



Roger Niello: “Our Mission is to foster regional economic prosperity”

Page 12

PLUS: RILEY REVIEWS An Easy, Great Leap to Comedy for “21 Jump Street” Update

Page 5

AMERICAN RIVER MESSENGER

Volume 7 • Issue 6

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

Second Edition for March 2012

Mercy Foundation Names New President and CEO



Page 2

18th Annual Wells Fargo Capitol Concours d’ Elegance Recognizes Cars of Hollywood



Page 9

Casa Roble High School to Host Orangevale’s Relay for Life



Page 11



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Homeless Programs for Veterans Awarded \$995k

Grants will support local programs never before funded by HUD.

SACRAMENTO COUNTY- The Housing and Urban Development Department (HUD) announced this week that the Sacramento City and County Continuum of Care (CoC) was awarded \$995,598 for new local homeless programs. Nearly \$201 million has been awarded to 731 programs around the country that are aimed at helping the homeless. Read HUD news release.

“The grants are awarded competitively to local programs to meet the needs of their homeless clients and fund a wide variety of programs that provide transitional and permanent housing for homeless veterans and their families, and people with psychiatric disabilities,” said Don Nottoli, chairman of the Sacramento County Board of Supervisors. The five new Sacramento homeless programs and awards are: \$165,403: WISH Permanent Housing Program to Transitional Living and Community Support, Inc. will provide rental subsidies for 20 homeless adults with psychiatric disabilities \$335,725: DREAM Permanent Housing Program to Transitional Living and Community Support Inc. will provide rental subsidies for 43 homeless adults with psychiatric disabilities \$312,328: Coming Home Supportive Housing Program to Volunteers of America for 26 homeless, disabled veteran families – \$100,396: Veteran’s Supportive Housing Program to Volunteers of America for 12 chronically homeless veteran households \$81,746: Sacramento Homeless Management and Information System (HMIS) to Sacramento County Department of Human Assistance to supplement the current HUD mandated HMIS “This funding will help us meet our goal of ending chronic and family homelessness in Sacramento,” said Ben Burton, executive director of Sacramento Steps Forward. “It reinforces our commitment to strengthen public-private partnerships to meet the needs of the Sacramento community.”

Sacramento’s CoC is responsible for housing over 3,200 homeless men, women and



“These grants will support agencies that are on the front lines everyday helping men, women, and children who might otherwise be living on our streets in unsafe conditions,” said Phil Serna, Sacramento County Supervisor.

children each night in shelters, transitional housing and permanent housing programs. HUD recently awarded Sacramento \$13.9 million to renew funding for 33 existing local homeless programs operating throughout the County. The grand total of funding from the 2011 CoC application was \$14,895,957, ensuring housing and service programs

remained operating in 2012. “These grants will support agencies that are on the front lines everyday helping men, women, and children who might otherwise be living on our streets in unsafe conditions,” said Phil Serna, Sacramento County Supervisor. According to the latest data reported by more than 3,000 cities and

counties throughout the U.S., homelessness declined 2.1 percent between 2010 and 2011 and a 12 percent among Veterans. In Sacramento, chronic homeless decreased a remarkable 50 percent between 2007 and 2011, and experienced an overall decrease in homelessness of 15 percent since 2009.

Continued on Page 4

Property Tax Increases Would Hurt Small Business, Kill Jobs

SACRAMENTO – Californians Against Higher Property Taxes released a study recently by Stephen Frates and Michael Shires at Pepperdine University’s Davenport Institute, showing the devastating impact of increased property taxes on jobs and small businesses.

The study shows that by increasing property taxes on businesses by \$6 billion, it would result in \$71.8 billion in reduced economic output and 396,345 fewer jobs over the first five years of the tax increase. And those impacts would grow over time.

“With unemployment numbers leading the nation, and small businesses trying to recover, there could not be a worse time to force California businesses to pay higher property taxes. Higher taxes means businesses charging higher prices for their consumers, laying off their employees or even worse, closing their doors completely,” said John Kabateck, Executive Director, National Federation of Independent Business – California.

The study further concludes that not only will it hurt small businesses, but that these kinds of tax increases would disproportionately harm small businesses owned by women and minorities because these businesses usually rent their space and property taxes are paid by the lessee as part of the lease.

“This sobering report shows the devastating impacts that these increases would have on small, minority and woman owned businesses,” added Joel Fox, President of the Small Business Action Committee. “California should be engaging in tax policies that help small businesses thrive and create jobs, not kill them.”

The study echoes recent public opinion polls showing overwhelming voter opposition to property tax increases. A September 2011 Field Poll showed that 63 percent of Californians supported Prop 13. Another 2011 survey from the Public Policy Institute of California showed that a strong majority of Californians supported Prop 13’s taxpayer and property owner protections.

“The on-going attacks on Prop 13 will go nowhere fast with voters. Public poll after public poll shows opposition to proposals to increase property tax rates because it is bad for consumers and bad for the economy,” concluded Jon Coupal, President of the Howard Jarvis Taxpayers Association.

Local governments would face more instability as well as a result of a split roll property tax system, as they would be more directly affected by the boom and bust cycle of the real estate market. At a time when property values were falling in 2008-2009, property taxes from commercial and industrial property rose 5 percent, while their values declined 6.5 percent.

“Increasing property taxes is bad all the way around... It is bad for jobs, bad for small businesses and bad for local government budgeting,” concluded Teresa Casazza, President of the California Taxpayers Association.

Californians Against Higher Property Taxes (CAHPT), a coalition of small businesses, taxpayers and business organizations, is committed to continuing the education and increasing the awareness about the negative consequences of a split roll tax on Californians.

Source: Californians Against Higher Property Taxes
www.StopHigherPropertyTaxes.com

Christian Brothers Senior Wins US Junior Olympic National Champonship

SACRAMENTO – John Hallsten, a senior at Christian Brothers High School defeated club team mate Kaito Streets to claim the Gold Medal in the Junior (under 20) Men’s Saber National Championship at the 2012 Junior Olympics in Salt Lake City, Utah. The win followed a club victory for the Junior Team Men’s Saber National Championship. The Team Saber Championship was the second consecutive Junior Olympic team Gold Medal for the Carmichael based Hristov Csikany Fencers.

Hallsten’s victory placed him on the United States National Team that will compete for the World Championship in Moscow the first week of April.

For the team victory Hallsten was joined by Christian Brothers

junior Kalan Miurelle as well as Streets and Isaac Buchwald of El Granada, California.

“What a great weekend” stated Mihaly Csikany, team coach. “First a second consecutive team championship on Friday followed my John’s Gold Medal on Saturday”.

John Hallsten has verbally committed to Notre Dame and Kaito Streets has verbally committed to Penn State pending NCAA signing dates in April.

Hristov Csikany Fencers is a competitive fencing club located in Carmichael. The club offers a full range of fencing instruction from beginners through Olympians. For more information contact Kristiyan Hristov at (847) 902-3951 or Mihaly Csikany at (916) 529-2165.



Hallsten’s victory placed him on the United States National Team that will compete for the World Championship in Moscow.

For more information about fencing see usfencing.com the official website of the United States Fencing Association.

Mercy Foundation Names New President and CEO

RANCHO CORDOVA – Kevin B. Duggan has been named president and CEO of Mercy Foundation.

Duggan brings nearly 15 years of experience in fundraising, strategic planning, business administration and program design to his new position. Prior to his appointment last September as interim president and CEO of the Foundation, he served as vice president of philanthropy, working closely with Mercy ministry leaders, the Foundation’s Board of Trustees, other volunteer leaders, and the chief philanthropy officers at each of the Mercy hospitals within the Sacramento region.

“We are pleased to welcome Kevin in his new leadership role and confident in his abilities to guide Mercy Foundation toward fulfilling its mission of enhancing lives of the underserved through philanthropy,” said Foundation board chair Bill W. Yee. “Kevin’s high level of experience will benefit the Foundation as it continues to raise awareness and funds to support local Mercy hospitals and provide education, affordable housing and health care for the poor and elderly in the Sacramento region.”

Mercy Foundation is funded through an operating grant from Dignity Health, formerly Catholic Healthcare West. Duggan will report to Michael Taylor, senior vice president of operations for Dignity Health’s Greater Sacramento-San Joaquin Service Area. “Kevin’s steadfast commitment to instilling a culture of philanthropy throughout our




Kevin B. Duggan brings nearly 15 years of experience to his new job. Photo courtesy of Mercy Foundation.

organization will serve us well in the various programs, services and communities Mercy Foundation and the Sisters of Mercy support,” Taylor said. “I welcome Kevin’s strategic alignment to Dignity Health’s need for philanthropic support.”

Mercy Foundation is sponsored by the Sisters of Mercy of the Americas West Midwest Community, whose members have served the Sacramento region’s underserved residents for more than 150 years. “Kevin brings a wonderful sense of the Mercy mission to his new position,” said Sister Katherine Doyle, RSM, Sisters of Mercy West Midwest Community representative. “In addition to his great understanding of philanthropy in all its elements, he has a passion to serve those who are most in need of our care and compassion. I have full confidence that he will be able to bring integration and vitality to the work of Mercy Foundation.”

Duggan first joined Mercy Foundation four years ago as chief development officer for Methodist Hospital of Sacramento, the Dignity Health hospital serving the south Sacramento suburbs. Previously, Duggan was executive director of Society for the Blind, overseeing the agency’s first capital campaign. He also served as chief advancement officer for the UC Davis MIND Institute and assisted key volunteers in securing more than \$50 million in state and private funds. Duggan received his undergraduate degree and Master of Business Administration from the University of California, Davis.

Inspired by the Sisters of Mercy mission to connect those with resources with those in need, Mercy Foundation raises philanthropic support and community awareness to enhance lives of the less fortunate in the Sacramento region. The Foundation raises funds for health care – including for Mercy General Hospital, Mercy Hospital of Folsom, Methodist Hospital of Sacramento and Mercy San Juan Medical Center – as well as for education, affordable housing and care for the poor and elderly. Its partnerships with donors profoundly transform lives by feeding the hungry; sheltering the homeless; educating the poor; providing safe living environments for low-income seniors; funding health-care innovations at Mercy hospitals and clinics; and much more. For more information, visit www.SupportMercyFoundation.org.



