

AMERICAN RIVER

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First Edition for April 2009

FTB Offers Ponzi Scheme Relief



Ponzi scheme victims can find some relief through the Franchise Tax Board Programs

Sacramento, (Business Wire) -- The Franchised Tax Board today (March 27th) offered guidance on theft-loss deductions for California taxpayers who had losses from investment schemes. "Tax remedies are available for victims of Ponzi schemes," said State Controller and FTB Chair John Chiang. State and Federal law allow taxpayers to deduct some uncompensated losses on their tax returns. A recent IRS ruling, Revenue Ruling 2009-9, clarifies the treatment of losses from investment schemes, including the nature of such losses (theft losses), the amount of such losses to be allowed, and the

year of deductibility. The IRS also plans to follow a new procedure, Revenue Procedure 2009-20, which provides an optional "safe-harbor" for determining the year in which the losses occurred and a simplified method of computing the amount of the loss. A "safe-harbor" allows taxpayerstoavoidlaterIRSchallenges. California will follow this guidance, and FTB will accept the form provided in Appendix A to Revenue Procedure 2009-20 for those taxpayers who choose to participate in the safe harbor provision for California purposes. However, a taxpayer that takes advantage of the safe harbor for federal purposes is not required

to do so for California purposes. State law differs from the Federal law in two key areas. In these areas, State law controls: 1) Statute of limitations for filing a claim for refund. 2) Deductibility of net operating loss (NOL) carryforwards or carrybacks. (NOL carryforwards are suspended for most taxpayers for 2008 and 2009. Carrybacks are allowable but only for NOLs attributable to 2011 or later.) FTB will soon offer more detail on the differences in a FTB Taxpayer Notice. Interested taxpayers should check FTB's website at ftb.ca.gov for updates.

"Tea Party" Tax Revolt April 15th

While the government works on its plans to redistribute the wealth, hard working Americans work more for less, and the government takes a bigger and bigger slice. Americans are coming to understand that these huge special interest programs create severe economic burdens on American families, which threaten their livelihood now and into the future. The Sacramento Tea Party group has plans for a much larger protest on Wednesday, April 15th at noon. The Tea Party is part

of a broader nationwide protest. FoxNews will be flying Neil Cavuto to Sacramento to broadcast his show, "Your World with Neil Cavuto," live from the Sacramento Tax Day Tea Party. It speaks to the importance and stature that the movement is gaining in the national media. Now is our chance to let our region speak to politicians across the nation, and not just here in Sacramento. Make sure everyone you know in the region, knows about the event. "Americans of all political affiliations are getting tired of

the behavior of our government. While the government bails out the irresponsible parties, they have pushed productive, hard working Americans to the brink of another revolution. With the rise of a new American Tea Party, we're witnessing citizens across the country beginning to protest bloated pork projects and huge government programs disguised as economic stimulus." Meckler said via email. *Details can be found at www.sacteataparty.com.*

New Folsom Bridge Opens



Folsom — Today Congressman Dan Lungren (R-Gold River) along with other elected officials and dignitaries gave opening remarks celebrating the grand opening of the new Folsom Lake Crossing. "Today is an exciting day for the City of Folsom and the region. A lot of planning

and hard work has gone into this remarkable bridge and I consider myself fortunate to have played a part in its completion," Lungren said. "My staff and I worked very hard coordinating efforts with multiple agencies, working with officials in the Sacramento region and with members of the

past Administration to complete this magnificent project. I hope this will be used as a blueprint for cities and communities dealing with traffic and safety issues across the country." Folsom Lake Crossing reconnects a vital corridor between E. Natoma Street and Folsom-Auburn Road and provides a direct route from Folsom and El Dorado County to Placer County and beyond. The 1,000-foot long bridge span soars 200 feet over the American River and has four lanes for traffic. Residents will have use of an on-street bike lane, as well as a separate trail that is open to pedestrians. *Congressman Dan Lungren serves as Ranking Member on the House Administration Committee in addition to serving on the Judiciary and Homeland Security committees*

Work Begins On New San Juan High Facility

New San Juan High School students and staff joined with District and community officials at a groundbreaking ceremony Friday afternoon to kick off construction work at the school. Last year, the Board of Education approved spending \$27.3 million in state grants and local Measure J dollars to improve career tech labs and classrooms at New San Juan High as the school implements a new curriculum that joins rigorous college preparatory courses with focused career technology classes. The work at San Juan High and other Measure J projects will create more than 550 local jobs this summer.

The school will offer five career tech pathways including media arts and entertainment, hospitality management, engineering and design, transportation technology and construction. Students will be able to choose to specialize in one of the five pathways or explore each, all while taking aligned college preparatory classes. "This event signifies a new beginning of an old school," said New San Juan High Student Body President Steven Stowe. "This event is the start of bigger and better things and I couldn't be more proud to be a Spartan than right now."



From left to right: President of the Student FHA-HERO Chapter at San Juan High Bonnie Shea, Student Body President Steven Stowe, Board of Education Member Larry Masuoka, Board of Education Clerk Larry Miles, Board of Education Vice President Lucinda Luttgen, San Juan Unified Superintendent Dr. Pat Jaurequi, Board of Education President Rick Launey, and Board of Education Member Greg Paulo turn the first shovels of dirt on ground that will house a new state-of-the-art culinary arts facility.

Last summer the school began a program redesign in partnership with the San Juan Teachers Association. A new leadership team interviewed and selected the staff for the school. Changes small and large began to emerge this year, from eliminating bells between classes to implementing a new advisory program. Work will begin immediately on a state-of-the-art culinary arts facility to support the school's hospitality management pathway. Other construction work will begin in phases over the next year and be completed by 2013, in time for the school's centennial celebration. Funds used for the

construction work come from Measure J, a \$350 million facility improvement bond passed by local voters in 2003 and state grants. All sources of funding for the project are restricted to use on facilities and cannot be used to help offset recent budget cuts brought on by the state budget crisis. The school's redesign and construction has been developed in cooperation with industry advisors, community leaders, the City of Citrus Heights and many others. Roebbelen Construction will lead work on the facilities projects which are being designed by Williams+Paddon architects of Roseville.

Mercy Surgeon Brings New Robotic Capability to Northern California and Beyond

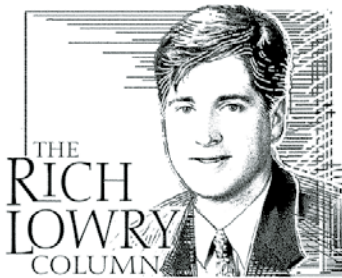
Stephen Maxwell, MD, of Mercy San Juan Medical Center is bringing a new dimension of robotic surgery to the people of Northern California. In fact, to find another da Vinci robotic trained surgeon who performs the same multiple surgeries to the lungs and esophagus, you'd need to go to Portland to the north, Los Angeles to the south and Denver to the east. "This opens the door for many cases to be performed in a minimally invasive way," Dr. Maxwell says. "That means significantly reduced pain to the patient, smaller incisions, a shorter hospital stay and faster recovery times." Dr. Maxwell is a thoracic surgeon who performs various procedures involved with treating cancers and other diseases of the lungs and esophagus. He decided to learn the intricacies of the da Vinci robotic system because "it's the latest advancement in proven, minimally invasive technology." Mercy San Juan, located in Carmichael, has the newest edition of the da Vinci, with



Da Vinci robotic system: bringing a new dimension of robotic surgery

3-D, high-definition vision and surgical arms with greater range of motion than previous models. Dr. Maxwell actually performs the surgery from a console a few feet away from the patient, using a viewfinder to look into the patient's body while he determines the robot's every move with hand controls and foot pedals. Dr. Maxwell has performed other minimally invasive procedures in the chest cavity but says the da Vinci makes

the job easier by providing the surgeon with more control and precision. And looking into the body at the console gives him unparalleled vision. "It's a fantastic voyage, like being transported into the patient's chest," he says. In addition to thoracic surgery, Mercy surgeons also use the da Vinci robotic system to perform hysterectomies and cancer-related GYN, prostate and kidney procedures.



At Least He's Calm

Last fall, Barack Obama was deemed by all the great and good as the man to save the country from its financial crisis because of his calm. As John McCain flailed around, Obama stayed steady, and commentators ascribed to him the most extraordinary leadership qualities based merely on his equipoise.

How is that working out? Well, the stock market has lost roughly 25 percent of its value in the past two months, destroying more than \$2.6 trillion of wealth. But at least President Obama is calm.

The banking crisis weighs down the economy, with zombie institutions requiring ever more federal cash (Citigroup has taken \$45 billion, and AIG \$180 billion and counting). But Obama's supernatural calm is undisturbed by the financial mayhem.

His treasury secretary, Tim Geithner, has gone from such an indispensable man that he could get away with cheating on his taxes to the butt of "Saturday Night Live" skits. His vague and unconvincing bank rescue plan tanked the market, while he hasn't yet fully staffed the upper echelons of his department. The New York Times reports of him and his team, "Some worry that political and financial constraints have made them reluctant to grapple with the full magnitude of the crisis." If Obama worries, he does it calmly.

Despite its stated purpose of providing a temporary boost to the economy, Obama's stimulus plan spends \$200 billion in 2011 and beyond -- at the same time liberal supporters of the stimulus complain that it doesn't do enough in the near term. But Obama is serenely calm about it.

As the economy staggers into what seems will be at least the worst recession since World War II, he is proposing \$1 trillion in tax increases, including a new broad-based levy on industrial activity.

But he'll impose the taxes very calmly.

With the nation's finances strained dealing just with the fallout from the financial crisis, he is proposing a radical budget that will increase spending by at least \$3 trillion above current projections during the next 10 years. But all his new spending is suffused with a wondrous air of calm.

His budget makes unduly rosy assumptions about the near-term performance of the economy that are already being discredited, pockets fake savings by making absurd assumptions (e.g., that troop levels in Iraq were set to remain at 140,000 forever), and still projects a \$637 billion deficit in 2016 even after years of robust, economic growth. But he is as calm as he is dishonest and profligate.

The early returns on Obama's calm aren't encouraging. During the campaign, his overeager supporters in the press wanted to declare him a world historical figure based on the flimsiest of evidence. The gravest crisis he had faced was the Jeremiah Wright controversy, which he responded to with a disingenuous "race speech" defending Wright before dumping him.

Perhaps Obama's muddle-through approach to the banks will suffice until the natural resilience of the economy brings a recovery. Or perhaps, as Obama temporizes, the problem gets bigger and worse, discrediting his leadership and exposing the vision of his budget as, in the words of a headline in The Economist, "wishful, and dangerous, thinking." Either way, Obama will be calm.

Rich Lowry is editor of the National Review.

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Local Newspapers Vital to Environment

by Glenn Scherer

This February, Denver's Rocky Mountain News died. In March, The Tucson Citizen followed. Meanwhile hundreds of other American newspapers reduced staff and declared themselves in significant economic trouble.

Many commentators have lamented the passage of local newspapers; others foretell a not yet arrived golden age of electronic news reportage. But few have mentioned one of the biggest potential losers in the demise of print publishing: our local environment -- the clean air, water, land, forests, beaches, wetlands and wildlife that enrich our communities.

Since the days of muckraking reporter Upton Sinclair and his establishment-shaking revelations about a corrupt Chicago meat packing industry, responsible local investigative journalists have shone a withering light on corporate polluters, unscrupulous developers, dishonest officials, and incompetent environmental regulators -- thereby making our hometowns better, safer, more enjoyable places to live.

Likewise, local activists have relied on community newspapers for accurate unbiased reporting. With little or no money to buy publicity, environmental activists, like Love Canal's Lois Gibbs, scribbled outraged but informed

Letters to the Editor, or sponsored public meetings and protests that were sure to attract a reporter from the local paper. That's one way activists marshal grassroots troops against environmental injustice.

In Anniston, Alabama, for example, it was a neighborhood group called the Community Against Pollution (CAP) that in the late 1990's spoke up for West Anniston, "a part of town that is largely poor, largely black, largely forgotten, and largely polluted," according to John Fleming, then The Anniston Star's editorial page editor. CAP led the charge against a grossly negligent Monsanto Corporation that let toxic PCBs leach into soils, and an equally negligent Alabama Department of Environmental Management, "more of a permit facilitator for industry than a protector of the environment," said Fleming.

But it was The Anniston Star's reporting about CAP, including the filing of a lawsuit, that helped bring the issue to the attention of the rest of the city and the state, and moved the US Environmental Protection Agency to act. The paper's reputation for integrity and truth-telling helped shine a light on West Anniston's plight. And corruption -- whether in the form of toxic waste or government malfeasance -- can't stand much light.

You'll find thousands of "light bringing" stories like that of West

Anniston in big city editions, mid-size dailies and small town weeklies. One of the most instructive recent examples I can think of is that of the New Orleans Times-Picayune, which reported the likelihood of Mississippi River levee failures a year before Hurricane Katrina, along with an obvious reason for those failings: the diversion of federal funds away from levee construction to the Iraq War by the Bush administration.

