill over medium heat. If using a charcoal grill, make sure the coals are white, ash-covered.
- Trim visible fat before grilling to prevent
- Less tender cuts, like flank steak, benefit from a tenderizing marinade. Think acidic ingredients like lime juice or vinaigrette.
- Keep raw meat separate from other foods. Use clean plates and utensils for cooked

For more delicious recipes, grilling tips and simple rub or marinade ideas, visit www.BeefItsWhatsForDinner.com.

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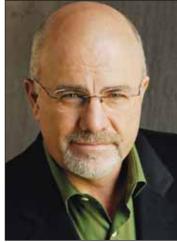
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Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 5,000,000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

This is about Manhood

Dear Dave,

My son has worked and saved all through school and will be graduating this year with a degree in electrical engineering. He has a job waiting for him when he finishes, and he wants to move out on his own then. I think he should continue to live at home and save up more money. What do you think? - Sue

Dear Sue,

Honestly, I think he should move out. This situation isn't about money as much as it's

Dave Says

about your son becoming a man. At this point in his life it's going to be really good for him, emotionally and spiritually, to stand on his own two feet.

It sounds like you've got some good ideas about saving and financial responsibility, and he needs to take some of Mom's advice in those areas. But it's time he had his own place and started paying his own bills. It's time for this one to leave the nest, spread his wings, and fly.Here's something else to think about. He's going to look a whole lot better to the world if he's out there standing on his own. I think lots of young ladies, not to mention their parents, will be much more impressed by a guy who's making his own way rather than living at home with

He's at a point where he's reaching for dignity and trying to make his way in the world. Let him do it. I've got a feeling he'll make you proud!

Whole Life for Adult Kids?

Dear Dave.

My husband and I have about \$50,000 in debt. It started piling up several years ago when one of our sons was injured. He's 33, his brother is 23, and we've

got whole life insurance policies on each of them. The combined cash value of the policies is about \$21,000. Should we sell them in order to help pay down our debt?

- Lori

Dear Lori,

You're not responsible for the final expenses of a 33-year-old or a 23-year-old. And the fact that they're your sons doesn't change anything. Whole life insurance is a horrible investment. The rate of return is almost nothing. When someone dies with these policies, the extra money you paid to create the cash value is wasted, because the insurance company keeps the cash value. They only pay out the face value! That's not what I call smart investing.

If it were me, I'd cash in both of the policies immediately. Now, if either of them has become uninsurable and you want to transfer a policy to them, that's fine. Otherwise, they both need to take care of their own insurance and other financial needs. You guys are staring at a lot of debt, and \$21,000 will go a long way toward cleaning up that mess. Cash them in!

- Dave

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

Team Freedom '98 Explodes for Gold at ARFC's Independence Cup Tournament!

By Kim Gisin

SACRAMENTO REGION --American River Futbol Club's Freedom '98 girls' soccer team placed First in their own ARFC Independence Cup this past weekend at the Cherry Island Soccer Complex! Defense consisted of goalkeepers Alexa Gisin and Shannon Fuchs with defensive backs: Riley West, Taryn Perez, Megan and Alexa Gisin. Offense proved equally strong with goals scored by many players throughout the tournament.

Game 1 against Yuba Sutter FC saw a 3-2 win with goals by Gabriella O'Connor, Natalie Cowlishaw and Britney Johnson. In Game 2, Natalie Cowlishaw started Freedom '98 off shooting the first two goals. Then continued to be a force, assisting the next 2 with corner kicks to Jaycie Schenone who headed both goals in for a 4-1 defeat over FC Elk Grove's '99 Orange. Game 3 saw lots of scoring opportunities with an 8-0 victory over FC Elk Grove's Renegades. Goals included: Gabriella O'Connor



Back L-R: Coach Ed Fuchs, Gabriella O'Connor, Megan Gisin, Hannah Lewandowski, Alex Gisin, Jaycie Schenone, Britney Johnson, Sarah Kelly, Olivia Teerlink, Coach Beth Fuchs. Front L-R: Angelica Huettl, Madison Jana, Taryn Perez, Natalie Cowlishaw, Riley West, Shannon Fuchs (Not Pictured: Megan Williams, Paige Garvey) Photo courtesy Kim Gisir

(2), Madison Jana, Sarah Kelly (2) Natalie Cowlishaw, Angelica Huettl and Hannah Lewandowski.

Advancing to the finals, Freedom '98 faced their new sister team, also Freedom '98 for a competitive game. This tournament spectacular would see Coaches Ed and Beth Fuchs and Jeff Lewandowski's Freedom 98 team victorious with a 2-0 grand finale with Natalie Cowlishaw and Sarah Kelly scoring goals! Congratulations girls! Freedom

'98 is preparing for their next tournament, the Santa Cruz Breakers Cup August 4-5.

American River Futbol Club is the Division 1 competitive soccer program for ARYSL. It is both CYSA-North and US Club Soccer affiliated and offers an alternative to higher-priced programs servicing players from Sacramento through Placerville.

For more information, visit their website at www.americanriverfc.com.

Lyon Real Estate Launches Blood Drive in July

SACRAMENTO REGION — Lyon Real Estate agents are out for blood. Sacramento's regional leader in the buying and selling of homes is devoting July to a month long blood drive — Give Where You Live. It's a first for Lyon Real Estate and marks the latest in an ongoing expansion of community support through its Lyon Cares outreach to area nonprofits.

Partnering with BloodSource, Lyon Real Estate is requesting agents, brokers, employees and clients to donate blood during the month of July. Members of the community are invited to participate, as well by visiting a BloodSource Donor Center near them. The goal is to collect at least 300 pints of blood by July 31.

Highlighting the drive, Lyon Real Estate will host three bloodmobile visits. The first will occur on Monday, July 16th at Lyon Real Estate's Roseville office, 2220 Douglas Blvd. The second visit will occur on Friday, July 27th at Lyon Real Estate's Natomas office, 2400 Del Paso Drive. The third visit will occur on Tuesday, July 31st at Lyon Real Estate's Fair Oaks office, 8814 Madison Ave.

Lyon Real Estate agents and employees will be donating blood on those dates and all throughout July at any BloodSource location. BloodSource donation sites are in many locations

across the Sacramento region and can be located by visiting bloodsource.org. The need for donating blood is constant, and constantly increasing. Today, more than one in seven people entering a hospital for care will require blood. Other people receive blood transfusions to fight life-threatening diseases.

"There is a high likelihood that anyone who donates blood is helping to save a life. Every day, in every walk of life, there is a child fighting to survive a life-threatening condition or someone recovering from a nearfatal accident. They are people like us, our family and our friends." said Lyon Real Estate President Pat Shea.



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