Coats for Afghan Kids

From Frank Wolfe

FAIR OAKS – My son, Michael F. Wolfe, is stationed in Kabul, Afghanistan. It gets very cold there. When Michael returned to Kabul for R and R here at home, he took a duffel bag full of children’s coats that we had purchased at Goodwill. He arrived back just as the Koran episode occurred. Since it was too risky to deliver the coats directly to

children, he remembered that the Turkish unit also at the airport had done a fundraiser for a local def-mute school. He asked them to deliver the coats to the students. Needless to say those who received coats were overjoyed.

I decided to see if we could get more coats for these children. They are between the ages 4-18 years. The children could also use shoes or boots. I am offering to pay postage for

any coats, shoes or boots delivered to my home, 8070 Orange Tree Ct. in Fair Oaks. My telephone number for directions is 916-966-9898. Please deliver between 8AM and 7PM. We have sent 7 boxes already!

Since Michael will return on May 5th and it takes 3-4 weeks for packages to get there, I need coats by Apr 15. You can also send them directly to ; Michael Wolfe, KAIA-IJC-CJ4-CJMCC, APO, AE 09320.

Short Sale, Foreclosure and Bankruptcy: Some Frequently Asked Questions

By Attorney Kristy A. Hernandez

Due to job loss and the poor real estate market, many of my clients are electing to get out of real estate. Most clients that I consult with are families that have always paid their bills on time and, prior to the economic decline, never would have considered bankruptcy or foreclosure as a viable option. However, making smart choices now may mean that a family can bounce back from financial hardship faster and get back into real estate again one day.

I spend a lot of my time in appointments helping families decide what makes more sense for them: foreclosure, short sale, or bankruptcy. The following are some of the most common questions I receive about getting out of real estate, and how I answer them.

How much will my credit be affected?

Short sale: Credit impact depends on how many months of mortgage payments you miss before the short sale is complete. If you never missed a payment, plan for your credit to drop 85 to 160 points. If you are missing payments, add additional point reductions depending on the number of days late. For 30 days late, plan for an additional drop of 40 to 110 points, for 90 days late or more plan 70 to 135 points.

Foreclosure: 200 to 300 points

depending on how good your credit was to begin with.

Bankruptcy: 130 to 240 points depending on how good your credit was to begin with.

How long will it take before I can buy a house again?

The answers provided are based on current lending guidelines if, at the time of applying for a new mortgage, you have saved enough money for a down payment and your credit has improved.

Short sale: 2 years minimum

Foreclosure: 5 to 7 years

Bankruptcy: 2 years for FHA loans; 4 years for most other lenders

Will the lender be able to come after me for any money?

Short sale: No. If a lender approves a short sale, California Senate Bills 931 and 458 provide that the lender cannot seek a deficiency after a short sale.

Foreclosure: Possibly. This depends on whether the loan was a purchase money mortgage or not. It is wise to consult with an attorney to help determine your liability.

Bankruptcy: Generally no. If you surrender real estate and do not reaffirm the debt in your bankruptcy case, then it will be discharged in your bankruptcy.

Can I receive money to assist me in moving out?

Short sale, Foreclosure and Bankruptcy: You may be paid “cash for keys” by agreeing to a specific move-out date with the

lender and leaving the property in good condition. The amount of cash upon move-out is negotiable and varies depending on the lender.

Other Important Considerations

Short sale: The lender has to approve you to do a short sale. You must show your home to prospective buyers and usually need to hire a real estate agent to list and market the property. Plan for this process to take between 4-8 months.

Foreclosure: Many clients have difficulty tracking the foreclosure timeline and find the move-out date unpredictable. Failure to move out on time could result in an eviction being filed against you.

Bankruptcy: You must meet income eligibility in order to qualify for bankruptcy relief. If you have a foreclosure date set, bankruptcy can give you additional time to move out of the property by stopping the sale date for a period of time. Also, bankruptcy may help get rid of other debts you have accumulated.

Bear in mind that the responses above are general. Your specific income or property may not apply.

If you are interested in learning which way to get out of real estate is right for you, my office offers a free consultation. To set an appointment, call (916) 728-1500 or visit us online at www.hlawinc.com.

Business Owners Invited to ADA Compliance Workshops

SACRAMENTO REGION – Tens of thousands of lawsuits have been filed against small businesses throughout California in the past few years over the Americans with Disabilities Act (ADA). Ninety-eight percent of small businesses may have one or more compliance issues which could lead to these claims, including round door handles, unsecured floor mats, and more. Business owners are invited to attend a workshop to get an update on state and federal ADA laws and to learn about guidelines for properly following the laws and avoiding costly non-

compliance lawsuits.

Senator Gaines hosting a series of four workshops in partnership with Assemblywoman Beth Gaines, local chambers of commerce, California Citizens Against Lawsuit Abuse, and David Warren Peters, an attorney who has been consulted in more than 850 lawsuits throughout the United States.

If you are a business owner, you can’t miss out on this opportunity!

For more information, please call Senator Gaines’ district office at (916) 783-8232.

Town Hall Meeting Schedule

Join Senator Ted Gaines for a Town Hall Meeting to discuss goals and priorities for 2012, share concerns about state issues and learn how my Senate Office can provide resources and services. For more information, please call Senator Gaines’ district office at (916) 783-8232. The schedule for the workshops and town hall meetings can be found online at www.senate.ca.gov/GAINES.

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Free Oral Cancer Screening

From Scott Churchill

RANCHO CORDOVA – Close to 37,000 Americans will be diagnosed with oral or pharyngeal cancer this year. It will cause over 8,000 deaths, killing roughly 1 person per hour, 24 hours per day. Every year, oral cancer kills more people in the U.S. than other cancers, including skin, lymphatic, thyroid, and cervical cancer.

Historically the death rate associated with this cancer is particularly high not because it is hard to discover or diagnose, but due to the cancer being routinely discovered late in its development.

Oral cancer is particularly dangerous because in its early stages it may not be noticed by the patient, as it can frequently prosper without producing pain or symptoms they might readily recognize, and because it has a high risk of producing second, primary tumors.

At Scott P. Churchill’s dental office we use Velscope, an oral cancer screening device, to routinely check patients for oral cancer. This has allowed our office to diagnose patients and get them the treatment they need before their fate is included in those statistics.

Scott P. Churchill, DMD is

working in conjunction with the Oral Cancer Foundation.

In honor of oral cancer month, April, we are offering a free oral cancer screening day to help those who may not have a dental office where Velscope is used. Please call our office today at (916)638-4641 to schedule your free cancer screening on Saturday, April 21st from 9:00 a.m. to 3:00 p.m. This screening is located at 2001 Zinfandel Dr. Suite A-2, Rancho Cordova, CA 95670.

For more information visit: www.oralcancer-screening.org.

Fair Oaks Recreation and Park District Events Schedule

Easter Eggstravaganza

Saturday, April 7th, 2012
8am – 1pm 8 Fair Oaks Park

The Fair Oaks Recreation & Park District presents an “Eggciting” Easter adventure for the entire family. Please join us for a FREE egg hunt for children 0-13 years old, or hop on over and purchase entry into the morning breakfast and a \$10 wristband for unlimited carnival games and inflatables, one (1) choo-choo ride, and one (1) face painting. Attention adults: Don’t get left out of the fun, purchase your \$3 admission ticket for the Fair Oaks Youth Advisory Board’s “Adult Egg Hunt” for a chance to hunt around for giftcards and prizes!

**Carnival tickets are also available for purchase for 50¢ each. Cash only. No refunds, no exceptions! All ticket sales will end @ 12:00pm, one hour before the event ends.*

Kids Art Festival

“A Festival to Create and Learn”
Saturday, April 28th, 2012. • 10am – 3pm

The Fair Oaks Recreation and Park District in partnership with the San Juan Unified School District, the Fair Oaks Presbyterian Church and the Fair Oaks Library are happy to organize the 9th Annual “Kids Art Festival: Community Focus on the Arts”. This event will feature hands on workshops taught by professional artists and teachers (art, music, theatre and dance), performing art exhibits, music and dance performances, an art show, and food vendors. The goal is to introduce children to various art forms in hopes that they may open their minds to new experiences. Art brings people together and encourages a strong work ethic, setting goals, dreaming, creativity, imagination, and hard work. Workshops will be geared toward children of all ages.

Location: Fair Oaks Presbyterian Church
11427 Fair Oaks Blvd., Fair Oaks, CA.
For directions to the church call 967-4784.



FREE LUNCHEON SEMINAR

“The Privilege of Planning”

Choose One Of These Dates
Wednesday, February 29, 2012 – 11:30 a.m. to 12:30 p.m.
Thursday, March 29, 2012 – 11:30 a.m. to 12:30 p.m.
Thursday, April 26, 2012 – 11:30 a.m. to 12:30 p.m.
Seating is limited to 30 attendees per seminar

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

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comfortable with it.
2) Whatever you decide to do (or not to do), own your decision.
3) If you decide a lifestyle change is needed, be realistic in goal-setting.
4) Break an unwritten “rule” made by others and reject any shame.

AUTHENTICITY

Are you really making the decisions that are right for you? How would you like to start living the best for you ever? Kathleen McIntire, Transformational Teacher, has created “Guiding Signs 101.” It’s 52 weeks of Authenticity with practical ways to make 2012 the year you finally get real and start a year that shines, is more fulfilling, more authentic, more you. Authenticity is a word we toss around quite a bit these days, but Kathleen says that, consciously or not, most of us let the expectations of others drive the decisions we make everyday from the major we choose, to the kind of house we buy, to where we go on vacation. As Kathleen puts it, “So many of us live out our lives as slaves to the tyranny of should. We couldn’t cover all 52 ways on the POPPOFF Radio Show, and I can’t in this column either. But I will give you a few samples that hit home She covers all aspects of our lives, so here goes.

I. YOUR AUTHENTIC SELF

1) Come to terms with what really matters to you. Get

II. AUTHENTIC FRIENDSHIPS

1) Learn to say no. Sometimes it takes an authentic no (to something you don’t want to do) to say an authentic yes (to something you long to do).
2) Learn to say yes when your heart guides you to. Be flexible and fun.
3) Gently tell the truth. You don’t want to hurt feelings, but don’t withhold crucial insights to spare them either.
4) Be vulnerable. Show your insecurities. Admit the house is a wreck or your marriage is struggling.