But every example isn't a matter of life or death. Without the small newspaper in my hometown of Vernon, New Jersey, activists couldn't have defeated a cell phone tower slated for construction within eyeshot of the Appalachian National Scenic Trail, or the illegal trading of a state wildlife management area for a proposed 165-unit condo complex; or the demolition of a Revolutionary War-era tavern for a Burger King. Those battles played out on the pages of The Vernon News, with both sides vying for the people's hearts and minds. This is democracy at work, even if it is democracy writ small, not large.

So if you are looking for the next big, breaking, nationally important environmental story, don't go first to CNN or Google News. Rather look for those stories percolating upwards from the pages of your community newspaper.

Or at least that is the way things were. In a 2008 editorial,

John Fleming of The Anniston Star summed up the greatest worry of many involved in community journalism: "If local media no longer is local, how does it fulfill one of its most essential roles: informing the community in times of peril?"

Fleming was asking this question about a local radio station that had recently been mechanized and so failed to report an oncoming tornado. He might however just as readily have asked what would have happened if there had been no local paper to trumpet the peril posed by PCBs to the people of West Anniston?

As our economy implodes, and deregulated corporate shenanigans reach unbelievable heights, it would be foolish for us to imagine that no company out there is quietly trying to dispose of toxic waste in somebody's backyard, or that state or federal regulators might not be asleep at the switch as that waste gets dumped.

The best thing you can do to defend against such possibilities in your community? Support your local newspaper. Buy a subscription. Read every edition.

Glenn Scherer is co-editor of Blue Ridge Press. His columns about the environment have appeared on the Op Ed pages of small town and big city newspapers across the nation.

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A Pure Free Market Would Quickly Revive the Economy



by Fred Foldvary

Suppose that instead of their massive spending, bailouts, and subsidies, governments at all levels declared a state of freedom. Suppose the government chiefs acknowledged that it was government intervention that crashed the economy, so the remedy would be a pure free market.

In this libertarian dream world, governments would in one swoop abolish all taxes and restrictions on incomes, sales, and produced goods. Instead of interventionist governmental law, the market would be governed by the natural laws of supply and demand.

Without the burden of taxation, labor would be much cheaper to hire, so firms would hire unemployed workers. Labor would be able to keep its full wage, so workers would spend more on goods or pay off debt. Minimum wage laws would be swept away, so low-skilled workers would get jobs, too. With no sales taxes, goods would be

cheaper, and more would be bought.

In a pure free market, there are no restrictions or taxes on peaceful and honest human action. With no permits and license requirements, enterprises would fill empty shops and houses. There would be no zoning, so folks could set up business in their homes. If they had no money, people would trade goods and services.

The Federal Reserve would cease to expand the money supply. Instead there would be free-market banking, with banks issuing their own currency. It would now be legal to use private gold and silver coins for transactions. Local currencies would spring up to supply funds for a credit-starved economy.

Laws prohibiting and penalizing fraud would still apply, but federal deposit insurance would be gone, so savers would be careful about where they put their money. Government agencies that are supposed to safeguard the financial industry would cease to operate. They offer false protection anyway, as we have seen with the recent Ponzi schemes that left investors naked as the financial tide went out. People would protect themselves with services that check on the soundness of banks, brokerage firms, and insurance companies.

No longer propped up by governmental bailouts and subsidies,

failing banks, insurance companies, and brokerage firms would declare bankruptcy. Their operations and assets would be sold to other firms. Car companies would be bankrupt, but they would still have valuable factories and skilled workers. With lower costs and untaxed profits, these assets would be bought up by other firms.

The retired who depend on government for medical care and social security income would continue to receive those benefits, but the funds would no longer come from taxes on labor. With no income tax, employers would no longer have a tax advantage in paying for medical care. People would buy their own medical insurance and, thus, would be able to just buy inexpensive catastrophic insurance. Those suffering from cancer would be able to take medical marijuana and now-banned treatments. The market would provide the variety and levels of treatment most preferred by the customers.

Most of local governance would shift to private and contractual communities such as homeowners' associations. Members would pay dues and assessments for services such as streets and security. These communities would form higher level associations that would pay for wider scope services such as highways, which would charge

tolls to eliminate congestion.

With no governmental funding, schools would be financed from tuition paid by parents or corporate sponsors. College students would get funds from working, loans, and scholarships. Competition for students would reduce waste while raising the quality of education.

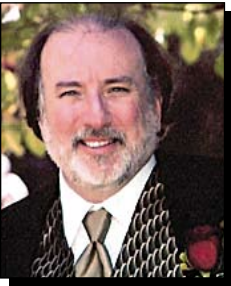
The state and federal governments would obtain revenues based on benefits rather than extracted by force. Those who pollute the public's resources would have to pay dumping charges. Private communities and local governments would pay the state and federal governments for their protective and judicial services.

In a pure free market, the economy would thrive because doing business would have much lower costs and much greater rewards. People want to work and produce, but barriers imposed by government stop them. All that is really needed to get the economy going again is to stop interfering with what folks want to do.

Fred E. Foldvary is a contributing author to the Libertarian Perspective and teaches economics at Santa Clara University; where he is also an associate of the Civil Society Institute. His main areas of research include public finance, public choice, social ethics, and the economics of real estate.

AMERICAN RIVER MESSENGER

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Citrus Heights’ 10th Annual Red, White & Blue Parade seeking Additional Entries



Scene from last year’s parade

One of the City of Citrus Heights’ most popular events year-after-year is the Annual Red, White & Blue Parade, scheduled for Saturday, June 27th. The 10th Annual patriotic parade starts at 9:00 a.m. and proceeds along Sunrise Blvd., between Madison and Greenback (from Uplands Way, north of Madison, to the northwest corner of the Sunrise Mall parking lot near Greenback Lane). The City of Citrus Heights is seeking additional parade entries to participate in this popular event that attracts between 5,000 to 8,000 spectators. Every year, over 100 entries and more than 1,000 participants line up to make

the parade a stunning success and an ultimate crowd pleaser. The City of Citrus Heights charges a minimal entry fee of only \$10, which covers the processing time fortherequiredpaperwork. Entries are encouraged to embrace the Red, White & Blue theme when designing their floats. Floats range from highly elaborate designs, to simply decorating a vehicle with colored banners and balloons. It all depends on the imagination of the entry organizers! The 10th Annual Red, White & Blue Parade is a great way to reach out to the local community and support public endeavors. Current entries in the Parade include the antique fire engines

from Sac Metro Fire, vintage and classic cars, Slamson from the Sacramento Kings, and much more. The Parade will also feature various musical marching band entries, including the “Governor’s Own” 40th Infantry Division Detachment One Army Marching Band and the award-winning Citrus Heights Community Marching Band. Local government officials, pageant winners, and other celebrities will also participate in the parade. Sponsored by the City of Citrus Heights and other local businesses, the Red, White & Blue Parade celebrates the City’s incorporation and the spirit of Citrus Heights Marching Forward into the future! For additional information or to register on-line, please visit the City’s Web site at www.citrusheights.net or contact the City’s Public Information Office at (916) 725-2448. City is looking for volunteers to assist with its community events throughout the summer, including the popular Red, White & Blue Parade. This is a great way to get involved with the local government and have a lot of fun helping make the City’s events a success.

Please contact the City’s Public Information Office at (916) 725-2448 to sign-up!

Code Enforcement Chief to be Featured April 16

Carl Simpson, Sacramento County, Chief of the Code Enforcement Division, will be the featured speaker at the Fair Oaks Chamber of Commerce monthly business luncheon, Thursday, April 16, noon at the Fair Oaks Clubhouse, 7997 California Avenue. Code regulations for signs have been of special interest to businesses and Simpson will discuss this as well as many other issues in his power point presentation.

His department includes business licenses, home based businesses, inspections, housing enforcement, illegal dumping, junk and rubbish, rental housing codes, compliance, vehicle abatement, auto repair, parking and enforcement, zoning enforcement, residential fences, garage sales and concessions, and signs to name a few. The Chief’s Promise is, “If you cannot find resolutions to your issues through routine channels; filing a complaint through the 875-

5656 number or online, working with the Code Enforcement Officer assigned to your case or the Officer-Of-The Day, email him at: emailthecodechief@saccounty.net.” He guarantees you will get an answer. The meeting is open to the public and reservations are required. Cost of the luncheon is \$15.00 for members with reservations and \$20 for walk-ins and non-members. Deadline is April 13. For further information call 967-2903.

State Officials Issue Desist and Refrain Orders Against Loan Modification Firm Operating Unlawfully

2nd Chance Negotiations, Inc. Ordered to Stop Loan Modification Services Immediately

Sacramento (Business Wire) - After a joint investigation, the California Departments of Corporations (DOC) and Real Estate (DRE) issued separate Desist and Refrain Orders against 2nd Chance Negotiations, Inc., ordering the company to stop performing loan modification services. “While the current market has created some wonderful opportunities for those looking to buy, it has also fostered an environment ripe for abuse,” DRE Commissioner Jeff Davi said. “With so many folks struggling to stay in their homes, foreclosure rescue scams have risen dramatically. The department is aggressively pursuing individuals and companies trying to cash in on Californians in their time of need.” 2nd Chance Negotiations, Inc., based in Fair Oaks, California, solicited financially stressed borrowers, and, in exchange for an upfront fee, promised borrowers they would negotiate with the borrower’s lender to modify the terms of the borrower’s loan. However, the joint investigation established that 2nd Chance Negotiations, Inc.

was not licensed and/or legally authorized to perform the promised services or collect advance fees. 2nd Chance Negotiations, Inc. can request an administrative hearing to challenge the orders. “The State has worked hard through various means to help distressed homeowners avoid foreclosure,” stated DOC Commissioner Preston DuFauchard. “We will take swift action against unscrupulous operators who violate State laws.” Loan modification scams are worrisome and widespread. Last July, the DRE had fewer than 10 complaints involving loan modification companies. Today the department has 500 pending investigations. In addition, since last October the DRE has filed over 60 Desist and Refrain Orders and/or Accusations involving loan modification scams. The DRE Web site has important consumer information on how consumers can protect themselves against unscrupulous providers who collect advance fees promising financially stressed borrowers relief, but instead, do nothing.

The Commissioner encourages all consumers to log on to DRE’s Web site at http://www.dre.ca.gov/mlb_adv_fees.html, and to check out brokers wanting an up-front fee in exchange for loan modification help. “It is important to keep in mind that no person is required to pay a third party for a loan modification,” Commissioner Davi stated. “A consumer can simply call his or her lender or use the services of a nonprofit housing counselor.” In general, and with limited exceptions, only licensed real estate brokers and California attorneys operating as lawyers within the scope of their license, may collect advance fees. Real estate brokers must have their advance fee agreement reviewed and sanctioned by the DRE prior to its use. Information on DRE’s web site will help consumers ensure that a company wanting an advance fee is properly licensed and can legally collect an advance fee before they sign on the dotted line. For more information about DRE and its programs visit www.dre.ca.gov.

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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.

Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, “The Dave Ramsey Show,” which is heard by nearly four million listeners each week on more than 350 radio stations throughout the United States. His syndicated column, “Dave Says,” can be read in more than 270 print and online publications worldwide.

Ramsey earned his Bachelor of Science degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the mic. More than 500,000 people have attended Ramsey’s live events. He resides with his wife, Sharon, and their three children, Denise, Rachel, and Daniel, in Nashville, Tennessee.

Could it Lead to More?

Dear Dave,
We’ve been following your plan, and it’s been a real blessing to us. Last week, my mother-in-law told my husband that they haven’t paid their property taxes yet - \$3,000 was due in January. I love my in-laws, but they’re big spenders. They’ve got plenty of money and love to take lots of trips. We make good money, too, and could help them out, but we’re afraid this may be just the tip of the iceberg. What’s your advice on handling this?.

- Kelly
Dear Kelly,
This is a really touchy situation. First of all, you shouldn’t do anything. Your husband needs to handle this, because he’s their son. Even if you make kind, polite suggestions, they’ll assume you’re the one withholding from them. You don’t want to be labeled as the evil daughter-in-law!

I understand your position and agree that you don’t want to enable their bad habits. Giving a drunk a drink is never a good idea. But this is family we’re talking about. You should try to find a way to help them if you can. If that help includes money, make certain you know exactly where it goes. When you give someone \$3,000 (the amount needed for the taxes) you earn the right to have a say in what’s happening.

Maybe your husband could go have coffee with them and just talk about things. He could explain how you guys are getting out of debt, and living on a budget to get control of your money. He could tell them how it’s been a fabulous thing for your marriage and your finances, and that he’d love to show them how you’re doing it.

I’ve got a feeling that mom and dad didn’t raise their son to have dessert first and then eat his vegetables, but that’s exactly what they are doing. They need

to pay their property taxes before they go running off on a bunch of fancy trips. From what you said, they’ve got the money to take care of what needs to be done and have some fun, but if they don’t correct their course, they’re liable to have their financial dignity stripped from them.

As long as your husband explains things gently, lays out the boundaries in a loving and diplomatic way, yet remains firmly determined not to make things worse by enabling them, I think everything will be alright.

- Dave

Safe From Foreclosure

Dear Dave,
We’re going to be renting a house while we save up to build our dream home. How can we make sure the house is safe from foreclosure?

- Andy

Dear Andy,
A smart owner of rental property asks questions and does some research to find out if you’re what he wants as a tenant. You can do the same thing! Ask up front about the situation and about their financial stability. Let them know you’d like some assurance for you and your family that they’re not a foreclosure risk.

You also want to be sure your lease allows you to stay in the house if there’s a foreclosure. Check with a lawyer to see if this will help in your state.

If the house is worth lots of money, or it’s already paid for, chances are you’ll be fine. If he’s unwilling to talk about this, or he tells you he got into real estate after seeing how profitable it could be during a late-night infomercial, you’ll probably be a foreclosure victim!

- Dave

**Please visit www.davesays.org for more financial advice.*

POPPOFF!

with Mary Jane Popp

HAPPY BUNNY DAY

I can’t believe that just around this time last year, Rick and I were in the Holyland, walking the same ground that Jesus Christ walked some two centuries ago. We walked the path of his crucifixion and then on to the place where he was interred and also where he arose. Were they the exact spots? When two thousand years go by, that would be hard to say for sure, but it was close enough for me. It was the experience of a lifetime. And now, it’s time for Easter once again, an important religious feast of the Christian liturgical year to celebrate the resurrection of Jesus Christ which his followers believe occurred on the third day after his crucifixion sometime in the period AD 27-33. Many traditions have evolved over the years, so I put together some of the possibilities for you...just for fun.

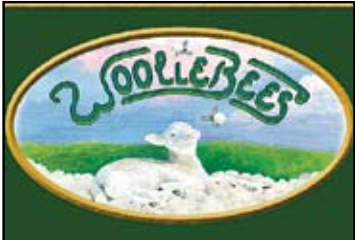
How about Easter eggs? Despite claims that Easter eggs were originally pagan symbols, there is no solid evidence of this. It was not until the 18th century that Jakob Grimm theorized a putative connection with a goddess of his own whom he named Ostara, a suggested version of Eostere. At the Passover Seder, a hard-boiled egg dipped in salt water symbolizes both new life and the Passover sacrifice offered at the temple in Jerusalem. The ancient Persians painted eggs for Nowrooz, their New Year celebration falling on the Spring Equinox. In Christian times, the egg was a symbol of new life just as a chick might hatch from the egg. The Easter egg tradition

may have celebrated the end of the privations of Lent. In Medieval Europe, eggs were forbidden during Lent. It was during Easter that the consumption of eggs resumed after the strict Lenten fast.

Then there’s the cute Easter bunny. It’s universal and secular in its appeal. But, and this one is big. I was told that the hare, and not the rabbit, should be treated as the true symbol of Easter. Historically, since ancient times, the hare has been the symbol for the moon. And the legend says, the hare never closes its eyes, not even for a single blink. The reason for having such a belief may be rooted in the fact that hares, not rabbits, are born with their eyes open. Rabbits are born blind. There is also a fertility thing in there some place. Maybe, that’s why the rabbit is more familiar in America. Rabbits beat hares big time in being more prolific.

And who doesn’t love the Easter Lily? Its acceptance in America dates back around the 1880s. It came in with the rise in the Easter observances by the Protestants. It took some time to find acceptance. The native American lilies like the Madonna lily bloom in the early summer. It could be forced to bloom early in hot houses, but it was a hassle. In the 1880s, while in Bermuda, Ms Thomas P Sargent became familiar with a beautiful lily that blooms naturally in springtime. She fell for this lovely white Bermuda lily and brought its bulbs back home in Philadelphia. And so the story goes.

There are many stories to go around, but the fact remains, this is a truly blessed time! May you and yours have a wonderful celebration of the renewal of life and rebirth!



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Will teens smoke more dope if pot is legal?

by Lauren Forcella

Dear Straight Talk: : I’m writing about marijuana legalization, which is being discussed in California. As California’s largest cash crop, I understand the appeal to solve the state’s economic problems through regulating this drug, but I worry that more teens will become addicted and at younger ages. From your vantage point, do you think legalization will cause an increase in use among teens?

— Gary, Huntington Beach
Charles, 23, Sacramento CA: We have lots of freedom in America. People do what they want in the privacy of their homes no matter what the government says. The argument that kids will smoke more pot if it’s easily obtainable is flawed. It’s already freely available! Prohibition was a disaster and the current drug cartels will continue as long as pot remains illegal. I’m pro drug control, however, there is no ethical difference between the 21-year-old who drinks and the 21-year-old who smokes weed.

Emily, 16, Sacramento CA: Teens do drugs mainly because it’s sneaky and illegal. If weed was legal, they wouldn’t find as much rush in it and would cut down. But that doesn’t mean it should be legalized — more people, into adulthood, would ruin their lives with it.

Jacob, 20, Arcata CA: Marijuana is already legal in California for medical purposes. Fully legal, the

price and tax will skyrocket like for cigarettes, and people would smoke less due to the higher prices.

Ashley, 21, Auburn CA: If cigarettes and alcohol are legal, marijuana should be, too. It’s not as bad for you and lots of people already use it. But there should be no advertising, and no other drugs should be legalized.

Michael, 17, Fair Oaks, CA: It’s no worse than cigarettes and alcohol, so yes, legalize it. But it bothers me that it’s being debated as a fix for the economy instead of on its own merits. Right now 80 percent of young people don’t see weed as bad. But remove parental disapproval (a big reason many teens don’t use) and use would probably go up. My worries: Would we become slower and dumber? How will second-hand smoke affect children?

Elizabeth, 20, Rocklin CA: It shouldn’t be legalized. There would be more dropouts, more unemployment, more “high” drivers, more obesity.

Graham, 15, Fair Oaks CA: People who want to smoke pot already do. Once legal, people will buy it highly taxed rather than from a dangerous underground network — and it won’t be laced.

Lara, 17, Fair Oaks CA: The mind is amazing and right now we need good minds. People think weed enlightens you but it doesn’t. Regular users just can’t remember what a natural high feels like. Yet, I am for legalizing it. I’ve smoked it, and I

think if people could try it legally, paying taxes and lowering crime, and if money went for education and health awareness, fewer people would get addicted.

Dear Gary: I live, breathe, and teach addiction-free living and here is why I support marijuana legalization: When alcohol prohibition ended, and when cigarettes became commercially viable, use increased for both. But since the 1970 ban on TV ads for cigarettes — and a society-wide increase in health consciousness — both cigarette and alcohol consumption per capita have decreased. I believe the same thing would happen with marijuana. At first, due to novelty, use would increase, but if advertising was barred and money went into education around marijuana, I believe use would fall rapidly below current levels. Another improvement would be the availability of weaker grades of cannabis (teens today smoke pot 10 to 15 times stronger than their parents smoked). Marijuana is no more a gateway to harder drugs than alcohol — the real gateway is the black market. By legalizing marijuana, youth exposure to the black market will become almost non-existent — and after an initial “honeymoon” of increased use, I believe use will drop off.

To ask a question or be a panelist, write us at www.straighttalkforteens.com or P.O. Box 963, Fair Oaks, CA 95628.

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KVIE Documents the Daily Struggles of Living with Diabetes

Documentary Debuts April 8 at 7pm on Channel 6

On Wednesday, April 8 at 7pm KVIE Public Television (ch. 6) will debut “Sounding the Alarm: Diabetes in the Valley” at part of its ViewFinder series. The program rebroadcasts on 4/12 @ 6pm. This new KVIE documentary illustrates the daily struggles of living with diabetes, a growing epidemic with an alarming number of new cases in our region. Hosted by Kings Announcer Jerry Reynolds, “Sounding the Alarm: Diabetes in the Valley” introduces you to local people, including a young girl, battling the disease and highlights progress toward a cure, including research conducted at the University of California at Davis and other local institutions. The first segment follows a young girl named Gabrielle for an entire day. Gabrielle has type-1 diabetes. This story highlights how the disease affects youth and how challenging diabetes management is for Gabrielle when she is at school because the school doesn’t have a registered nurse on campus every day. In the second segment, producer Kelly Peterson talks with Sutter Medical Group family physician Dr. Kimberly Buss who provides facts about the epidemic number of new diabetes cases and how obesity, lack of exercise, and poor dietary habits are contributing factors. The increases of diabetes in Hispanic and African American populations are also discussed, including an interview with a man with type-2 diabetes who talks about his daily challenges. In the third segment, University of California, Davis researcher Dr. Fawaz Haj talks about how close he is to finding a cure for type-2 diabetes. This program is funded in part by UC Davis Health System. KVIE’s “ViewFinder” series is underwritten by AT&T and SAFE Credit Union.

For more information, visit www.kvie.org/viewfinder.
About KVIE
KVIE Public Television, located in the heart of California’s Central Valley, inspires audiences and enriches their lives through engaging programs and educational services. Established in 1959, KVIE serves almost 1.4 million households in the nation’s 20th largest television market. KVIE actively creates original local programming and is one of the leading producers of public television programming in the country. With one of the largest geographic signals in the country, KVIE can be viewed in 28 counties through its analog signal, more than 60 cable systems and satellite providers, and in high-definition on KVIE-DT. For more information, visit KVIE’s web site at www.kvie.org.

Sacramento’s New Face of Philanthropy

As economic challenges mount, a new generation of philanthropists is determined to implement a more effective approach to giving in the Greater Sacramento region. A group of businesspeople is launching a new organization, Social Venture Philanthropy of Sacramento, to provide funding and high level expertise to selected nonprofit organizations. Modeled on a time-tested venture capital investment philosophy, the goal of Social Venture Philanthropy of Sacramento is to make measurable progress in specific areas of community life by offering financial support and business expertise to nonprofit organizations that can make an impact in those areas. “People want to do more than write a check to a non-profit,” said Jack Crawford, General Partner of Velocity Venture Capital. “Business professionals who are committed to philanthropy want to use a variety of their skills to help build strong, more vibrant non-profit organizations, just as we would in building successful for-profit businesses.” Crawford is partnering with other dynamic individuals and the Sacramento Region Community Foundation to launch the initiative. Charley Ansbach, managing partner in Sacramento for Skystone Ryan, a leading fundraising consulting firm, is part of the team assembled by Crawford to launch the effort. “Social venture philanthropy has the ability to both engage professionals and raise the performance level of non-profit organizations,” Ansbach said. “As someone who has worked with non-profits in Sacramento, this is an exciting step for our community and will yield returns far beyond the dollars.” The initial focus area of Social Venture Philanthropy of Sacramento is to assist non-profits that can support the goal of making the Sacramento region one of the healthiest and most physically fit communities in the country. The first round of funding and expertise will go to four or five select organizations that can work together to help achieve that objective. Subsequent rounds of funding will be available to address other needs identified by the group’s board. While the concept of social venture philanthropy is new for Sacramento, there are established social venture groups in 25 cities, including Seattle, Silicon Valley, Los Angeles and San Diego. “The concept is catching on

because people understand that by pooling resources and talents, they can have a much greater impact on a non-profit and a community,” said Ruth Jones, executive director for Social Venture Partners International, a network of 25 cities that have established social venture philanthropy funds. Social Venture Philanthropy of Sacramento chose to partner with the Sacramento Region Community Foundation because of its expertise in working with non-profits and donors in the region. “We are pleased to partner with the next generation of Sacramento area philanthropists and provide the support and guidance as they grow this effort,” said Ruth Blank, CEO of the Sacramento Region Community Foundation. Social Venture Philanthropy of Sacramento will host an invitation-only dinner to introduce potential donors to the “venture philanthropy” concept. “I believe this new model of philanthropy will see local nonprofits outperforming their counterparts in other regions,” says Crawford, “and making a deep and enduring difference in the quality of life in the Sacramento region.” For more information, contact the Sacramento Region Community Foundation at (916) 921-7723.

Third Annual Raley Field Brewfest Set for May 9th

Tickets on sale now for event that features opportunity to win a FREE Kegerator

Raley Field, in partnership with the Northern California Brewers’ Guild, will host the third annual Raley Field Brewfest on May 9th. This year’s Brewfest will feature a new element, with everybody who purchases tickets between now and April 17th being automatically entered in a contest to win a FREE Kegerator. To purchase tickets and be entered in the contest, visit the Raley Field Ticket Office or purchase tickets online at raleysfield.com or ticketmaster.com. The Raley Field Brewfest will feature tastings of microbrews from over 40 local and regional brewers, including Sierra Nevada Brewing Company, Rubicon Brewing Company, Lagunita’s Brewing Company, Sacramento Brewing Company, Brew it Up, and many, many more! The event will run from 1:00 p.m. to 4:30 p.m., with a V.I.P. Tasting Session from 12:00 p.m. until 1:00 p.m. Tickets for the event, which include entry to Raley Field and ten 5 oz tastings, are available for just \$25 in advance of the event and \$30 on the day of. V.I.P. tickets, which grant access to the event as well as the exclusive early V.I.P. Tasting Session and an additional eight 5 oz tastings, are available for \$40. Raley Field will grant free entry to designated drivers. All guests must be 21 or older to attend. For more information about this event, or any other event at Raley Field, visit www.raleysfield.com.
Contacts:
*Gabe Ross (916) 376-4850
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State Fair Showcases the Best of the West! Applications are Now Being Accepted

Sacramento (March 30, 2009) - The California State Fair has a long tradition of showcasing and rewarding Californians who excel in their hobbies and trade. Since 1854 the State Fair has hosted unique and world-renowned competitions showcasing a variety of industries. Thousands of awards are bestowed annually in categories such as fine arts, culinary, youth, technology and more. Last year over 20,000 total entries were received from almost every county in California! “The Mission of the State Fair is to showcase innovation and excellence by people of all ages and backgrounds,” said Norbert J. Bartosik, State Fair CEO and General Manager. “We take tremendous pride in the fact that each year we can bring together Californians from every corner of the State and celebrate the best of the west!”