III. AUTHENTIC MARRIAGE/RELATIONSHIPS

1) Ask yourself, Am I married to the right person or am I just married?
2) State your intention. Don’t stay married or make it work. Then do what it takes to make it happen.
3) End the blame game. If you blame your partner for your unhappiness, you’re denying your own power.
4) Tell the truth about

something you’ve been stewing over. Tell it gently and lovingly. Make it an “I” statement versus a “You” statement.

IV. AUTHENTIC PARENTING

1) Be as honest with your kids as you possibly can be without upsetting them with information too advanced for their ages.
2) Are you perpetuating the myth of parental perfection? When you screw up, admit you screwed up.
3) Pay attention to your child when he talks. Really listen. Tuning him out or half/listening sends the message that what he has to say is not important.
4) Every day, make a sincere effort to truly engage your child. Turn off the TV, walk away from the computer. Set aside the bills...and talk.

There are so many more tips, but you’ll just have to get them at “Guiding Signs 101” a set of divination cards and guidebook using everyday road signs to tap into your intuition and own inner guidance. Kathleen McIntire is dedicated to bringing forth truth, liberation, and awakening. Check out www.GuidingSigns101.com. It seems to me we just have to be open enough to admit what we are doing and accept change. Just another day in the life of the POPPOFF Radio Show. We present all the possibilities!

Homeless Programs for Veterans Awarded \$995k

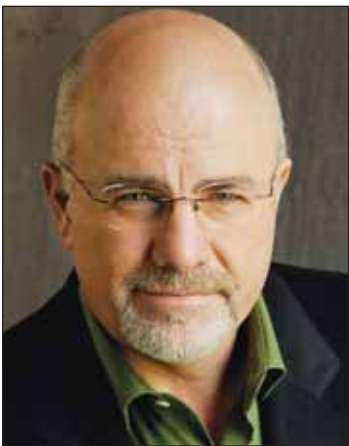
Continued from Page 1

Family homelessness, however, increased 11 percent between 2009 and 2011. Sacramento Steps Forward, a non-profit organization, has been working to build its capacity to take over the nearly \$15 million in federal CoC grants and other homeless contracts from Sacramento County.

In early April 2012, SSF will take over one-half (20) of the HUD-funded contracts currently handled by the County’s Department of Human Assistance with local non-profit community based organizations. Sacramento Steps Forward recently formed the Continuum of Care Advisory Board to serve as the new mechanism for addressing funding

and services for the region’s homeless.

The new Board will be responsible for ensuring federal funding continues to come to Sacramento each year, as well as the development of strategic recommendations and policies related to homelessness. For more information, visit www.sacramentostepsforward.org.



Dave Says

Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – The Total Money Makeover, Financial Peace Revisited and More Than Enough. In them, Ramsey exemplifies his life’s work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Why the Need for A Fresh Monthly Budget?

Dear Dave,
I was wondering why you recommend doing a fresh budget every month. Once you’ve figured out your expenses and income, won’t the same budget work month to month?
- Kara

Dear Kara,
I understand what you’re saying, but if you look closely at every month, you’ll see pretty quickly that they’re not all created equal in terms of expenses. On top of that, if you work a commission-based job, your monthly income will fluctuate throughout the year.
Now, there are some things that will remain pretty standard. A few things like your rent or mortgage payment will probably be the same month to month. But what about things like utilities and food? Chances are your

electric or gas bills will be higher during certain months as you heat and cool your home depending on the weather. What about holidays and special occasions? It’s likely you’ll end up spending more on food, gifts and related items around Thanksgiving and Christmas or other months when family and friends have birthdays and other events.

These are just a few of the reasons it’s a good idea to customize your budget every month. A good, accurate monthly budget should always reflect your reality, Kara. Not only will this give you a more realistic idea of where your money is going, but the knowledge also helps you control your money instead of it controlling you!
- Dave

Does Payment to Collectors End the Debt?

Dear Dave,
One of my husband’s credit card bills was turned over to a collection agency. They’ve offered three different payment options. If we accept one of the options, does this mean the original creditor accepts the agreement as well?
- Cheryl

Dear Cheryl,
In a situation like this, the collection agency either owns the debt outright or they’re directly representing the credit card company. This is pretty much standard operating procedure when someone has defaulted on a loan.
I’d go ahead with the deal they’ve offered that makes the most sense for you guys. You’ll have a ding on your credit report, showing settlement on a defaulted credit card, but it’s

really no big deal since you’ve already got a mark against you for having it turned over to collections.
Want another piece of advice? Never use credit cards again!
- Dave

How Do You Know It’s Your Calling?

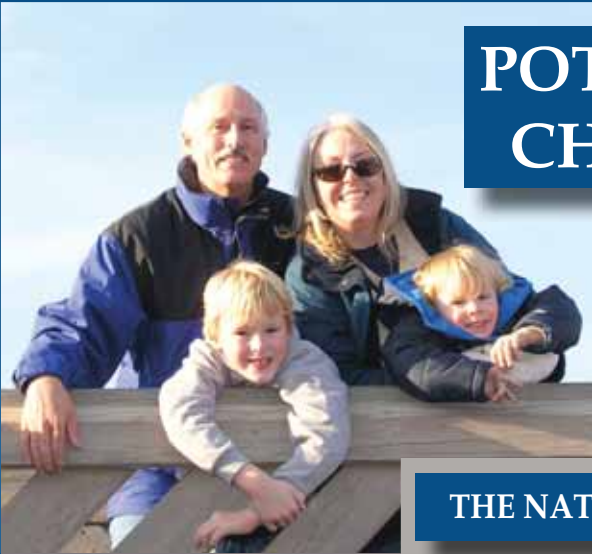
Dear Dave,
How do you know when you’ve found your true calling when it comes to your job or your career?
- Matt

Dear Matt,
I’ve met a few people who’ve had a spiritual experience in this area. Something has happened, almost like they were struck by lightning, and they knew what they were supposed to do with their lives. This isn’t the normal way people come to realization about their futures, but it does happen from time to time.
Usually, I believe this kind of revelation starts out as a simple idea that gradually grows into a job and then into a career. Then, it evolves over time into a calling. That’s how I stepped into what I’m doing today. I can’t honestly tell you that when I started on radio, or began writing and teaching, that I knew it was God’s purpose for my life. But I felt the weight and the drawing of it, almost like a magnetic pull.
I’ve been doing it for 20 years, so it definitely evolved over time into what it is today. Still, I’m positive it’s the reason I’m on this planet!
- Dave

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A Film Review by Tim Riley

21 JUMP STREET
(Rated R)

In the early days of the FOX TV network, “21 Jump Street” was a hip TV drama about undercover cops, with a novice Johnny Depp in a starring role.

With “Superbad” comedian Jonah Hill in one of the starring roles for the reinvention of an almost-forgotten TV series, it’s clear the cinematic “21 Jump Street” is a different breed of cool cat.

To be kind, Jonah Hill is no Johnny Depp, but then neither is Hill’s co-star and partner on the police force, Channing Tatum, even though he’s a force of nature that exudes a certain amount of charisma.

As the film opens in 2005, Tatum and Hill, respectively playing Jenko and Schmidt, are the polar opposites during their senior year of high school.

The good-looking jock type, Jenko is an amiable lug who coasts through the school on his charm and sense of entitlement that comes from being tight with the popular crowd.

Copying the style of Eminem’s Slim Shady, complete with the bleached hair, the academically brilliant Schmidt is a walking disaster who hangs out with the perennial losers and outsiders.

Fast forward seven years, and we find Jenko and Schmidt enrolled in the police academy, where Schmidt is pressed into service to help Jenko improve his dismal written test scores.

After graduation, the duo is assigned to bike patrol duty in the local park, where one day they nab a drug dealer in an arrest that they exuberantly celebrate with

Riley
Reviews

AN EASY, GREAT LEAP TO COMEDY FOR “21 JUMP STREET” UPDATE

unprofessional behavior.

The fallout from this arrest lands the pair in the special Jump Street unit where youthful-looking officers are assigned to undercover duty in the local schools.

Posing as brothers and living with Schmidt’s parents, Jenko and Schmidt return to their old high school to bust a drug dealing ring that’s run by a snotty rich kid who’s into recycling and expects to go to Berkeley.

Not unexpectedly, Jenko and Schmidt start to relive their high school days with a greater sense of purpose, thinking incorrectly that they have all the right answers this time around.

When their identities become mixed up, the results are hilarious. Jenko, the former campus stud, falls in with the nerds, while the socially awkward Schmidt finds acceptance from the cool crowd.

While their Jump Street colleagues keep solving cases, the hapless pair spends more time trying to adjust to new rules of behavior and fitting in with the school scene.

Schmidt enrolls in a drama class, determined to become Peter Pan in the school production, probably for no better reason than his forbidden crush on Molly (Brie Larson).

Oddly enough, Molly is in a semi-open but unfulfilling relationship with Eric (Dave Franco), the big man on campus who just happens to enjoy talking about composting as much as he likes being the major drug supplier.

Meanwhile, Jenko struggles through his science class, but gets teamed up with the bright kids who enjoy blowing up things and teaching him how to do the same.

As Jenko and Schmidt try to ingratiate themselves with Eric, the drug dealer requires them to consume his product in order to prove that they are ordinary students and

not undercover narcs.

Fueled by the powerful drugs, Jenko nearly destroys his classroom in a crazed attempt to diagram a scientific experiment in a burst manic energy.

This being a comedy, though one full of action, “21 Jump Street” is bursting with hilarious surprises as Jenko and Schmidt trip over themselves in their charade to fool fellow students and teachers.

“21 Jump Street” may be the first movie to have a serious car chase that involves stretch limos with the cops and bad guys shooting at each other from the sun roofs.

The perceived plot of the two officers trying to do convincing undercover work is secondary to the free flowing type of mayhem that Jonah Hill and Channing Tatum bring to their roles.

Indeed, there’s complete excess of wacky craziness in this enjoyable comedy. The best humor is not from the wild stunts, chases and party scenes, but from the comedic chemistry of the odd couple of the two lead characters.

TCM CLASSIC FILM FESTIVAL

The place for film buffs to gather next month will be at the third annual TCM Classic Film Festival in Hollywood, from April 12 to April 15.

Once again, the classic old-time theater palaces of Graumann’s Chinese Theatre and the Egyptian, in addition to the modern Arclight and the venerable Cinerama Dome, will host special screenings.