For the full competition hand book or to enter a competition online, interested patrons should visit the California State Fair website at www.bigfun.org and click on the “Competitions” tab or call (916) 263-3010. Media inquiries should be directed to media@calexpo.com or 916-825-0646. The 2009 California State Fair will be held from August 21 to September 7, 2009 at Cal Expo in Sacramento, CA.

April is Prevention of Cruelty to Animals Month

County Animal Shelter Reminds Residents to Report Animal Cruelty and Neglect

Sacramento – To highlight April as Prevention of Cruelty to Animals Month, and due to the effect that today’s economy is having on some animal owners, the County Animal Shelter wants to remind residents that is more important than ever to be vigilant against animal abuse and neglect. “People may have trouble paying for the care of their animals and may be getting in over their heads,” said Pat Claerbout, Animal Shelter Director. “We depend on the community to be our eyes and ears and report signs of potential animal cruelty and neglect, and we want to make sure that the animals are taken care of and are not suffering unnecessarily.” If you observe situations that may indicate abuse or neglect, such as animals being left out in the weather every day with no shelter, or tethered to a fence or post with no food and water, be a “Critic Tipper” and contact the Sacramento County Shelter at 916-368-7387 to report the situation. Through the “Critic Tip” program, operated by the Shelter’s non-profit affiliate TEAM (Teaching Everyone that Animals Matter), you may be eligible for a reward of up to \$500 for being the first person to report an issue. “We are not looking to impound animals or unnecessarily penalize owners; we just want the opportunity to investigate and protect the animals,” Claerbout added. “Animal neglect is a very real issue in our community,” Claerbout added. “In March alone, the Animal Shelter brought in a large number of animals rescued from neglect and abuse situations, including 66 rabbits that were taken from a private residence and 38 cats that were left abandoned at a church.”

Motorcyclist Dies in High Speed Crash in Fair Oaks

On April 1, 2009 at approximately 4:15 p.m., a 35 year old male from Orangevale was riding his yellow 2002 Kawasaki ZX6R motorcycle on southbound Hazel Avenue approaching Lake Nimbus Drive at an extreme high rate of speed in the left lane. The speed limit at this location is 45 mph. Maria McCoy, a 68 year old from Fair Oaks was driving a blue 2001 Honda Accord on northbound Hazel Avenue at Lake Nimbus Drive and stopped in the two way left hand turn lane. McCoy observed a large break in traffic and began to make a left turn onto Lake Nimbus Drive. The high speed motorcyclist struck the right side of the Honda causing him to be ejected and thrown a short distance onto the roadway. The motorcyclist was life flighted by CHP helicopter to Sutter Roseville Hospital where he was pronounced dead at 5:02 pm. Due to the severe impact of the Honda, McCoy was knocked unconscious and her Honda rolled down the street for approximately eight house lengths on Lake Nimbus Drive before a citizen assisted in getting her vehicle stopped. McCoy was transported to Mercy San Juan Medical Center with minor abrasions and complaint of pain. The motorcyclist was wearing a helmet at the time of the accident. His name is not being released at this time, pending notification of next of kin. Alcohol and/or drugs do not appear to be a contributing factor to this collision at this time. This collision is still under investigation.



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As a Spending Limit, Prop. 1A Does Not Cut It



By Jon Coupal and Michael Reagan

Speaking before a meeting of over a thousand members of the Howard Jarvis Taxpayers Association in 1992, former President Ronald Reagan told the audience, “We tax reformers bear our scars proudly.” The recipient of the Howard Jarvis Lifetime Tax Fighter award was referring to his own effort to control spending, Proposition 1, which was rejected by voters in 1973. Among the key elements of the Reagan limit was that spending from “proceeds of taxes” would have been limited to the then current percentage of state personal income, less .01 percent annually for 7 years and would then stabilize at that level. “I think taxpayers are fed up with big government continually digging into their pockets for more and more,” Governor Reagan said at the time. After Proposition 1 was defeated at the polls, pundits speculated that the result was due to its “complexity.” And of course it didn’t help that the California Teachers Association and public employee unions dug deep into their wallets to assure the defeat of a measure that would retard the growth of government. But five years later, Sacramento’s

continued emphasis on spending rather than the burden this was placing on struggling taxpayers, resulted in the overwhelming passage of Proposition 13, with enthusiastic support from Ronald Reagan - he voiced radio spots supporting the measure - and, one year later in 1979, the Gann Spending limit. The Gann measure, known as the “Spirit of 13” initiative, limited government spending to the percentage change in inflation and population growth or the change in per capita personal income, whichever was lower. That the Gann limit was substantive was proven in 1987 when taxpayers received a rebate check after revenues surpassed the spending cap. However, the success of the Gann limit proved to be its undoing. In 1990, transportation interests placed Proposition 111 on the ballot, a gas tax increase that was accompanied by extravagant promises that it would end freeway congestion. But Prop. 111 was just one more bait and switch scheme. Because the new tax revenues would be so substantial that they would run afoul of the Gann limit, backers of the new tax buried in the measure a reconfiguration of the way the limit was calculated. Unknown to many at the time, passage of the 111 transportation “panacea” made the Gann limit nothing more than an archaic curiosity. Without enforced spending discipline, the state ran up a \$38 billion deficit under Gov. Gray Davis, and now another \$42 billion under Gov. Schwarzenegger. Now we are being told by those who created these astounding deficits -- the governor and the majority of the Legislature -- that we must approve their version of a “spending limit,” Proposition 1A on the May 19 special election ballot, to compel them to behave responsibly. One is reminded of the serial murderer who leaves a message for police saying,

“Stop me before I kill again!” While they admit that they have no control over their spending impulses the solution they offer would actually allow continued increases in spending without any connection to the taxpayer’s ability to provide revenue. Proposition 1A ties spending to income, income which can be increased under the measure through new taxes. The State Constitution already requires a balanced budget, so the only effect would be a reiterate the same requirement, one that is already being ignored with impunity. It is ironic to note that many of the same entities, who objected to Ronald Reagan’s firm spending cap in 1973, including the California Teachers Association, are now backing Proposition 1A. This is a clear indication that the 1A spending limit is a phony. So just why are the governor and most legislators pushing so hard for Proposition 1A and its ineffectual spending cap? Well, in addition to allowing them to claim that they are dealing with the spending issue, it includes a very real \$16 billion tax increase. The tax increases approved in February, which will begin appropriately on April 1, are scheduled to sunset in two years. If Proposition 1A passes, the taxes will remain in effect for an additional two years, costing Californians another \$16 billion according to the non-partisan Legislative Analyst Office. Gov. Schwarzenegger, we know spending limits and your Proposition 1A is no spending limit. Proposition 1A is just another grab for the taxpayer’s wallet. Jon Coupal is president of the Howard Jarvis Taxpayers Association. Michael Reagan is a nationally syndicated public affairs talk show host.

SMUD Invites Public Input On Rates

Proposed increase still keeps rates among lowest in California



John DiStasio

At its meeting this Thursday, the Sacramento Municipal Utility District (SMUD) Board of Directors will consider the need for a general rate increase that would go into effect later this year. If the Board decides to proceed, it would hold public workshops and a hearing before initiating any rate changes. SMUD General Manager and CEO John DiStasio is recommending a two-step rate action. The first step would be a 9.5 percent rate increase to take effect September 1, after the Sacramento region’s demanding summer peak-use period is over. The second step would be a 3.5 percent rate increase in January 2011. The economic recession has greatly impacted electricity revenue, while turmoil in the credit markets has caused borrowing costs to rise and interest earnings to plunge. There are other factors as well that are adversely affecting SMUD’s budget and have contributed to SMUD staff requesting the rate increase from the Board of Directors: • SMUD’s reserve fund, which is needed to cover unforeseen disruptions in the wholesale power market, could be depleted, forcing SMUD to seek immediate emergency rate hikes. • SMUD and other utilities are vying to secure contracts for more renewable energy, for which costs are rising. • SMUD needs to upgrade an aging

energy infrastructure to ensure continued reliability and meet new federal grid security and reliability requirements. • SMUD’s natural gas contracts executed in 2008 were significantly more costly than the contracts they replaced. SMUD is making every effort to limit the impact of economic factors on its customers through aggressive cost containment in all discretionary areas of the 2009 budget and is continually reassessing spending until the economy stabilizes. “Our first priority is maintaining outstanding customer service and reliability. We have cut every expense not critical to providing this service level,” said DiStasio. “Given the extreme external uncertainties we must take measures now to avoid serious financial consequences for our customers in the future.” SMUD has implemented many belt-tightening measures to lessen the rate impact to its customers: • In 2008, SMUD saved about \$65 million through budget cuts and other mitigating factors such as early completion of Rancho Seco decommissioning and recouping funds from companies that overcharged SMUD during the energy crisis. • SMUD staff has cut its budget by \$25 million in 2009 and up to \$40 million by 2011. Some of those cuts include reducing the number of positions through attrition. • SMUD is also forgoing cost of living adjustments for its non-union employees, which make up about half of SMUD’s payroll. • Staff is delaying some capital projects related to system expansion and those not needed due to slower customer growth, which will save money. SMUD delayed capital projects in 2008 that saved about \$30 million. These delays will not diminish the quality of SMUD’s reliability or customer service in any way.

Even with the recommended increase, SMUD rates would still be among the lowest in California and would be approximately 23 percent lower than those of neighboring PG&E. If the Board of Directors adopts the proposed rate increase, a residential household using 750 kilowatt hours in a month would see its bill increase by about \$8 to a total of \$86.22 and by about \$3 in January 2011. Customers participating in the SMUD Energy Assistance Program will see their bills increase by an average of less than \$5 and by less than \$2 in January 2011. **Public presentations, workshops and hearing:** This spring, SMUD staff will undertake an extensive public process to meet with, inform and gather input from as many customers as possible about the proposed rate increase. SMUD will conduct presentations throughout the service territory. The SMUD Board of Directors will also hold two public workshops and a public hearing at SMUD Headquarters located at 6201 S Street: **First Board workshop:** April 23, 2009 at 6 p.m. in the SMUD Headquarters Conference Center **Second Board workshop:** May 13, 2009 at 9 a.m. in the SMUD Headquarters Conference Center **Public Hearing:** June 4, 2009 at 6 p.m. in the SMUD Headquarters Auditorium *More information on the proposed rate increase and the schedule for meetings can be found on smud.org. Customers who have questions may call Rob Landon, SMUD Rates Administrator at (916) 732-6222. Written comments may be sent to him at rates@smud.org or MS A451, SMUD, P.O. Box 15830 Sacramento, CA 95852-1830.*

This is Government Spending on Steroids



Congressman Dan Lungren

Washington DC – Congressman Dan Lungren (R-CA) today (April 2) made the following statement opposing the majority’s budget

proposal that spends too much, taxes too much and borrows too much, while urging members to support passage of a House Republican alternative budget solution that controls spending, creates jobs, cuts taxes, and reins in our deficits: “Today I voted for a Republican budget alternative that would spend \$4.8 trillion dollars less over ten years than the Majority’s budget proposal. It was an alternative budget that offered solutions for middle class families, focused directly on creating jobs, tax relief, and empowering small businesses to survive and grow. “We all agree these are very tough economic times for all Americans and their families. We must do all we can not increase taxes on

small business and load more debt on the backs of every American. “With the financial situation that faces America today, it is impossible to support a Majority budget proposal that will double the national debt in five years and triple it in ten. Under the Majority budget proposal, government spending is accelerating at an unsustainable rate. There are tough decisions to be made and our focus must be on growing the economy and not growing the size of government.” Congressman Dan Lungren serves as Ranking Member on the House Administration Committee in addition to serving on the Judiciary and Homeland Security committees

California Announces Settlement with Brokerages to Recover Billions for Investors in Auction Rate Securities

Corporations Commissioner DuFauchard Reaches Settlement with Wachovia and Citigroup to Repurchase Risky Securities

Sacramento--(Business Wire) California Corporations Commissioner Preston DuFauchard today announced a settlement agreement with Wachovia Securities, LLC, and Wachovia Capital Markets, LLC (collectively, “Wachovia”), and Citigroup Global Markets Inc. (“Citigroup”) to return over \$4.7 billion to investors in California. Today’s agreement will settle an investigation alleging Wachovia and Citigroup with misrepresenting auction rate securities (ARS) to investors as safe, cash-equivalent products, even though the products faced increasing liquidity risk. “Today’s multi-billion dollar agreement is an important and timely relief for investors who lost funds in the collapse of the auction rate securities market,” Commissioner DuFauchard said. “I applaud the financial industry for taking the appropriate actions to provide restitution to previous customers in this volatile securities market. The Department of Corporations’ major goal in these negotiations has been to return money to investors, which is accomplished by these agreements.” Under the settlement with Wachovia, the brokerage has agreed to offer to repurchase securities in the amount of \$1.5 billion. Offers have already been made to individual investors and repurchase offers

for institutional customers will be completed no later than June 30, 2009. Under the settlement with Citigroup, the brokerage has made repurchase offers of \$3.2 billion in auction rate securities from California eligible customers. For institutional investors, Citigroup will continue to work with issuers, customers and regulators to attempt to provide liquidity solutions by December 31, 2009. Terms of the settlement also provide that both Wachovia and Citigroup pay administrative penalties to the State and agree to abide by a Cease and Desist order prohibiting violations of California’s securities law including failure to supervise its employees in the sale of Auction Rate Securities. The Commissioner extends his gratitude to the North American Securities Administrators Association (NASAA) and its multi-state Auction Rate Securities Task Force, of which California has been an active participant. The Securities Division of the Missouri Secretary of State acted as the lead in negotiations with Wachovia. The Texas State Securities Board acted as lead with Citigroup. Through the NASAA ARS Task Force, settlement negotiations continue with other broker-dealers nationwide who issued auction rate securities without adequate investor protections. Anyone interested in having

auction rate securities repurchased by the two brokerages should contact the firm directly via toll-free telephone numbers set up for this purpose. For Wachovia, customers may call (866) 283-7943. For Citigroup, customers may call (866) 720-4802. To view the “Findings of Fact, Conclusion of Law, and Administrative Consent Order” for Wachovia, please go to: http://www.corp.ca.gov/ENF/pdf/w/Wachovia_Facts.pdf. To view the “Findings of Fact, Conclusion of Law, and Consent Order” for Citigroup, please go to: http://www.corp.ca.gov/ENF/pdf/c/CitigroupGlobal_Facts.pdf. The Department of Corporations is California’s investment and financing authority and is responsible for the regulation, enforcement, and licensing of securities, franchises, off-exchange commodities, investment and financial services, independent escrows, consumer and commercial finance lending, residential mortgage lending, payday lenders, check sellers, bill payers, and debt reduction services. Consumers should contact the department to check on the status of the companies, investments or other services they are considering and the licensing status of the person. Contact The Department’s toll-free Consumer Resource Center at 1-866-ASK-CORP (1-866-275-2677) or visit www.corp.ca.gov.

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Tax Freedom Day® to Arrive April 13 in 2009

Tax Freedom Day will arrive on April 13 this year, according to the Tax Foundation’s annual calculation using the latest government data on income and taxes. This is eight days earlier than in 2008, and a full two weeks earlier than in 2007, for two reasons: (1) the recession has reduced tax collections even faster than it has reduced income, and (2) the stimulus package includes large temporary tax cuts for 2009 and 2010. Nevertheless, Americans will pay more in taxes than they will spend on food, clothing and housing combined. In the study, Tax Foundation Special Report No. 165, “America Celebrates Tax Freedom Day,” Tax Foundation staff economist Josh Barro traces the course of America’s tax burden since 1900, examines the composition of today’s tax burden by type of tax, and finally calculates a Tax Freedom Day for each state. Tax Freedom Day moves somewhat independently from an alternative calculation that adds the federal budget deficit to total taxes collected. In 2009, an unprecedented budget deficit over \$1.5 trillion produces a date of May 29. This is the latest date in the year this deficit-inclusive measure has ever fallen. The only previous years when taxes and deficit spending comprised a similarly large share of national income were 1944 and 1945, at the peak of World War II. In the postwar era, this date had never

fallen later than May 9 (in 1992). In 2000, Tax Freedom Day was celebrated May 3, the latest date ever. A string of tax cuts between 2001 and 2003 pushed Tax Freedom Day up by more than two weeks, so that it fell on April 16 in 2003 and April 17 in 2004. For the next three years, incomes and tax collections soared, pushing Tax Freedom Day back to April 26 in 2007. Since 2006, corporate tax revenues have fallen sharply and are projected to do so again in 2009. Personal income taxes also fell in 2008 and are expected to fall again in 2009 due to the weakening economy and tax cuts in the stimulus package. Because most of this year’s stimulus package’s tax cuts continue through 2010, Tax Freedom Day could be expected to shift later by a few days next year only if the economy improves. For 2011, both the stimulus package’s tax cuts and the earlier Bush tax cuts of 2001 and 2003 are set to expire. The future timing of Tax Freedom Day will depend on which tax cuts Congress and the Obama Administration choose to extend through 2011 and thereafter. Five major categories of tax dominate the tax burden. Individual income taxes, both federal and state, require 38 days’ work. Payroll taxes take another 27 days’ work. Sales and excise taxes, mostly state and local, take 15 days to pay off. Corporate income taxes take 6

days, and property taxes take 12. Americans will log 4 more days to pay other miscellaneous taxes, most notably including motor vehicle license taxes and severance taxes, and about 1 day for estate taxes. The residents of Connecticut will celebrate last, as usual, working until the 120th day of the year, from January 1 to April 30, before earning enough to pay all their taxes. Because Connecticut’s income per capita is higher than in any other state, its residents pay extraordinarily high federal income taxes. Nearby states New Jersey and New York are second and third, respectively. California and Maryland round out the top five. Tax Freedom Day answers the basic question, “What price is the nation paying for government?” An official government figure for total tax collections is divided by the nation’s total income. The answer this year is that taxes will amount to 28.2 percent of our income, and the stretch of 103 days from January 1 to April 13 is 28.2 percent of the year. Income and tax data are then parsed out to the states, yielding 50 state-specific Tax Freedom Days. *For more information, go to <http://www.taxfoundation.org/taxfreedomday>. The Tax Foundation is a nonpartisan, nonprofit organization that has monitored fiscal policy at the federal, state and local levels since 1937.*



ROCK DOC

By Dr. E. Kirsten Peters

Remember gasoline prices last Fourth of July? Those were the days household budgets collided with gasoline prices that were over \$4 per gallon. Even us geologists – who are sometimes quietly glad to see high energy and metals prices because our jobs depend on them – whimpered loudly when we pulled into the pumps. I can quite clearly recollect the first time I put more than \$125 of gas into my beloved 1987 pickup. Ouch! Our friends at Honda are betting that you, too, harbor some vivid memories of gas-pump pain last July. The company is putting many millions into the wager that many of us will want our next car to be a whole lot more fuel-efficient than our current one. This month Honda is launching its 2010 Insight, the first hybrid vehicle to carry a sticker price just under \$20,000. Honda hopes to entice you into showrooms using the pitch that a hybrid “for everyone” has finally arrived. There’s interesting physical science at the core of all hybrids. Ford, Toyota, Chevy and other automakers all have hybrid cars, each a bit different, but all pairing an electric motor with a gasoline one. Many hybrids have the same simple-yet-

Honda Hopes For A Historic Hybrid

smart approaches, like turning off the gas engine at red lights and automatically starting it up again only when needed. Most hybrids also capture energy that’s otherwise wasted in a regular car. For example, if you are cruising down the highway and have to hit the brakes, a standard vehicle simply loses the energy that was bound up in your speed. The energy-of-motion turns into a great deal of heat in the braking system, and the heat isn’t available for any good purpose. But many hybrids are engineered to put some of that energy-of-motion into the battery system, and later in your journey the car uses that juice to propel you down the road. Using such energy-saving features, hybrids go farther on a gallon of gas. EPA mileage estimates for the Insight are in the low 40s. All Insights have a four-cylinder 1.3-liter gas engine and an electric motor that boosts performance by drawing on energy in the car’s battery. The cost of manufacturing hybrids – which used to be sky high – is dropping as more of them are produced. Honda is making the wager that the time is right to convince us that hybrids are “for everyone” – and the sticker price under \$20,000 is meant to emphasize that message. The 2010 Insight is worth investigating if you are considering a new car. But if you have a garage, you might want to wait on any purchase if you can. Here’s why: within 12-18 months a couple of major automakers are likely to market hybrid vehicles that are built to be plugged into a wall outlet at night. If you have a garage or another way to connect your car

to the power grid, you’ll be in business. In the same basic way you recharge your cell phone, you could recharge your car, either a hybrid or a fully electric model. And because the cost of electricity is less than the cost of gasoline – much less in most cases – your household budget might finally get a good break. Here’s a sidelight on new cars this year: your 2009 federal income taxes could be reduced if you buy a new car. Like everything about federal taxes, however, the details are too complex for a mere geologist to explain. Ask a tax professional for more information if you’re sitting on the fence concerning a new vehicle. Here’s quite another connection between new cars and taxes. About five years from now, when I expect many of us will have switched to plug-in hybrids, we won’t be paying gasoline taxes like we are now. Without those funds to support road repairs, the government will have to find other ways to pay for our highways. There’s talk of taxing us for miles-per-year we drive rather than on the gallons of fuel we purchase at the pumps. But let’s not look that far ahead. Enjoy some good spring driving, whether it’s in a fine new hybrid car or an aging pickup like mine. *Dr. E. Kirsten Peters is a native of the rural Northwest, but was trained as a geologist at Princeton and Harvard. Questions about science or energy for future Rock Docs can be sent to epeters@wsu.edu. This column is a service of the College of Sciences at Washington State University.*

Handling Unfriendly Debt Collectors

Renowned Psychologist Explains How to Diffuse a Sticky Situation

By Dr. Debbie Joffe Ellis.

In these testing financial times many are struggling to keep what they’ve got, and others are pushing to get what they can. The latter is the realm and activity of the debt collector. The newly released book *How to Hug a Porcupine* offers guidelines for dealing with difficult people. Porcupine tendencies of defense and attack often stem from fear, discomfort, and the irrational unwillingness to compromise. Accepting the person who acts as a porcupine can prevent conflict, induce harmony, and may even get us results we’re after. With money becoming a major point of contention for many people these days, such skills are an important commodity. While debt collectors are most often thought of as a type of porcupine, a recent article in The New York Times described the successful outcomes for debt collectors who traded their quills for kindness. When the debt collectors were not prickly or forceful in their attempts to have relatives pay the money owed by their deceased relatives—but were instead sympathetic—some of the survivors not only gladly paid up but also wrote appreciative notes to the collectors. They felt cared about, and not put upon.

But what if you’re in debt and not lucky enough to encounter the understanding collectors mentioned in the article? What if a debt collector is pressuring you in a porcupine-like and less-than-caring way to give up money you don’t have? **Keep a cool head.** If you react in the porcupine manner of defense and attack, it is unlikely to benefit you and may make the situation worse. Your words may bring out more of the aggressive porcupine side of the collector, which will make him or her less understanding of your difficulties. As a result this porcupine will less flexible with debt demands. He or she will then be less willing to look for a solution that is workable and beneficial for both sides. **Maintain perspective.** Remember what the revolutionary and pioneering psychologist, Albert Ellis PhD, used to say: “As bad as it is, it could always be worse. If you owe \$10,000, be glad it’s not \$200,000 that you owe. And be grateful for what is still good in your life.” We humans are resilient and can find ways to survive tremendous challenges. Think of the many in humanity’s past and present who have done so. **Recognize that on the other end is a person, too.** Whilst it is quite rational to dislike having money collected

from you if it is scarce, it is irrational, unhealthy and unhelpful to be spiteful to the collector. Recognize that he or she is a fallible human, just as you are, who is performing an occupational duty (albeit in an undesirable manner!). Accept that person—it doesn’t mean you have to like what they do. **Face the facts.** Do you owe that money? What’s the reality? If you do owe money, and your money is scarce, you’ll have a better chance of finding a way to pay it off in small installments. The collector may approve of this payment plan if you communicate in a respectful and non-abrasive fashion. **Find balance.** Make choices that maximize your chances to get more of what you do want and less of what you don’t want. Life does contain difficulties, but by thinking and acting in sane and wise ways, we will minimize any suffering and increase inner and outer harmony.

*Dr. Debbie Joffe Ellis wrote the foreword of *How to Hug a Porcupine* and is a licensed psychologist in Australia and mental health counselor in New York. She currently has a private practice in New York City and also delivers lectures, workshops, and seminars throughout the USA and across the globe.*

Standard & Poor’s Upgrades Rancho Cordova’s Bond Rating to A+

Financial Organization Cites City’s Good Management And Strong Fund Balance

Rancho Cordova — A report issued by financial leader Standard & Poor’s, upgrades the City of Rancho Cordova by two steps to an A+ rating. “This is outstanding news for such a new city, especially in trying economic times,” said Dan Skoglund, Mayor of Rancho Cordova. “This is a great recognition of the hard and conscientious work of our City Manager, Ted Gaebler, our Finance Director, Donna Silva, and the rest

of the staff who works day in and day out to make our city fiscally sound,” the Mayor continued. “This boost in our bond rating is a tribute to our staff and Council,” said Ted Gaebler, City Manager. “This is a strong and thriving city which is especially significant in light of the downgrading of the State’s credit rating.” Standard and Poor’s downgraded the State of California to an A in February and Fitch just reported a downgrading

on the State from A1 to A2. California now has the lowest bond rating in the nation. “As we go into preparations for our next fiscal year, we must take a hard look at our scope of services and see where we need to make adjustments in order to maintain a balanced budget,” continued Gaebler. That is never easy, but with this boost to our rating, at least everyone can see that the hard work pays off.”