A three-film tribute to legendary filmmaker Stanley Donen will include an appearance by Audrey Hepburn, who starred in the Donen films to be screened, including “Charade,” “Two for the Road,” and “Funny Face.”

Dick Van Dyke, who needs no introduction, will introduce a retrospective of Laurel and Hardy film shorts and discuss the influence of these comedians on his life and career.

A slew of old horror films will be offered, including “The Wolf Man” (1941), starring Lon Chaney, Jr., and “Frankenstein” (1931), with Boris Karloff in the titular role.

Sounds of Music!
River City Chorale Celebrates 35th Anniversary

SACRAMENTO REGION - Congratulations are in order for the region’s longest-standing community choral organization – the River City Chorale! The men and women of the Chorale have been bringing high quality music to the region for 35 years.

Unique to the River City Chorale is the wide range of its repertoire, including the classics, folk songs, spirituals, contemporary works, and Broadway show tunes. Auditioned members come from all over the region – some carpooling for as much as an hour — to rehearse weekly from September to May and present an annual series of 3 concerts, in December, March and May. Most recently they performed Rodgers and Hammerstein Broadway numbers, cabaret-style, to four sold-out audiences.

According to local resident Pat Junod, a member for nearly 35 years, “The variety of our performances broadens the interest in music for ourselves and our audiences.”

The Chorale is made up of a congenial group of individuals, voices, and leaders who work and sing well together. Junod goes on to observe that while members’ love of singing is their primary focus, “underneath is a strong bond of commitment and friendship”. Besides offering fine music to the community, Chorale members do phone-banking for KVIE, participate in outreach programs to schools, offer pre-tour concerts for free, and have sung the national anthem for a River Cats game.

Every 3 years, members of the Chorale pay their own way to participate in international concert tours. Since 1983, this organization has enhanced the Sacramento region’s reputation by presenting chorale concerts of fine music in 12 European countries, Great Britain, Brazil, and eastern Canada.

For the past 11 years, the Chorale has performed under the baton of Musical Director

Richard Morrissey. Mr. Morrissey Richard’s musical experience includes serving as conductor and musical director of the 80 voice Yuba-Sutter Oratorio Society Chorus and the 65 piece Yuba-Sutter Symphony Orchestra for 25 years. He recently retired from the Yuba City Unified School District after having served there as District Supervisor of Music and teacher of Orchestra and Theater Arts for 36 years. Board vice president, and Carmichael resident, Lois Wright says about Richard, “I joined the Chorale four years ago because I came to a concert and thought Richard would be a very fun and interesting director to work with.” Richard is quoted in a recent KFBK interview, “I love directing River City Chorale because we are the one group in Sacramento that sings all kinds of music from Baroque to jazz, Broadway, folk, and a rock opera.”

The River City Chorale invites you to a celebratory 35th anniversary concert. A short reception will be held following

the final performance of the year. Accompanied by a 16-piece orchestra, the 65-voice mixed chorus will take attendees on a musical journey across America with a variety of arrangements, including America the Beautiful, New York New York, Shenandoah, I Left My Heart in San Francisco, Battle Hymn of the Republic, and Magnificat, a vibrant work composed in 2007 by American composer Mark Hayes. Former members of the Chorale will be honored and invited to join current members on stage to sing the program finale – Woody Guthrie’s This Land is Your Land!

River City Chorale
35th Anniversary Concert
May 4, 7:30 pm, Northminster Presbyterian Church
3235 Pope Avenue, Sacramento;
May 6, 4:00 pm, Pleasant Grove Community Church, 1730 Pleasant Grove Blvd., Roseville.
Tickets: Adults, \$12 in advance (\$15 at door) Children, \$5
For tickets, call 331-5810 or online at rivercitychorale.org.

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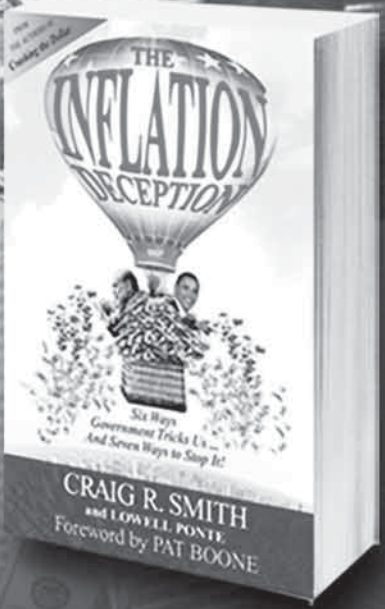

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SWISS AMERICA

THE GOLD STANDARD



By Ronnie McBrayer

While reflecting on the coming Holy Week, I remembered one of my favorite stories. It is a mythical tale written by author, professor, Harley-Davidson rider, and pastor, Robert R. Kopp. As Pastor Robert tells it, a young man named Walter went to work for the largest corporation in the world. The personnel director told Walter he must start at the bottom and work his way up, for that is the way one succeeds.

So Walter, not afraid of a little hard work, began his corporate career in the mailroom, in the basement of the building. Walter liked his job, but he often day-dreamed about what it would be like to be a person of power, an executive, or maybe even the president of the company.

One day as Walter was dividing and sorting the mail, he saw a cockroach in the corner of the room. Disgusted, he walked over to step on it, but a tiny voice cried up to him, “Don’t kill me Walter! I’m Milton the cockroach, and if you spare me I will grant you all your wishes.”

Well, what was Walter to do? It’s not every day you come across a talking cockroach, so to test the ability of his new found friend, Walter wished to leave the mailroom and become vice president of the company. “Do

Life and Love in the Mailroom

that for me,” Walter said, “I will let you live.”

When Walter came to work the next day he found himself greeted as “Mr. Vice-President.” He had a security clearance, a secretary, a support staff, and a corner office in one the highest floors of the building. It was exactly as Milton had promised.

This began a meteoric rise for Walter as Milton granted one wish after another until Walter was President and CEO of the largest corporation in the world. Walter often said to himself, “I am Walter, and I am on top of the world. No one is bigger or more important than me.”

Then one day Walter heard footsteps, strangely, on the roof of his penthouse office. He went outside and found a small boy on his knees praying. “Are you praying to me,” Walter asked. The little boy answered, “Of course not! I don’t even know who you are. I am praying to God.” Walter was deeply disturbed by this. He had thought he was at the very top of everything. How could someone – even God – be higher than him?

So after a fitful, sleepless night, Walter demanded that Milton the magical, talking cockroach be brought before him once again. Milton quickly appeared, as always. “I have one last wish Milton,” Walter said, “and upon granting this wish I set you free for there will be nothing left to ask. I wish to be like God.” Milton said, “As you wish.” The next day when Walter

came to work he was back in the mailroom.

The New Testament teaches us that Jesus slid down from the infinity of heaven, to the lowest rung of the social ladder; the mailroom of the universe. He became a near untouchable; poverty-stricken, always just a step ahead of starvation; born in a barn with a bastard’s reputation; hated, condemned unjustly, and crucified as a criminal.

He didn’t remain in a faraway heaven, worshipped by angels, insulated from pain and trouble. He didn’t remain in a place of holy bliss, not knowing how it hurt to be a human being. At least, he could have come to earth as a king, a president, or as someone of importance and stayed in all the nicest hotels with a wait staff and the finest accommodations.

But no; Jesus emptied himself of all things and “made himself of no reputation,” the old English translations of the Bible say, to show the length to which God’s love will go, and to show us how to love others. He considered becoming human, loving and serving humanity, to be more important than his comfort and prestige. He chose the mailroom over the penthouse, and to be like God, so must we.

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.

Keeping Close Tabs on My Investments

By Rev. James L. Snyder

I find it quite amusing that some of the brightest and richest people in our country do not seem to have a clue as to what they are doing. Most do not have the common sense that God gave to a caterpillar. As Abraham Lincoln used to say, common sense is not as common as it used to be. Amen, to that one.

The financial experts are telling us that we need to buy gold or silver to safeguard our investments. I am way ahead of the game. Several years ago, I got a gold tooth. Fortunately, for me, I got it before the financial crisis in our country. I cannot tell you what a remarkable feeling it is to walk around with your fortune in your mouth.

I hear about all of the investment schemes that are supposed to make me rich. I have a sneaking suspicion that the only people getting rich are those with the investment schemes. They want us to buy stocks and bonds and futures. I never heard of anything so silly in all my life.

What would I do with stocks, bonds and futures, whatever in the world they are, in my portfolio. I have no idea what a portfolio is but I am certain it has something to do with these investment schemes. I just do not want anybody folioing around with my port, thank you very much, sir.

If I got my facts right, and I looked it up in the dictionary, port has something to do with wine. Why would I want to put a bottle of port into my folio and pretend it is some kind of an investment?

I really have to give it to these investment schemers. They really know how to pull the wool over our eyes. I want to go on record as saying that they are not pulling any wool over my eyes. Just leave my wool alone. If I want my wool pulled, it certainly will

not be over my eyes, I will tell you that right here. This wool pulling sounds more like sheep fleeing to me, and I want nothing to do with it.

For me I have discovered a way of safeguarding my wealth. My basic financial philosophy is simply spend less than I make. I know that is a revolutionary concept in today’s world, but it has stood me in good stead for many a year.

We live in a culture that has absolutely no spending control whatsoever. This culture does not know the relationship between saving money and spending money.

For example. The Gracious Mistress of the Parsonage came home the other day and in a very exuberant tone told me how much she saved at the grocery store. “I saved \$119.23 today at the grocery store. Isn’t that terrific?”

Being the humble, demure sort of guy that I am, I did not ask her a question that was buzzing around my head at the time. The question was, how much did it cost me to save you that much money?

Having a happy home is more important to me than exploring truth at its core. Especially in this area.

My financial strategy down through the years has been a very regular and wise investment plan. I am not quite sure how I came up with this marvelous plan, but one day it just hit me. Ever since that time, I have been using my financial investment plan.

My investment plan only cost me \$19.79 back in the year of our Lord 1986. Since that time, it has faithfully served me and I have no complaints. I have through the years thought about upgrading my investment plan, but then what would the purpose be?

Back in 1986, I saw in the men’s department of the

JCPenney store in our community a very nicely tailored navy blue and gold striped gentleman’s vest. It immediately caught my attention and as I examined it, I noticed that inside this vest was a variety of pockets. I looked at them and that is when it hit me.

Down through the years I have often wondered why somebody else did not come up with this idea. I guess I am just a genius.