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Career Options Abound at Sacramento Expo

Sacramento – Sacramento’s Career Expo offers a variety of enticing options to explore for anyone looking for a new career direction. It features employers actively hiring, business and franchise opportunities, and educational and job training programs. The Career Expo is coming to the Sacramento Convention Center on Tuesday, April 21st, from noon-4pm. Dozens of the region’s private and public sector employers will be recruiting in a variety of fields, including healthcare, engineering, customer service, industrial, administration, sales, public safety, education, and more. Representatives of many different business opportunities also will be on hand for those considering becoming their own boss. Additionally, numerous public and private colleges will be available to answer questions about career-enhancing classes and training programs. Insider tips on reaching goals are at the CareerTalks workshops, with sessions covering job search skills and Self Employment as a Career Alternative. Employment experts will also be available to help improve resumes. Whatever the career path being explored, options can be found, all free, at Sacramento’s Career Expo on Tuesday, April 21st from noon-4 at the Sacramento Convention Center, 1400 ‘J’ Street. Visit JobJournal.com or call 1-888-THE-JOBS for more details. Sponsored by KCRA 3, KQCA My58 and California Job Journal.

Scholarship Program To Aid Laid-Off Workers Launched By Drexel University’s Sacramento Graduate Center



Carl “Tobey” Oxholm III, Dean and Chief Executive Officer of Drexel University’s new Center for Graduate Studies in Sacramento, addresses the gathering at Monday’s press conference in Sacramento announcing the “Bridge to the Future” grant.

Sacramento – With unemployment continuing to rise in the Greater Sacramento area, the Drexel University Center for Graduate Studies in Sacramento announced today it will cut tuition in half for students starting their graduate programs in September who have been laid off and unable to find a new job. Drexel’s program, called “Bridge to the Future,” is intended to help the region’s talent prepare for the economic rebound, as they will be receiving their degrees approximately at the same time as economic forecasts are projecting the surge to return. Drexel University is believed to be the first California higher education institution to dramatically lower tuition during the current recession. “Greater Sacramento has been through economic cycles before, and this downturn is not going to last forever,” said Carl “Tobey” Oxholm III, Dean and Chief Executive Officer of Drexel University’s new Center for Graduate Studies in Sacramento. “When the rebound comes, our

region needs to be ready to catch the wave. That means we need to be investing now in our best asset – our human capital. Drexel’s Bridge to the Future Grants will help prevent ‘brain drain’ and allow those who will power our region’s future growth to use the time now to improve their knowledge base and skills.” To qualify for a Bridge to the Future Grant, applicants must:

- Be accepted into and enroll as a student at the Center for Graduate Studies.
- Have been laid off at some point since December 2007 and not found new employment.
- Complete a Bridge Grant application available online at drexel.edu/sacramento

The Program will also be available to any student who enrolls in September and thereafter is laid off. “We want to remove at least some of the uncertainty that potential students might feel,” said Oxholm, “and give them the confidence that they can complete our degree program once they start it.”

Sacramento Mayor Kevin Johnson applauded Drexel for the initiative. “As I have said many times in many places for many years, having an educated workforce is essential to the future of this region. Individuals and employers alike should be taking every chance they get during this period of economic stillness to get themselves ready for the economic surge that will return to this region,” Mayor Johnson said. “We need to be ready for it, and now is the time for us to make the investments in our future. I thank and applaud Drexel University for helping us to focus on the future and for leading the way with this Bridge to the Future Grant program.” Drexel, founded in Philadelphia in 1891 and now a top-ranked national university, opened its doors to students in Sacramento on January 5 and is offering 10 master’s and one doctoral program in careers at the heart of Greater Sacramento’s growth and economic development initiatives – entrepreneurial business, knowledge management and information science, engineering, health care, and education. Drexel University has created a \$10 million Sacramento Leadership Fellowship Program to assist area residents who want to pursue advanced degrees. Once awarded, the Bridge Grants are renewable as long as the student maintains a 3.0 cumulative grade point average, continues to be enrolled at the Sacramento Center for Graduate Studies, and remains unemployed. Drexel holds Information Sessions at the Center every two weeks at 6 p.m. To learn more about applying for fall programs and the Bridge Grants, sign up for the next session on Tuesday, April 7, from 6 p.m. to 7:00 p.m. at One Capitol Mall in Sacramento. For further information, visit www.drexel.edu/sacramento or write sacramento@drexel.edu or call 916-325-4600 or toll-free 888-389-3781.

Senator Dave Cox Issues Statement Regarding Recent Job Losses at Sierra Pacific Industries

Over 300 unionized sawmill workers are affected in El Dorado and Plumas Counties

Senator Dave Cox whose district covers the Northeastern part of the state issued the following statement after Sierra Pacific Industries announced the closures of sawmills in Camino, Sonora and Quincy: “The closure of these sawmills is devastating to the workers and the families who depend on these jobs,” said Senator Dave Cox. “It is especially disheartening to know that these closures account for almost half of the jobs in each of the local communities.” Cox added, “In the rural County of Plumas, the unemployment rate is already at 18.9 percent – fourth highest in the state. With California’s economic crisis, this announcement could not come at a worse time for workers of these sawmills.”

Sierra Pacific Industries cited two specific reasons for the closing of their mills – “extremely low lumber prices and a costly and difficult regulatory environment.” In last month’s budget negotiations, Sen. Cox met with the Governor and legislative leaders several times. At every turn, Cox argued that the state needed to begin to end the stranglehold placed on job providers in order to create job opportunities. Specifically, Sen. Cox asked that the state revise its timber harvest laws with a Timber Harvest Plan/Forest Conservation Plan to allow professional foresters to manage California’s forests and allow for proper thinning. “With California facing the highest unemployment rate in over a decade,

my goal in budget negotiations was to create a more job-friendly environment so people can go back to work. I was told that my recommendations were too extreme.” Sierra Pacific Industries also announced the closure of a sawmill in Tuolumne County affecting 146 workers and their families.

Senator Dave Cox represents the residents of the First Senate District, which includes all or portions of Alpine, Amador, Calaveras, El Dorado, Lassen, Placer, Plumas, Modoc, Mono, Nevada, Sacramento and Sierra Counties. Contact his office at 916-651-4001, or via email at senator.cox@sen.ca.gov.

California Jaycee Foundation Announces Outstanding Young Californian Awardees

The California Jaycee Foundation and the Californian Jaycees are pleased to announce this year’s finalists for the Outstanding Young Californian award. This award has been given out for over 50 years by the California Jaycees. Some past honorees include Jenna Yeager, flight innovator; Dave Stewart, Oakland A’s Baseball; and Sugar Shane Mosley, World Champion Boxer. The “Outstanding Young Californian” (OYC) Awards ceremony celebrates and awards approximately ten young men and woman (between the ages of 18 -40) who have significantly impacted their lives, their community, or the lives of others in a meaningful and purposeful way. The ceremony dramatizes each winner’s career in narrative form and provides a stage for the honorees to challenge and inspire California’s youth. This year’s local honoree is Jaysen Turner Sr., President FromTheHeartTechnologies, Developmentally Disabled Children Advocate of Fair Oaks.

Alzheimer’s Disease And Other Dementias Triple Healthcare Costs For Americans 65 And Older

Alzheimer’s is Sixth Leading Cause of Death in the U.S., Surpassing Diabetes

According to an Alzheimer’s Association report released Tuesday, March 24, Alzheimer’s and dementia triple healthcare costs for Americans age 65 and older.* Medicare payments alone are almost three times higher for people with Alzheimer’s and dementia than for others over age 65; Medicaid payments alone are more than nine times higher. The report, 2009 Alzheimer’s Disease Facts and Figures, also states that there are 5.3 million Americans living with Alzheimer’s disease today. By 2010, there will be nearly a half million new cases of Alzheimer’s disease each year and by 2050, nearly a million new cases per year. Alzheimer’s is now the sixth leading cause of death in the nation, surpassing diabetes, and the fifth leading cause of death for those age 65 and older. “This report tells us that on average, every 70 seconds someone in America develops Alzheimer’s disease, and by mid-century someone will develop the disease every 33 seconds,” said William H. Fisher, chief executive officer of the Alzheimer’s Association, Northern California and Northern Nevada Chapter. “There is no clearer, more predictable public health crisis facing the country today.”

In addition to the costs of Alzheimer’s, the report also highlights the disease’s impact on families. Family members provide care at home for about 70 percent of people with Alzheimer’s disease. In 2008, nearly 10 million Alzheimer caregivers in the U.S. provided 8.5 billion hours of unpaid care valued at \$94 billion. People with Alzheimer’s are high consumers of hospital, nursing home and other health and long-term care services, which translates into high costs for Medicare, Medicaid and millions of families. As families struggle to survive in a deepening recession and states grapple with budget shortfalls, Alzheimer’s disease threatens to overwhelm them both. In addition to advocating for more Alzheimer’s research funding, the Alzheimer’s Association is encouraging state legislators across the country to plan for this rapidly growing problem by implementing a State plan based on accurate and reliable information about the needs of residents coping with Alzheimer’s and other dementia. “The numbers in this report tell us the worst is yet to come, but only if we do little or nothing,” said Fisher. “Policy makers have an extraordinary opportunity to change the future of people living with this disease, their families and the economy.”

*Total healthcare costs are calculated as per person payments from all sources.

Additional Information:

- The full text of the Alzheimer’s Association’s 2009 Alzheimer’s Disease Facts and Figures can be viewed at www.alz.org.
- The full text of the Alzheimer’s Association’s 2009 Alzheimer’s Disease Facts and Figures in California: Current Status and Future Projections can be viewed at www.alz.org/cadata.
- To volunteer, or for free support, services and information about Alzheimer’s, contact the Alzheimer’s Association’s toll free 24/7 helpline at 1-800-272-3900.
- The Alzheimer’s Association is the leading voluntary health organization in Alzheimer care, support and research. Our mission is to eliminate Alzheimer’s disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health. Our vision is a world without Alzheimer’s.

TRIVIA CHALLENGE

What do you know?

FUN FACT Question

What American city has long held the tradition of using vegetable dye to turn it’s river green on St. Patrick’s Day?

Trivia Challenge Questions

- | | |
|---|---|
| 1. SPORTS: The NCAA Men’s basketball tournament called “March Madness” is also known as “The Big” what? | 6. MUSIC: 3 Points: What band flies “like an eagle”? What bandleader was always “In the Mood”? We used to sing along with what goateed conductor? |
| 2. HISTORY: What woman won the Nobel Peace Prize in 1979? | 7. TV: What was the family name on the Cosby show? |
| 3. GAMES: How many Triple Word Score spaces are on a Scrabble Board? | 8. GEOGRAPHY: 4 points: What are the capitals of the 4-corners states? |
| 4. COOKIES: What Girl Scout cookie is their best-seller? | 9. KIDDIE LIT: Who spun straw into gold? |
| 5. ART: American artist Grant Wood used his dentist and his sister as models for what classic painting? | 10. HOUSES: The White House is the most-visited house in |

Fun Fact Answer: Chicago

- QOTM Answers:** 1. “Dance” 2. Mother Teresa 3. Eight 4. Thin Mints 5. American Gothic 6. Steve Miller Band, Glenn Miller, Mitch Miller 7. Huxtable 8. Phoenix, Salt Lake City, Denver, Santa Fe 9. Rumpelstiltskin 10. Graceland

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by Marlys Johnsen Norris

It’s scary but the Bible clearly warns us about the perilous times coming. We are already very aware that those times are here. Have we not seen people in love with themselves, coveting what belongs to others, proudly boasting, while blaspheming God? Have we not seen children disrespecting their parents, unthankful with unholy reactions? Then we hear of people who want to marry the same sex. This is called an abomination according to Scripture. We are aborting babies and throwing lives God has created into the trash can, clearly called murder. Countries are breaking agreements and treaties. We are at war

Perilous Times Shall Come in the Last Days

because of dishonesty in a country. At every corner of life there are people accusing others falsely and twisting the truth. They despise those who are good and themselves are lovers of all kinds of pleasures. Some in cults believe they have a form of godliness but they deny that they believe in God of the Bible. They turn away to gods of their own making. How much more must we endure before we call out for God’s help? How much more must we live with before we decide to walk in the ways God has graciously has designed in His Holy Word? God’s warning to us say “For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, without natural affection, truce breakers, false accusers, incontinent, fierce, despisers of those that are good, traitors, heady, high-minded lovers of pleasures more than lovers of

God; Having a form of godliness, but denying the power thereof: from such turn away. For of this sort they which creep into houses and lead captive silly women laden with sins, led away with diverse lusts, never learning and never able to come to the knowledge of the truth”. (II Timothy 3:2-7) In spite of what is all around us, we must continue to trust and believe in the God of love who knows all about what is happening in our world . . . and in a twinkling of an eye, those who believe and follow Him one day will be miraculously changed and transported to His heavenly home. Those left-behind will search and not find them and, then, many too will believe. Our God has not forgotten us!

Marlys Johnsen Norris
Award Winning Christian Author
Contact me at:
Marlysj@sbeglobal.net

VeggieTales Easter on Gospel Music Channel

VeggieTales®: An Easter Carol World Television Premiere Good Friday, April 10 @ 7:00 P.M. ET on GMC. Two Week Run of VeggieTales® Episodes Lead Up to Premiere

Christian Newswire -- A basket full of Veggie friends tell the story of why millions of Christians around the world celebrate Easter past, present and future in the world television premiere of VeggieTales®: An Easter Carol on Gospel Music Channel Good Friday, April 10 at 7:00 p.m. ET. (Encores at 8:00 p.m.; Sat. April 11 at 9:00 a.m. and 4:00 p.m. and Easter Sunday, April 12 at 1:00 p.m. (All times eastern.) *VeggieTales®: An Easter Carol* -- inspired by the Charles Dickens’ Christmas classic -- is the powerful retelling of the Easter story in

a clever way that children can understand while providing parents with wholesome family-oriented entertainment that they can enjoy together. Filling London with plastic Easter eggs, Uncle Nezzar is on a rampage to make Easter “bigger than ever!” But just how hard can his mechanical chickens work before they’re...well, fried? In just one unforgettable day and night, Cavis and Millward (Bob and Larry) and a music box angel named Hope (voiced by Rebecca St. James) must convince Nezzar that Easter is about more than just candy and eggs.

GMC, (<http://www.gospelmusicchannel.com>) America’s fastest-growing television network, will also present a limited edition two-week run of select episodes from the popular VeggieTales® series weekdays March 30 - April 10 at 9:00 a.m. ET leading into the premiere of *VeggieTales®: An Easter Carol*. The programming is part of a new agreement between GMC and Big Idea, Inc., a leading faith-based studio and producer of children’s and family entertainment products, programming, characters and brands, including the popular animated series VeggieTales®.

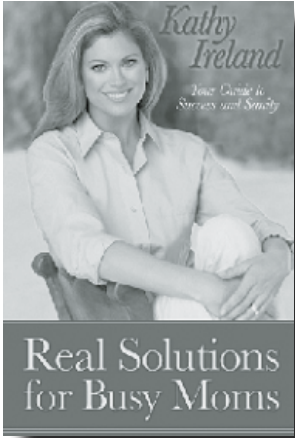
Kathy Ireland Releases New Book

Washington, Mar. 5/Christian Newswire/ -- On April 7 2009 Howard Books a division of Simon and Schuster will publish Kathy Ireland’s new book, “Real Solutions for Busy Moms: Your Guide to Success and Sanity.”

In this powerful guide for living, Kathy helps families cope with crises including: family finances, health, the dangers of drug abuses and STDs, home decor, stress, menopause, and most importantly finding wisdom and security in the glory of Christian faith. Kathy is a busy wife and mother with 3 children, who explains “If people are aware of me at all, it’s usually in a fragmented way. In the last century I worked as a model. Today, my work is the design and marketing of over 15,000 products in over 28 countries. Our company, Kathy Ireland World Wide, thanks those people who have embraced our Brand.” UCLA names Kathy as one of America’s top 10 women’s health advocates. Kathy is the recipient of the Mother of the Year Award from the National Mother’s Day Committee. Kathy speaks annually at the United Nations. Forbes, Newsweek and publications around world credit

Kathy Ireland for building a billion dollar business. This year Kathy was named the #1 female business owner in America. Kathy will receive this award in April. “All things are possible with God. It’s a great honor to share with you that my best friend is my Rock, Anchor, Lord, and Savior Jesus Christ.” ***Advance praise for Kathy’s book:*** “I love Kathy. She’s brilliant. Kathy’s important new book helps moms, grandmothers and all leaders! Once you become a mom, you never stop. Kathy’s kindness must not be mistaken for weakness. Her strength and wisdom are helpful in solving any problem.” -- *Elizabeth Taylor* “Beautiful and successful Kathy Ireland wows us again with this new book. It is such a joy to watch Kathy Ireland share her unwavering commitment to marriage, family, country, and faith. Kathy Ireland has kept as her top priority the role of wife and mother. She is a unique

and dynamic role model for all of America. We are proud to call her a loving friend.” -- *Arvella and Dr. Robert H. Schuller, founding pastor of the Crystal Cathedral* “Kathy has produced an invaluable resource for moms who struggle with real life issues. Her wisdom and insight are reflective of her genuine character. A great mom giving great advice!” -- *Britt Merrick, lead pastor and founder of Reality Carpinteria.*



Oak Avenue Free Methodist Church

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(916) 988-8815 • Pastors Andrew Webb & Robert Price

Office Hours: 9 am to Noon - Tuesday - Friday
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Evening Adult Study: 7 pm - 8:30 pm
Sunday School - 11 am For All Ages • Sundays Worship - 9:30 am

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Sunday Worship 11:00 am
Sunday Evening 6:00 pm
Wednesday Evening 7:00 pm

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Atheist Easter Challenge Answered

Pastor Claims Successful Answer to Famous Atheist's Easter Challenge

Christian Newswire - Dan Barker was once a preacher and writer of popular Christian songs, but in 1984 he told friends he did not believe in God any longer and walked away from ministry. He is now co- president of the largest atheist group in the U.S., the Freedom From Religion Foundation (FFRF, Inc.) in Madison, Wisconsin. The group has filed numerous legal suits trying to do such things as removing monuments of the Ten Commandments from city parks and "under God" from the Pledge of Allegiance. When it comes to Easter, for sixteen years Dan Barker has challenged Christians concerning the reliability of the story from the Bible. His "Easter Challenge" is found in his 1992 book "Losing Faith in Faith." Using the words of the Bible, Barker asks Christians to begin at Easter and make a list of the events described in all the various stories of who did what, when, and where from the time of the resurrection up to the time of Jesus' ascension into heaven. His only condition is that not one detail from the Bible be omitted. Barker sees the accounts as contradictory in numerous places, casting a shadow of certain doubt on the truthfulness of the Easter story.

According to Barker, few Christians have responded to his Challenge, and none have succeeded. Now, Stephen Kingsley, a small town pastor in Craigmont, Idaho (population 550), is claiming to have produced a unique and successful answer to Barker's Challenge. "From the pens of five first century writers, God gave the story of his most important miracle to the world in the form of a literary puzzle," Kingsley says. "Barker's Challenge is fairly stated concerning a crucial problem, a complex one; the solution turns out to be quite simple." Christian scholars have tried to solve the problem, but most admit the classic attempts seem strained. Some have said the accounts are impossible to reconcile. Kingsley's construction begins in a different place. "You have to set aside what you think you know and pay attention to exactly what the Bible says. A convincing case can be made that the resurrection happened much earlier Easter morning than we have thought. From that vantage point everything easily falls into place and makes sense. As a bonus, once you have the chronology right, Mary Magdalene's dramatic story is finally understood. Her story has never been

told in this way." Kingsley says he sent his solution to Dan Barker over a year ago and that he has yet to offer a rebuttal or his congratulations. "For years Dan Barker and antagonists have enjoyed challenging Christians on this and chiding us for failing to respond. He made the rules and presented a logical challenge. I gave him exactly what he asked for and now I'm challenging him to prove logical fault with it or offer his congratulations." How solid is Kingsley's answer? He makes his case in a book titled, "The Easter Answer." He put up a "Cast Your Vote" page on his website at www.easteranswer.com where readers of the book can comment on its success or failure. To date, Kingsley is batting 100 percent. "The message of this season is 'He is Risen!' You can not provide proof the resurrection happened, it's a matter of faith," says the pastor, "but given the vast potential for contradiction across the detailed accounts, discovering agreement among the writers gives our Easter message of hope and new life a vital boost of credibility; and just at a time when we need it most."

Audio Bible Ministry Releases Easter Story

Christian Newswire/ -- What is the meaning of Easter? “As they entered the tomb, they saw a young man dressed in a white robe sitting on the right side, and they were alarmed. ‘Don’t be alarmed,’ he said. ‘You are looking for Jesus the Nazarene, who was crucified. He has risen! He is not here.’” This exciting announcement is part of “Easter: The Story,” a special Easter podcast produced by Faith Comes By Hearing, the world’s foremost Audio Bible ministry. From the ministry website, www.FaithComesByHearing.com, listeners can listen and enjoy this Audio Bible story

in either .MP3 or .wav format or listen straight from the site. Taken from the New Testament book of Mark, this realistic audio recording was produced using multiple character voices, musical backgrounds and sound effects, adding excitement and emotion to the Scriptures. Faith Comes By Hearing produced this short program, which runs less than 12 minutes, to help people engage in the Bible and hear the Easter story in a dramatic, audio format. “The Bible tells us about Jesus, why He came, how He lived and why He died,” said Jon D. Wilke, organizational spokesperson. “But the story doesn’t end there;

this special Easter podcast also shares the Biblical story of Jesus’ resurrection. This Easter, commemorate this moving Bible story by listening to the Word of God in audio.” Faith Comes By Hearing records and uses Audio Bibles to reach and disciple the world’s poor and illiterate people with the Gospel message. The ministry’s mission is tJVVVo record the Audio Drama New Testament in 2,000 languages and to start 1.8 million Bible listening groups by 2016 to reach the 50% of the world who cannot read and are poor. *To learn more, visit www.FaithComesByHearing.com.*

EASTER AT NORTHMINSTER

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NORTHMINSTER PRESBYTERIAN CHURCH INVITES YOU TO EXPERIENCE OUR HOLY WEEK SERVICES.

Palm Sunday • April 5, 9:55 a.m.
Children waving palms and singing (joined by our handbell and children’s chime choirs) introduce the joyous pageantry of Jesus’ entry into Jerusalem.

Maundy Thursday • April 9, 6:30 p.m.
Participate in a small group communion service to commemorate and celebrate the Last Supper. Join us in a time of fellowship and reflection. Our chancel and bell choirs will provide music.

Good Friday • April 10, 7:00 p.m.
Tenebrae service based on Dale Wood’s Service of Darkness with candles, meditation, music, and dancers.

EASTER SUNDAY April 12
Sunrise Service • 6:30 a.m.
Join us at East Lawn Mortuary (5757 Greenback Lane) for this very inspirational service.
Traditional Service • 9:55 a.m.
We celebrate this glorious Resurrection Day with our chancel and bell choirs leading us in joyous, inspirational praise and traditional music. Come help us celebrate!

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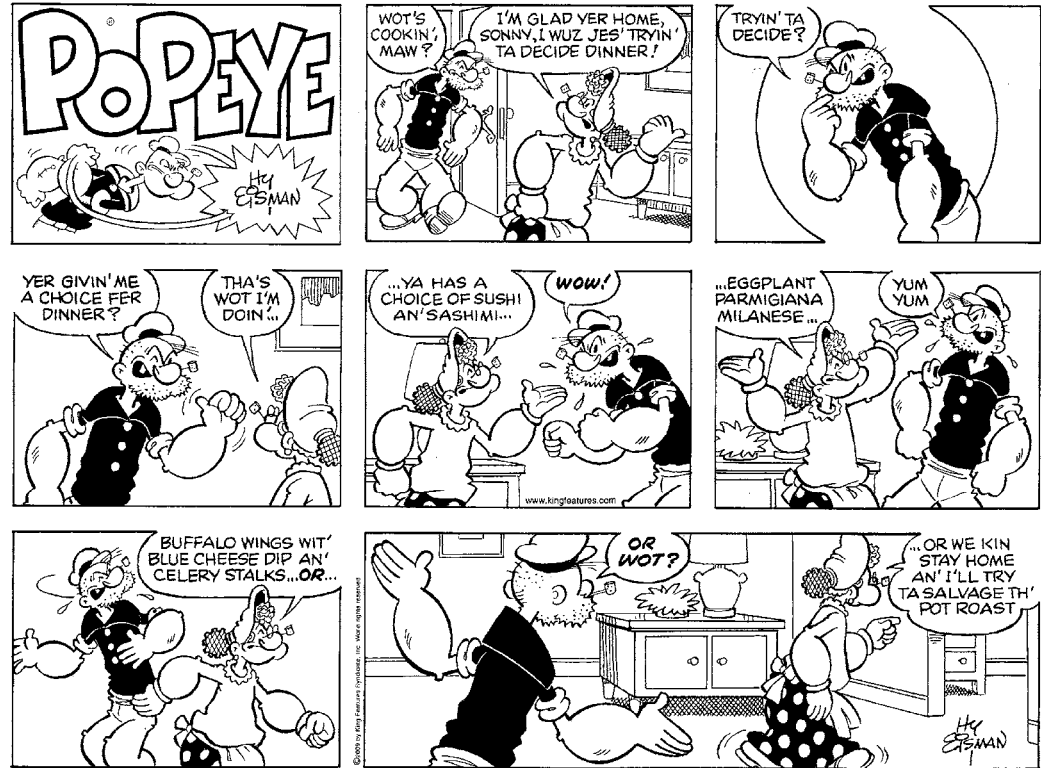
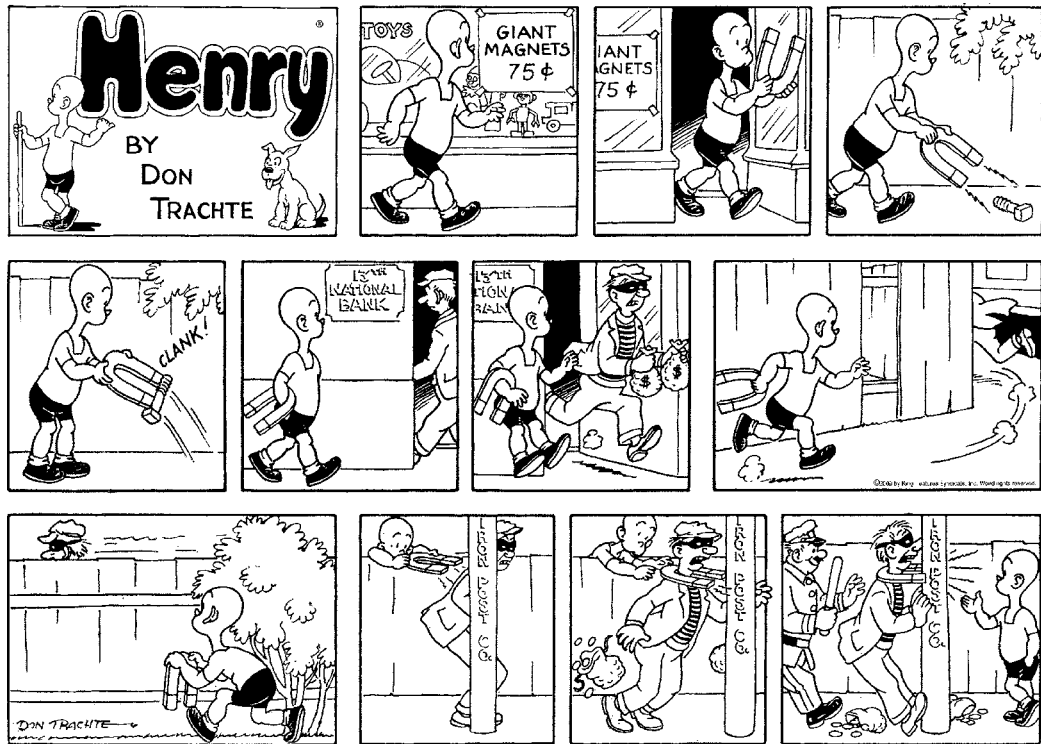
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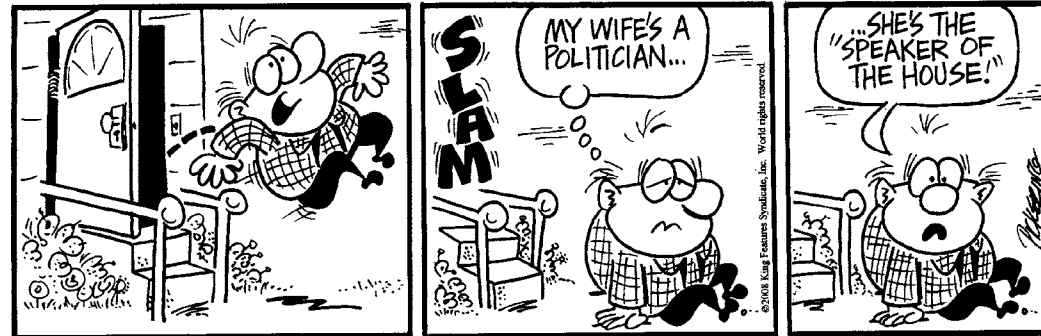
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The Spats