I bought the vest and brought it home and hung it in my closet after I first labeled each of the inside pockets. There was a pocket for dollar bills, one for five-dollar bills, one for ten-dollar bills and one that I do not use as often for \$20 bills. Every time I have a little bit of change left over I go to my closet turned to my best and invest that money where nobody can find it.

My investment plan is more or less an in and out exchange program. When I have a need, I sometimes divest some money. Through the years, it has been a great blessing in my investment plan and is something that I am rather proud of.

Solomon put it in great perspective concerning wealth when he said, “Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain” (Proverbs 30:8-9 KJV).

My investment plan is well buttoned up for future security.

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 jamesnsnyder2@att.net. The church web site is www.whatafellowship.com.



By Marlys Norris, Christian Author

The reign as the Messiah, the King of Jews qualification comes in the genealogy of Jesus. Scripture records the genealogy of Jesus the Messiah, as the son of David, the son of Abraham. In order to qualify, Jesus had to be a descendant of King David. King David certainly was not perfect but in his heart he wanted to always be right with God, and “always repented for his misdeeds” making him a man of God’s own heart (I Samuel 13:14) And don’t we all want to be children of God’s own heart as well?

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Jesus sought to consistently do the will of His Father. In His life every situation He obeyed the Father’s will perfectly—which Jesus did, without ever committing a sin. Jesus also had to be a descendant of Abraham, the father of faith. Abraham believed God’s promises and he entrusted the destiny and life of his son to the care of God. Abraham heard the voice of God and was obedient to the words. He did not need to sacrifice his son on the altar, however, Abraham obeyed and then, God provided a ram as a substitute. A precursor for what God would do in the future to prove His love for mankind. God could not provide a substitute for the sacrificial death of His only begotten Son, Jesus because He had to die for our sins to purchase eternal life for us. The Easter season each year brings the story of Jesus life, death and resurrection alive again!

Out of the purest love for their creation, Jesus our Messiah willingly offered His life and death on the behalf of sinners, so by His death the Father would justly and mercifully forgive the sins of those who repent and trust in His Son. On the third day after His death, God raised Jesus from the dead as evidence of His Sovereign deity as Messiah.. God promised the promised Messiah would reign as King of kings and Lord of lords. Today Jesus the Messiah reigns from heaven and supernaturally is living in every human heart that puts their trust in His sacrificial death for their sins.

Marlysjn@gmail.com
God Moves Mountains, It was a Miracle!
Intimacy Begins Going God's Way.



By Pastor Ray Dare

The Bible says that the storms of life happen to good people and bad people. Storms are impartial. When good things happen, that’s called grace. When bad things happen, that’s called life! We live in an imperfect world. This is not heaven. God has not promised us a problem free life, but He has promise a purpose beyond every problem. I don’t care whether you caused it, somebody else caused it, the devil caused it, I don’t care who caused it; every problem has a purpose.

What is that purpose? It’s to make me like Jesus Christ; to build character in my life.

Until you understand this, life isn’t going to make sense. All kinds of problems are going to come your way... troubles, trials, difficulties, and you’re going ask, ‘Why? Why me Lord? Why is this happening to

Why am I Having So Many Problems?

me?’ as if your life is supposed to be exempt from all the troubles and trials everybody else faces. It is not. The goal of this life is not your comfort. The goal of this life is your character development. We’re just passing through. Life on earth is a temporary. This is not heaven. One day you’re going to be in a place with no problems, no trials and you’re going to spend millions and billions of years there. But if you keep thinking you’re going to have heaven on earth, you’re going to be very disappointed.

What really matters most in life is not what happens to you. What happens to you is not the most important thing in your life. What happens in you is what matters most. And that is your choice. You can put two people in the same bad circumstances. One will come out a whiner and the other will come out a winner. One will come out bitter and the other will come out better. Romans 5:3-4 says, “We can be full of joy here and now, even in our trials and troubles. These very things (the trials and troubles) will give us patient endurance; this in turn will develop a mature character.”

I don’t know what you’re going through right now, but I do know how God wants you to respond to it, regardless of what you’re going through. You cannot choose what is going to happen to you next week, next month, next year. But you can choose how you’re going to respond, how you’re going to react -- whether it’s going to make you or break you, whether you’re going to be bitter or better. You can choose how to respond to the circumstances that come into your life. I am confident of how God wants you to respond. “Dear brothers, is your life full of difficulties and temptations? Then be happy, for when the way is rough, your patience has a chance to grow. So let it grow, and don’t try to squirm out of your problems. For when your patience is finally in full bloom, then you will be ready for anything, strong in character, full and complete.” James 1:2-4 (LB) When you respond positively, God’s promise is patience and character, making you strong and ready for anything.

Pastor Ray

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CLUES

ACROSS

1. "Harry Potter's antagonist

6. Hole puncher

9. Attention grabber

13. Beyond suburban

14. Sheepish cry

15. Supports climbing plants

16. "Holmes would try to verify this

17. Make a mistake

18. Popular jewelry stone

19. "Toni Morrison's Pulitzer winner

21. "Emerald City visitor

23. Before tac

24. Sports award

25. Siesta

28. "A Clockwork Orange" protagonist

30. Performed alone

35. Away from wind

37. Heart feeling

39. Mother-of-pearl

40. Live bait

41. "Now _____ entertainment!"

43. Not Sunni

44. Used to call someone's

attention, pl.

46. Expression of pain

47. Dissenting clique

48. Street of shops, especially in orient

50. Fraud or imposter

52. U Rah ____!

53. Mixed breed canine

55. ____ de Janeiro

57. "It chronicles Leopold Bloom's journey through Dublin

61. "Twist and Heep creator

65. _____ Protocol on climate change

66. Consumed

68. China Grass

69. NBA great _____ Baylor

70. St. Louis player

71. Speak one's mind

72. Make hot and dry

73. ____ Lanka

74. Used as fertilizer and explosive

DOWN

1. Not bright

2. "____ of thumb"

3. Seed cover

4. 15th century North America explorer

5. Famous picture book pig

6. Tucked in

7. "One main topic in Tolstoy's 1869 classic

8. Hog fat, pl.

9. Jumping stick

10. A team reserved for emergencies

11. Comedian with red, curly hair

12. 3-point shot

15. Heavy elementary particle

20. Enthusiastic approval

22. Roman goddess of fertility

24. Car emission, e.g.

25. Honorific title given to Muslim rulers

26. Central Pacific greeting

27. Actress Rosie

29. Repeating sound

31. Lad's counterpart

32. Autumn color

33. "Fear of Flying" author

34. "It happened in Venice

36. *Jane Austen classic

38. ____ A Sketch

42. African river, also spelled "Chari"

45. Delilah's trusting victim

49. Street in Paris

51. One millionth of a meter

54. Former Russian leaders

56. Giraffe-like African animal

57. Short for ukuleles

58. Singer/actor Lovett

59. Hindu discipline

60. Evoke emotion

61. Ashton's ex

62. Give off

63. Number of baseball fielders


64. Tiresias in "Oedipus Rex," e.g.

67. Smoker's lung residue

For Solution
See Page 7

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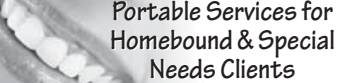
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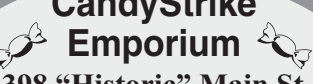
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ever produced. Various car clubs will also be on display to view and appreciate. Participants can watch as artists use their brushes to transfer the metal masterpieces onto canvas. Music, food and assorted activities will round out the day.

For those wishing to submit their car for consideration, or for more information on Capital Concours d’Elegance, please go to www.capitolconcours.com.

100% of the proceeds from this event will go to Shriners Hospitals for Children–Northern California and California Auto Museum.

18th Annual Wells Fargo Capitol Concours d’Elegance
Sunday, June 10, 2012
Sacramento (Capitol Mall – West of State Capital)
Time: 10:00 am – 4:00 pm
Cost: \$20.00

For More Information:
916.933.4056

Money Laundering (by Means of Laundry Detergent)

Commentary by Jeffrey Tucker
Whiskey & Gunpowder, Reprinted by permission

The story from The Daily swept through the Internet with blazing speed. The report: Criminals around the country are stealing an inordinate number of bottles of Tide laundry detergent. This is not because the criminals plan to go into the laundry business. There is not a “grime wave.” It seems that these Tide bottles are functioning as a store of value, even a form of money, within many black markets.

As the story memorably puts it, on the street, Tide is known as ‘liquid gold.’ Harrison Sprague of the Prince George’s County, Maryland, Police Department says that his undercover agents are asking for drugs but being offered Tide instead. They are busting drug rings and finding more blue liquid than white powder.

To be sure, some news outlets are raising some questions about this story, pointing out that Tide theft doesn’t seem to be a national problem. For my part, I have no problem with the credibility of the report. In fact, it seems entirely reasonable that new forms of currency are popping up in black markets. This is why stores are starting to add anti-theft devices to the bottles.

The driving force here is a war on the dollar. Carrying around vast amounts of cash raises questions among the authorities. It is increasingly difficult to “wash” the money through the banking system. And in any case, dollars are always losing value. So it makes sense to look for other ways to facilitate exchange. This is hardly unusual. The digital economy is getting ever better at bartering services and software as an alternative to letting dollars change hands.

But if we are to think of Tide as money, that means its use goes beyond the barter stage. People aren’t acquiring Tide to wash their clothes, but rather to trade for other things, like drugs.

In a limited sense, then, Tide is being used to facilitate indirect exchange. That is to say, it has become a money.

Actually, there are many conditions in which alternative monies can come to exist. You can see this among kids when they trade candy following Halloween night. The kids will gather and first begin to barter, but as the trading term continues, one candy will emerge as the one to get -- not to consume, but to trade for other things. For a brief time, one candy will emerge with monetary properties. As trading comes to an end, that very candy will be demonetized and re-emerge as a consumption good.

Money is frequently reinvented under the right conditions, emerging from a commodity currently in use. Cigarettes become money in prison. War zones become hotbeds of currency competition too, in anything from liquor to matches. Throughout history, money has taken many forms, from shells to salt to animal skins. The usual qualities of a commodity that economists say make for good money: durability, divisibility, high value per unit of weight, uniformity of quality (fungibility), recognizability.

Tide doesn’t qualify in every respect. However, it is durable in the sense that it doesn’t spoil. It is divisible. The tamper-proof top provides a measure of security against counterfeiting. True, it’s not as good as a precious metal, but traders aren’t worried about that. They are just looking for some marketable commodity that can take the place of the dollar, which has become extremely risky to use for blatantly illegal purposes.

The government’s war on the dollar as a means to fight the drug war wins nothing in this case. So long as there is a market, so long as there is demand and supply, there will be pressure to come up with some means to make indirect exchange possible. Or so Ludwig von Mises explained in his treatise The Theory of Money & Credit,

written in 1912, at the dawn of the central banking age. One major problem is Tide doesn’t have a stable supply, so its value as a means of exchange will be subject to inflationary pressures. The more that enters the black market, the more its price falls relative to the goods and services it can buy -- the inflationary tide could rise and rise.

But as you think about it, as bad as Tide might be as a currency, there is a sense in which the dollar is actually worse. It costs less to print on linen than it does to make a bottle of laundry detergent, meaning that the dollar is more likely to be inflated into oblivion. And whatever is wrong with detergent, if the price falls low enough, the producer doesn’t have any reason to keep making it. Profit and loss signals govern how much is produced. Its physicality alone imposes some limit -- and this is not the case for the Fed’s data entries that it calls money.

The monetization of Tide demonstrates something critically important about the institution of money itself. Its existence in the market owes nothing to the government or some social contract. Its emergence, as Carl Menger argued in the late 19th century, grows out of market exchange. Selecting which commodity is to become money is a matter for entrepreneurs and market forces.

No central planner -- even one within the black market community -- decided that Tide should become money. Also note that Tide is produced entirely privately, which provides an indication of what could be true of all money today. We don’t need government to select it and make it. The market can handle this just fine.

There is a final lesson to observe in this case: It is sometimes asserted that only government is smart enough to be able to select, make and manage monetary affairs. Surely, private parties can’t handle this job, and the attempt will just lead to chaos. But this is not so. Private markets can do all these things, including juggling many different currencies in competition with each other and managing the price relationships between them. This goes on in the developing world all the time, with even young children learning the math and workings of the currency market.

The biggest problem Tide money now faces is a security issue. When you see the armored car driving up to the local Walgreens, you’ll know that they are working on getting the problem solved. The sight can make us all nostalgic for the old days when our official money was something at least as real and useful as laundry detergent.

Regards,
Jeffrey Tucker
Executive editor,
Laissez Faire Books

Rio Americano High and Bella Vista High Win Court Competitions

Rio Americano High Wins 2012 Sacramento County Mock Trial Championship, Bella Vista High Wins Moot Court in 33rd Annual Competition

SACRAMENTO COUNTY – After several days of fierce courtroom competition, and thoughtful deliberations by esteemed judges, the verdicts are in for the 2012 Gordon D. Schaber Mock Trial and Moot Court Program competition. In Sacramento County, Rio Americano High School (Team 1) is the winner of the Mock Trial competition and Bella Vista High School (Team 2) earned top honors in the Moot Court competition.

Elk Grove High School placed second in the Mock Trial competition and C.K. McClatchy High School was runner-up in the Moot Court competition.

The Sacramento County Office of Education (SCOE), which coordinates the event, announced the winners at the GDS Awards

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The Mock Trial competition simulates a trial-level proceeding in which students portray the roles of pre-trial counsel, prosecuting and defense attorneys, witnesses, court clerks, bailiffs, and jurors before a single presiding judge and two scoring

judges. It includes courtroom art and courtroom journalism competitions. The county Mock Trial winner advances to a statewide competition.

The Moot Court competition is an appellate-level proceeding in which students prepare and argue a case before a panel of three judges that evaluates participants on the quality and persuasiveness of their legal reasoning and presentation, as well as their unscripted responses to spontaneous questions from the bench.

The California Mock Trial Competition is sponsored by the Constitutional Rights Foundation (CRF), a non-profit, non-partisan, community-based organization dedicated to educating America’s young people about the importance of civic participation in a democratic society.

Sixth-Annual Raley Field Brewfest Set For Friday, May 18

Tickets On Sale Now

WEST SACRAMENTO – Raley Field’s sixth-annual Brewfest event will take place on Friday, May 18, 2012, from 7-10 p.m., with the VIP portion of the event set for 6-7 p.m. For the first time in the event’s history, all of the festivities will take place on the Raley Field outfield, with vendors set up in a quarter-mile semi-circle around the perimeter of the playing surface and a stage set up near second base.

The 2012 Brewfest—a

partnership between Raley Field and the Northern California Brewer’s Guild—is expected to be the largest in the event’s history, with nearly 70 beer vendors set to attend. As in years past, there will be live music throughout the event, with food available for sale. Tickets are \$30 in advance or \$35 on the day of the event, with VIP tickets available for \$50.

VIP tickets include 18 tastings instead of the 10 tastings offered

in the regular ticket package. In addition, VIP ticket holders can gain entry into Raley Field an hour prior to the 7 p.m. regular entry time. Additional tastings are available for purchase at the event for both regular and VIP ticket holders. Tickets will be available at Raley Field’s Round Table Ticket Office beginning at 10 a.m. on Saturday, March 10. Tickets are also available online at Ticketmaster.com.

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For Solution See Page 7.

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Lungren Votes For Pro-Growth Jobs Bill



Congressman Dan Lungren

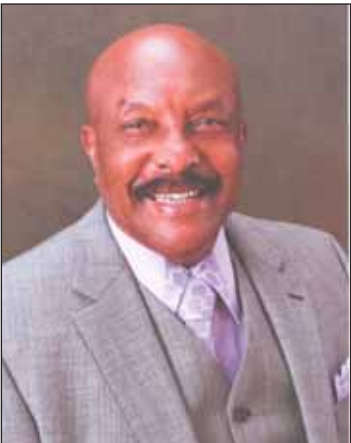
Congressman Dan Lungren (R-Gold River) recently voted to increase the growth of startups and small businesses, increase capital formation, and pave the way for more small-scale businesses to go public and create new jobs. The bi-partisan JOBS

(Jumpstart Our Business Startups) Act – H.R. 3606 – passed the House by a 390 – 23 vote. Congressman Lungren released the following statement after the vote:“Americans need jobs and today’s passage of the JOBS Act will help accomplish this goal. Small businesses are the risk takers that drive job creation across America and I voted to give them the tools they need to succeed. “I was pleased to hear the President supported this legislation along with the U.S. Chamber of Commerce, the American Bankers Association, the Financial Services Forum, the Small Business and Entrepreneurship Council, Independent Community Bankers of America, SecondMarket and SIFMA. “This common sense legislation will remove Washington red tape and help small business prosper - not stand in their way. The JOBS Act specifically

addresses the following; reducing regulatory costs of going public so that smaller companies can go public sooner; allowing small companies to advertise or solicit investors to obtain capital; allowing entrepreneurs to raise equity capital from a large pool of small investors, i.e. crowdfunding; removing barriers to capital formation for small companies by modernizing shareholder thresholds adopted in 1964; strengthening community banks so they can make more loans. “I will continue to support any and all legislation that creates jobs for my constituents and all Americans. I hope Senator Reid will bring the JOBS Act up for a vote as soon as possible.” Congressman Dan Lungren serves as the Chairman of the House Administration Committee in addition to serving on the Judiciary and Homeland Security Committees.

Fair Oaks Resident and Local Businessman Announces His Candidacy

SACRAMENTO REGION – Joseph McCray Sr. is pleased to announce that he is running for the U.S. House of Representatives for the newly created District 6 in California. He is running as a Republican candidate. Mr. McCray is the owner/founder of JM & Sons Landscaping Company in Fair Oaks. He developed and implemented a quality-oriented organization specializing in ecological enhancement of the environment for the benefit of the entire community. He is a well-known member of the Sacramento business community. Mr. McCray and his wife Pamela of over 30 years reside in Fair Oaks. They have four children: Terrance, Joel, Joseph M. and Christine. He has over 30 years of honorable military service and his sons have or are currently serving in the U. S. Military.



Joseph McCray Sr.

He is a member of the local Veterans of Foreign Wars Center Township Post 6158 (VFW), a member of the National Association for the Advancement of Colored People (NAACP), and a member of the National Council of Negro Women, Inc.

He is also a Tea Party Patriot and a member of the local community Tea Party. Mr. McCray is a Christian by choice and currently a member of the Calvary Christian Center. He proudly serves on the Deacon’s Board. He has volunteered in the community working with young people and successfully coached a boy’s baseball team to a championship. He has also coached a boys inner-city basketball team. The Campaign Headquarters office is located at 11638 Fair Oaks Blvd., Suite 210, Fair Oaks, CA 95628. You are invited to stop in for some coffee and share your ideas. Please refer to www.josephmccraysr.com for further details, email him at josephmccraysrforcongress@gmail.com, or call the office at 916-241-9014. Anyone wishing to volunteer or make a donation would be greatly appreciated.

Local Residents Make the Dean’s List at Azusa Pacific University

(readMedia) – Several local residents made the academic Dean’s List at Azusa Pacific University. These students are honored for a fall semester 2011 academic standing of a 3.5 or better grade-point average. They are joined by more than 1,750 other students receiving the same honor. Carmichael resident and A Physical Education Major **Bethany G. Wilson** Fair Oaks resident and A Mathematics Major **Christy L. Ailman**

Fair Oaks resident and A Liberal Studies Major **Kaylah A. Ailman** Orangevale resident and A Communication Studies Major **Victoria G. Asbenson** Fair Oaks resident and A Communication Studies Major **Marissa R. Fackler** Citrus Heights resident and A Political Science Major **Halie L. Ferrante** Orangevale resident and A Liberal Studies Major **Rebekah N. Jones**

Fair Oaks resident and A Psychology Major **Cassidy L. Krueger** Azusa Pacific University is an evangelical, Christian university committed to God First and excellence in higher education. Located 26 miles northeast of Los Angeles. With 51 undergraduate majors, 30 master’s programs, 13 credentials, 8 doctoral programs, and 14 certificates, they offer its students a quality education on campus, online, and at seven regional centers throughout Southern California. www.apu.edu

Local Student Named to Scripps College Dean’s List

(Grassroots Newswire)–**Megan Pritchett**, a resident of Fair Oaks, was named to the dean’s list for the fall 2011 semester at Scripps College in Claremont, California. Also named were Jacquelyn Yamanaka, a resident of Gold River, Michelle Gloster, a resident of

Sacramento and Tori Mirsadjadi, a resident of Sacramento. Scripps College is the women’s college of the Claremont Colleges, an academic community of five undergraduate and two graduate institutions. As a member of the prestigious Claremont Colleges,

Scripps has provided generations of its students advantages unavailable at other women’s colleges. The Claremont University Consortium provides the academic resources commensurate with a thriving intellectual community.

Bryden Lazaro of Fair Oaks named to Dean’s List

(readMedia) – Students were recently named to the Dickinson State University Fall 2011 Dean’s List. Included in the list is **Bryden Lazaro of Fair Oaks**. In order to be selected to the

Dean’s List, a student must have achieved a minimum semester grade-point average of 3.5 (on a 4.0 scale) and have completed a minimum of 12 credits during the semester. Dickinson State University

Sacramento County Contract and Purchasing Wins 2011 Achievement of Excellence Award

SACRAMENTO COUNTY – After several days of fierce courtroom competition, and thoughtful deliberations by esteemed judges, the verdicts are in for the 2012 Gordon D. Schaber Mock Trial and Moot Court Program competition. In Sacramento County, Rio Americano High School (Team 1) is the winner of the Mock Trial competition and Bella Vista High School (Team 2) earned top honors in the Moot Court competition. Elk Grove High School placed second in the Mock Trial competition and C.K. McClatchy High School was runner-up in the Moot Court competition. The Sacramento County Office of Education (SCOE), which coordinates the event, announced the winners at the GDS Awards

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Fair Oaks Bluff Donor Plaza Dedication on April 29th

FAIR OAKS – The Fair Oaks Bluff Donor Plaza Committee is pleased to announce that the Plaza has been completed and that a Dedication Celebration is planned for Sunday, April 29, 2012, 2:00 p.m., rain or shine! All are invited to join in the celebration at the Plaza, which is located on the south end of Bridge Street in Fair Oaks, on the north side of the old Fair Oaks Bridge, next to the Fair Oaks Bluff. Since parking near the Plaza is limited, please watch for signage directing you to parking and, if needed, a shuttle bus, for the event. The Plaza does have a bike rack for bikers.

The Plaza is designed to create a safe environment. Extra lighting has been installed and bollards have been placed in strategic locations, transitioning the street usage from automobile travel and parking to pedestrian and cycling traffic. Invasive vegetation has been thinned out to increase visibility. Natural stone benches, incorporated into a low-lying wall of river rock, offer sitting with a unique view of the Fair Oaks Bridge. Plaques with the names of major donors are embedded in the rock work. A drinking fountain has been installed that also serves as a watering station for pets.

In order to provide visitors to the plaza with information about the natural and cultural aspects that have contributed to the history of the Fair Oaks Bluff and surrounding areas, the Plaza committee designed six interpretive signs which are installed across from the Plaza.

For more than twenty years, residents in the Fair Oaks area, along with the support of several organizations associated

with the American River, fought to preserve the 4.5 acre piece of open space on the bluff above the American River, just to the east of the Old Fair Oaks Bridge. Ultimately, a dedicated group of citizens, called “Citizens to Save the Bluff”, purchased the property in 2005 with the help of local and county agencies, several non-profit organizations, major donors, and with donations from residents of the entire Sacramento community. It was then turned over to Sacramento County, and is now permanently preserved as part of the American River Parkway.

It was the vision of CSB to honor the donors who made the purchase possible by creating a plaza where the names of the major donors would be displayed and where visitors to the area can find a shaded and peaceful spot to rest. A “Donor Plaza Committee” was formed, and it held an open design “charrette”. The design by local artist/landscape architect Hugh Gorman was selected, and he was hired to develop his plan and see it through construction. The beautiful plaza blends in with and complements a small area next to the Bluff. (See our website for a sketch of the plaza and other information about the Bluff and the effort to save it <http://www.savethebluffs.org/>.)

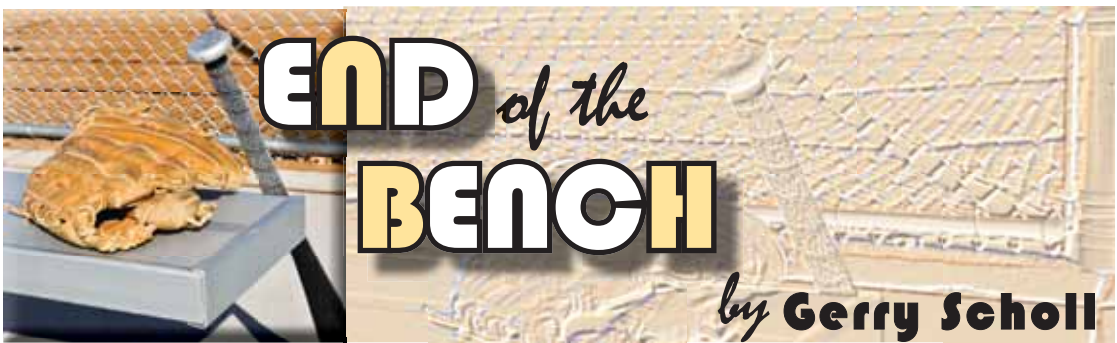
The topics for the signs were determined and research commenced in collaboration with the Fair Oaks Historical Society, Fair Oaks Water District and staff from Effie Yeaw Nature Center. Meetings and discussions took place with geologists, a local Native American artist and historian, and others that contributed in the gathering of information

and conceptualization of each sign. The 2’ x 3’ signs, firmly attached to exhibit bases, are designed to be consistent with signage that is displayed throughout the American River Parkway. Sponsorships for the signs were secured from generous donors. The signs can also be viewed on the American River Natural History Association website at: www.arnha.org/books/fobluff.html, along with more information on each topic.

From the design charrettes to the final touches, it has been six long years of dedicated work by the members of the Committee. It also took a lot of consultation, cooperation and generosity from many members of the community and local agencies to complete this project. These include the Fair Oaks Recreation and Park District, the Fair Oaks Foundation for Leisure and Arts, the Fair Oaks Water District, Sacramento County Supervisors, various County agencies and staff, and SMUD. And it took patience with State legislative bodies as the Committee waited for them to approve the new American River Parkway Plan before work could proceed with the project.

The Fair Oaks Bluff Donor Plaza Committee is working under the auspices of the Fair Oaks Foundation for Leisure and Arts (FOFLA), a non-profit, 501c3 organization. FOFLA sponsored one of the signs and the drinking fountain at the Plaza, and will continue their support in the effort to maintain the site for the enjoyment of all.

*Submitted by Shelley Mathews
Member, Donor Plaza Design Committee*



From Triangle to Circling the Bases

All set to delve into the Peyton Manning-Alex Smith-San Francisco Forty Niners love-triangle story, my train of thought was abruptly derailed by the announcement that Manning was going to de-Tebow the Denver Broncos’ lineup.

Hall of Fame quarterback John Elway, now Executive VP of Football Operations for Denver, was caught by the cameras more than a couple times cringing at the quarterbacking style of fan-favorite Tim Tebow last season, even when the Broncos were winning their way into the playoffs.

When future Hall of Fame QB Manning, aiming for a comeback while recuperating from multiple neck surgeries over the past two years, was set free by the Indianapolis Colts, Elway set his sights on the prize. When the two of a kind got together, it turned into a Hall-of-Fame-level love fest.

Since the 49ers and coach Jim Harbaugh also courted Manning’s services, where does that leave the teams’ relationship with their free agent QB Alex Smith, who led them to within a young punt returners’ miscues of a Super Bowl?

There will be some love lost, for sure, but possibly the best resolution for both parties would be a compatible reunion. With the overall strength of the 49ers’ roster, a dominating defense kept mostly intact, superior special teams performance, and recent upgrades to the receiving corps that will boost the offensive unit, perhaps they can join forces to take the next step to throwing a post-Super Bowl victory party.

Smith, who led the 49ers to the NFC West title and a 13-3 regular-season mark under Harbaugh’s first-season tutelage, may blossom further next year with a full training camp and preseason, which were both shortened last season. He’s young enough (27), smart enough and, dog gone it, most of his teammates and many fans like him. (Thanks for the nod old SNL fans).

Smith, reportedly, was offered a three-year, 24-million-dollar deal to return, but decided to wait and shop around. Clearly, Smith’s best opportunity for success would be to stay with the Niners, and the team’s best option, with Manning out of the picture, appears to be to resign Smith. The 49ers should up the offer a bit to a little more than coveted, but inexperienced Matt Flynn received from Seattle. Smith was greatly overpaid, based on his performance, through his original contract and then was a bargain after resigning on the cheap to stay with the team. At this point, he deserves more than a guy with two career starts under his belt.

Laden a new contract with progressive incentives for repeating as division champs, returning to the NFC Championship Game, reaching and winning the Super Bowl. Throw in that Harbaugh will have to carry Smith’s golf bag at the next AT&T Pro-Am at Pebble Beach and those two can hug and make up and be on their merry ways. Seeing newly-signed receivers Randy Moss and Mario Manningham split out to either side should keep them both happy, let’s hope.

With that out of the way I need to take a cue from Buster Posey and circle the bases quickly and see if the ankle holds up:

- It appears I was right that St. Mary’s was just a little overrated. The Gaels lost their usually-great shooting touch and fell,

72-69, to Purdue in their opener in the NCAA Men’s Division I Basketball Tournament.

- It appears I was a little off; the Pac-12 really was as bad as everybody else said it was. Cal’s Bears turned in an awful performance in their play-in game, getting blown out in the first half by South Florida. Colorado tried hard, upsetting UNLV, but then was ousted by Baylor. Stanford, Arizona, Oregon and Washington were all shunned to NIT status. UCLA and USC are messes.
- No. 1 seeds North Carolina and Syracuse are in trouble after losing players to injury and suspension, respectively. The designated favorite, Kentucky, is looking like a solid pick, but I’m pulling for Michigan State, with former 49er coach Steve Mariucci’s old college roommate and best man, Tom Izzo, strolling the sideline and Charles Barkley clone, Draymond Green, doing it all on the court.
- Randy Moss, good or bad, will provide plenty to talk about. Put backup QB Colin Kaepernick and his powerful arm in once or twice a game and tell Randy, “Go long!”
- Unfortunately, it doesn’t sound like Posey or fragile second baseman Freddy Sanchez will be at full strength to start the baseball season. Good thing the Giants are well stocked with catchers and infielders. Fortunately, the pitching staff is still first-rate.
- Jeremy “Linsanity” has diminished since the New York Knicks started playing better opponents and are on the verge of falling out of the playoff picture. Star Carmelo Anthony returned from injury but was not mellow with coach Mike D’Antoni, who since “resigned.”



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by Ann Hively

ORANGEVALE – Have you heard the great news? Relay For Life of Orangevale is moving to

Casa Roble H.S. and a new date, June 9-10, 2012. Relay Chair, Linda Valtman, and Casa Roble H.S. Principal, Jim Shoemake, are very excited about the change

in venue and date as are the Relay planning committee and teams. Plans are well underway for the 6th annual American Cancer Society Relay For Life

Casa Roble High School to Host Orangevale’s Relay for Life


of Orangevale. To launch the new Relay season the Relay Committee held a Relay Rally at the Community Center on February 15. As a result 14 teams signed up and team fundraising has already begun. If you wish to form a team or join a team, please contact this year’s Team Captain Coordinators, Megan Squires (719-5842) and Julie Conrad (715-9298). Prospective teams are encouraged to send a representative to the next team captain meeting on March 7 at 7:15 pm at the Orangevale Community Service. With community support we hope to reach our goals of 30 teams, 65 survivors honored and \$55,000 raised to fight cancer.

Team campsites and competitions, the Luminaria walk on Saturday night, theme laps, Kids Camp, lively music, great raffle prizes and so much more. Many team participants will choose to stay the entire 24 hours, since cancer never sleeps. Once again 3 major ceremonies are being planned to Celebrate (our survivors), Remember (those we have lost) and Fight Back (cancer prevention and research, fundraising). Informative interactive activities are being planned by each team to raise awareness of cancer prevention, early detection, treatment and patient support.

Following a fine tradition cancer survivors and caregivers will again be honored guests at Orangevale’s Relay For Life. A warm welcome awaits them at the Survivors’ Tent along with gifts, a purple survivor shirt and a delicious breakfast (as well as complimentary lunch and dinner). As in past years cancer survivors will be invited to walk the first lap of the Relay, the Survivors’ Lap of Hope. As a preview to this year’s Relay, cancer survivors and their caregivers are invited to a Survivors’ Kickoff Rally on March 27 at 7 pm at the Orangevale Community Center. Hope you can join us!

Would you like to learn more about Relay For Life and how you can get involved? Join us at the next Relay Committee meeting on March 7 at 6 pm at the Orangevale Community Center and/or contact Relay Chair, Linda Valtman: 709-2428. Additional resources and information can be found at: www.cancer.org; www.relayforlife.org/orangevaleca; and 1-800-ACS-2345.


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Roger Niello: “Our mission is to foster regional economic prosperity.”

By Julie Parker

A fun, personal perk for Roger Niello, as President of the Sacramento Metro Chamber, is the view of the river and Tower Bridge from his office. An old River Lines’ warehouse once stood nearby, which had a family connection. During the Depression, four fare warring tugboat and barge freight companies on the Sacramento River decided to merge to avoid bankruptcy. Niello’s maternal grandfather and great-grandfather became CEO and Chairman of the resulting River Lines, which included the Delta King and Queen until World War II. The farms along the river inspired his grandfather to buy a pear ranch, which Niello’s uncle now owns. River business slowed and migrated to the San Francisco Bay in the 1970s. Niello’s parents met on a blind date in San Francisco, subsequently marrying in 1944, just before his father shipped overseas to fight in the Pacific. Post-war, Niello’s father returned to San Francisco and worked for his father’s Packard dealership. Acquired by Studebaker, Packards ceased to be manufactured in the 1950s. So, when Niello’s grandfather passed away in 1952, his parents liquidated the dealership. Niello’s family left San Francisco for Marin County, and after his father and Wes Lasher obtained a Volkswagen franchise in 1955, the family relocated to Sacramento. (The company’s logo “since 1921” refers to the original family involvement in the auto business in Northern California.) Niello attended Oroville Wright, Arden, Jonas Salk and Encina. “I would always sit at the back of the room, because I was born completely deaf in my left ear, and growing up I never wanted people to know it. I was afraid if I sat in the front,

someone would think I was there because I wanted to hear better.” His mother made tacos for birthdays and other special occasions. “My brother Rick and I would have taco eating contests. We’d eat as many as twelve of them and be sick as hell.” Although he played in Little League, Niello claims brothers David and Rick were better athletes. “Rick pitched a no-hitter. Very unusual in Little League.” Niello, however, was a strong swimmer. “He would beat me in the 50, I’d beat him in the 100, and we’d tie in the 75.” One of the boys on his swim relay team at Arden Hills had a younger sister, Mary. “I didn’t know her well, although I spent the night at their house one time and remember her as being kind of a pain in the neck.” The family camped and skied at Badger Pass in Yosemite during the Christmas season. Niello learned to ski when he was about twelve, when there were no chair lifts, only rope tows. They also took road trips in a Vanagon, visiting Yosemite, Southern California and Seattle. In the summer of 1966, he traveled to Europe with the YMCA, journeying through Russia, which was very unusual for Americans during that time. They even ventured behind the Iron Curtain. “They told us, ‘Do not change money with people in the street. Do not agree to sell things. They’ll want to buy your Levis. Don’t do it.’ We could get arrested for dealing in the Black Market. I was happy I had taken German in high school, because more people spoke German in Russia, than French. I enjoyed meeting kids my age and learning they were just like us. What really struck me was the strong contrast between their sparsely supplied grocery stores compared to the stores in our country.” Niello’s father let him drive his own car in college – a 1967



The view of the river and Tower Bridge from his office is a fun, personal perk for Roger Niello. Photo by Julie Parker.

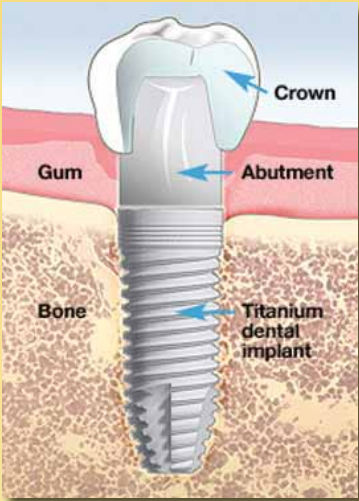
Volkswagen bug convertible. “I used to borrow my mom’s Ford station wagon and we’d take the air cleaner off of the carburetor to make it sound really cool. I purchased a motorcycle with a good friend of mine, but I didn’t tell my parents about it. I think it was a Kawasaki. The problem is my dad found out. He said, ‘If you’ve got a motorcycle, you don’t need the car, so give the car back. Now that I’ve got the car back, you can’t have the motorcycle. Having that motorcycle provides a risk to me, because you’re a dependent of mine.’ So, I was wheel-less, until I earned my way back to another car about a year later, and that was a Karmann Ghia convertible.” He reconnected with a now older Mary who happened to be part of the European trip. “We just sort of hit it off and started dating.” They married at St. Ignatius Church in June 1970, and

ultimately raised five children, the oldest of whom is now 40. “I don’t know how that happened. I just turned 40 a few years ago. We were going to take the kids to Europe one year, but then I started adding up the costs.” And Niello knows his math, having received a Masters in Science and Accounting, with a minor in Information Systems. He worked for Arthur Andersen in San Jose for three years auditing, designing programming and installing computer based information systems for clientele. Meanwhile, his father expanded his business to a second location and felt the need for a corporate controller. “Because I was the bean counter in the family, he asked if I was interested.” He was, joining the family business in 1974, and continuing for 25 years. Politically, Niello has kept busy at both local and statewide

levels, including serving on the California State Assembly. In 1995, Niello served as President of the Sacramento Metropolitan Chamber of Commerce, and returned to the fold in January of this year. Although the bulk of the Chamber’s members are located in Sacramento County, it is a regional chamber, with interests in the six county region. “Our mission is to foster regional economic prosperity.” To that end, its three main areas of focus are public policy, advocacy and economic development. On its annual Cap to Cap trip, 400 people travel from Sacramento to Washington D.C. to lobby on behalf of our community. State legislative summits throughout the year address policies of various local jurisdictions. A current initiative, “The Next Economy” (nexteconomycapitalregion.org), is a collaborative

effort of four private sector business support groups - Metro Chamber, Sacramento Area Regional Technology Alliance, Sacramento Area Commerce and Trade Organization (SACTO), and Valley Vision. An independent economic statistical firm performed a survey, and identified six or seven local economic drivers. The Chamber is focusing on four of the clusters, which are primarily involved with exporting. Not surprisingly, agriculture is one of the major clusters, along with technology. “In the tech area, we lack a significant amount of venture capital. That compromises the ability of start-ups. What can we do to get venture capital companies to come here?” Four separate working groups of people within the region that work in those clusters will convene to define their value in the chain - suppliers, inputs and outputs of production, buying and selling in and out of the region. “What do businesses need that is not available locally? With the results, we will come up with some action plans that entities, governments, educational institutions and companies can do to try to meet those needs. We have too much government. Government employment here is about 30% and we need a higher private sector. We not only want to attract new business, we want to support businesses already in place as well.” One example of support is a “green” program - The Sacramento Area Sustainable Business Program. It helps promote businesses that take voluntary actions to prevent pollution and conserve resources. (<http://sacberc.org/Web/programs/ssbp/>) Nurturing developing business and innovative business seeds, The City of Trees and its surrounding regions will continue to grow.

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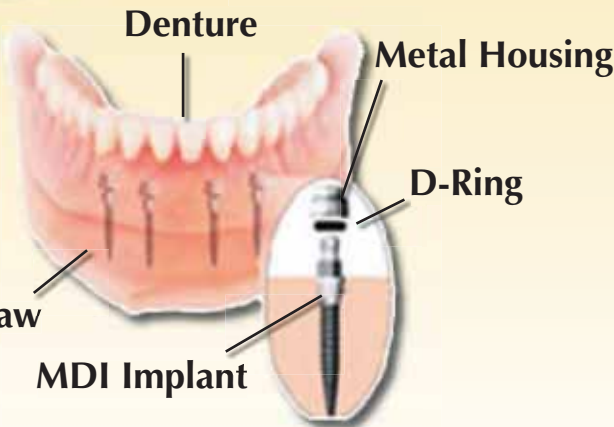
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