by Jeff Pickering



HOCUS-FOCUS BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Stripes on coat are black. 2. Hose is longer. 3. Coat buckles are missing. 4. Fireman on left has badge. 5. Sign has been raised. 6. There are more flames.

Trivia test by Fifi Rodriguez

- 1. U.S. STATES: What time zone is the state of Oklahoma in?
- 2. LANGUAGE: What day of the week was named after the Roman god Jupiter?
- 3. SCIENCE: What does the symbol "c" stand for in physics?
- 4. LITERATURE: In which Shakespearean play does the character named Bianca appear?
- 5. TELEVISION: Which TV drama was introduced weekly with a voiceover that described the main character as "falsely convicted for the murder of his wife."
- 6. THEATER: Who wrote the play "Seascape"?
- 7. GAMES: What is the length of a standard tennis court?
- 8. HISTORY: In what year did Yuri Gagarin become the first human to orbit the Earth?
- 9. GENERAL KNOWLEDGE: What does the Fujita Scale measure?
- 10. ETIQUETTE: When is it appropriate to fly the U.S. flag upside down?

Weekly SUDOKU

by Linda Thistle

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 5 | | 4 | | 3 | |
| | 7 | | 9 | 5 | | | 6 |
| 2 | | | | 7 | | 1 | |
| 1 | | | | 9 | 5 | | |
| | | 4 | | 8 | | | 7 |
| | 2 | | 7 | | | 9 | |
| | 3 | | 4 | | | | 1 |
| 5 | | | 6 | | | 2 | |
| | | 9 | | 3 | 4 | | |

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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GEORGE BURNS QUOTES

T V R N K G C Z V E S P L I E
B Y V R O L I F C Z L W T Q N
K I F C Z W U R P M J P H E C
Z X U S Q N L E S R E W O L F
J G E C H U N D R E D Z X E V
T R P W N O L J H M D E G O P
C A Y W E Y T D I E P A S T V
T R P B M F I N V R T L M E K
I G E T C I T U B A Y R E V Z
X W A U S R O P H C O M L I J
I G E D B Y G T A S Y X W L U

Find the listed words in the diagram. They run in all directions - forward, backward, up, down and diagonally.

At my age (clue answer) scare me. If you live to be one hundred, you've got it made. Very few people die past that age.

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All Answers on Page 12

Contract Bridge

STRIKE WHEN THE IRON IS HOT

South dealer.
North-South vulnerable.

NORTH
♦ 7 5 2
♥ Q 8 7
♦ K 6
♣ A J 8 5 3
WEST
♦ K J 6
♥ 9 4
♦ Q J 8 3 2
♣ Q 7 2
EAST
♦ Q 10 9 3
♥ 5
♦ A 10 7 4
♣ K 10 9 6
SOUTH
♦ A 8 4
♥ A K J 10 6 3 2
♦ 9 5
♣ 4

The bidding:
South West North East
1 ♥ Pass 2 ♠ Pass
2 ♥ Pass 3 ♥ Pass
4 ♥

Opening lead — queen of diamonds.

Declarer should always remember that his primary responsibility is to make his contract — especially if he has undertaken a game or a slam. To this end, any chance to succeed should be tried, even if doing so involves risking the loss of an extra trick.

Consider this case where the defenders scored the first two diamond tricks and shifted to a spade. Declarer won and seemed headed for

down one, since two spade losers appeared inevitable.

However, with 700 points for winning the rubber at stake (plus another 120 for his contract), South refused to throw in the towel. He saw there was actually a reasonable chance to make 10 tricks, and proceeded accordingly.

His first step, after taking the spade ace, was to lead a club to the ace and ruff a club high. He then led a low heart and, when West produced the four, finessed dummy's seven! After this held, he led another club and ruffed it high. When both opponents followed suit, the contract became a certainty.

A heart was next led to the queen, and dummy's fourth club was ruffed high, establishing dummy's jack as a trick. Declarer's last low heart was then led to the eight, allowing him to discard a spade loser on the club jack and so make his game.

Without the first-round heart finesse against West's nine, the contract could not have been made. Three trump entries to dummy were needed to establish and cash the fifth club.

It is true that by adopting this approach, South could easily have gone down two tricks instead of only one. But he rightly decided that it was worth risking an extra 100 points in a situation where he had a good chance to gain 820.

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by Steve Becker

Italian Classes Start This Week

The Italian Cultural Society offers classes at all levels for both children and adults. Convenient day and evening classes offered at both Carmichael and Sacramento Centers. Learn Italian NOW!!

Classes are \$165 for a nine week quarter. Books can be purchased at the first class meeting:

Call 916 482-5900 or visit www.italiancenter.net to check schedule and reserve your place in Italian class.

"Italian Class Is The Place To Be" ITALIAN Now!

The Italian Language school offers day and evening classes at both our Carmichael and Sacramento locations. We also offer free tutoring and practice sessions special discounts on cultural events, field trips and much more exclusively to our students. Many people rate Italian as the most beautiful spoken language in the world. Whatever your reason for learning Italian, our classes emphasize the pleasure and beauty of Italian language and culture in a dynamic and fun environment.

What Better Way To Celebrate Mothers Day?

What better way to celebrate Mother's Day weekend than at a fun event that celebrates the beauty of Mother Nature?

The San Juan Education Foundation and Effie Yeaw Nature Center will host an event on Saturday, May 9 from 10 AM to 2 PM at Effie Yeaw Nature Center in Ancil Hoffman County Park, 2850 San Lorenzo Way, off Tarshes Drive in Carmichael.

Tickets will be sold at the door and are \$12 for adults, \$5 for children, and children under three are free. All money raised will support school programs in science, technology and the arts.

Take a guided hike along the beautiful American River, play awesome nature games, create a fish art print, get up close and learn about wild animal residents, enjoy story time in beautiful outdoor surroundings, and plant a native wild flower garden to take home to mom for Mother's Day. Bring a picnic and extend this special day with lunch along the American River Parkway.

For more information, contact Pam Lapinski, San Juan Education Foundation, 916.989.0852.

"ZIP-A-DEE-DOO-DAH" Luncheon & Fashion Show

The Woman's Thursday Club of Fair Oaks' presents its annual scholarship fundraiser, "ZIP-A-DEE-DOO-DAH" luncheon and fashion show. It will be held on Thursday, April 23, 2009, at North Ridge Country Club in Fair Oaks. Social hour will begin at 11:00 AM. The luncheon and fashion show will follow at 12:00 PM (noon). Fashions are being provided by Draper's and Damon's and makeup for the models is being done by Macy's Prescriptives representative. Tickets are available at \$35.00 each. Proceeds from the event benefit local high school seniors who will enter their freshman year of college in the fall of 2009. Tickets may be purchased at the April 9 meeting of the Woman's Thursday Club. Unfortunately, tickets will not be available on the day of the event.

For more information, contact Pam Lapinski, San Juan Education Foundation, 916.989.0852.

Document Shred Day

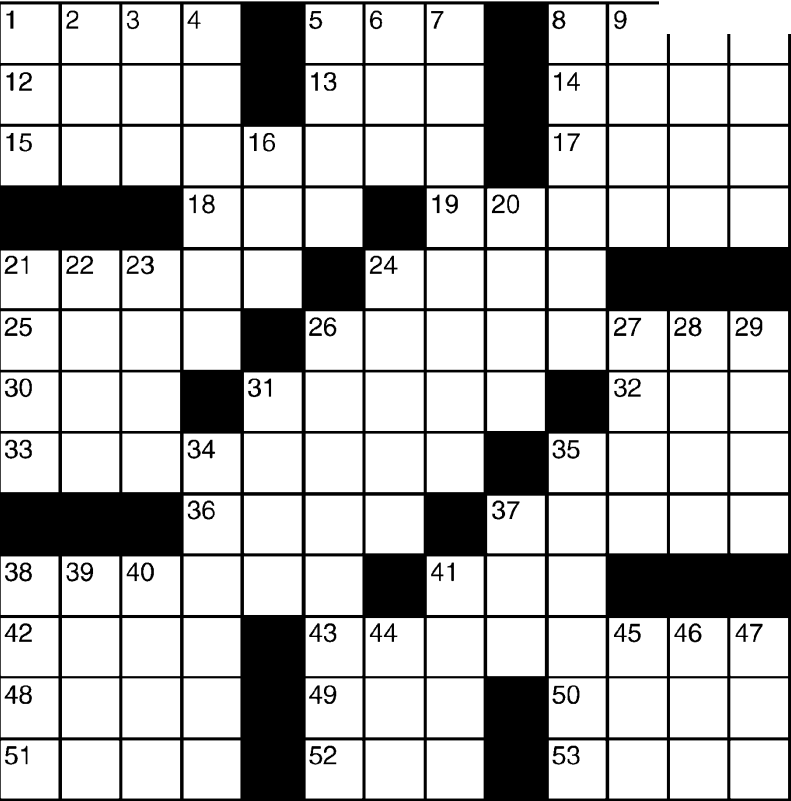
Sponsored by the Catholic Daughters for local charities on May 2, Saturday, 8 am to 12 pm at St. John Vianney Church Parking Lot, 10497 Coloma Road, Rancho Cordova.

\$5 grocery bag, \$10 standard file box, cash only.

For info call 916-294-9907

KING Crossword

Answers on Page 12



ACROSS

- 1 Junk in the in-box
- 5 Stir-fry pan
- 8 Greet the villain
- 12 Operatic showstopper
- 13 Rage
- 14 Reverberate
- 15 "Yellow" band
- 17 Horse of a different color?
- 18 Scoundrel
- 19 Cognac, e.g.
- 21 Lieu
- 24 Brat's stocking stuffer
- 25 "— Fiction"

- 26 Make like a caught possum
- 30 Recede
- 31 10 million rupees
- 32 Sticky stuff
- 33 Jerry Garcia fan
- 35 Lion's pride?
- 36 Feeble
- 37 Autumnal quaff
- 38 Dramatist Molnar
- 41 Swindle
- 42 Satan's field
- 43 Winter woe
- 48 Snitch
- 49 Mess up

- 50 Squared away
- 51 War god
- 52 Urban scurrier
- 53 Information
- DOWN
- 1 Pouch
- 2 Expert
- 3 Have 43- Across, maybe
- 4 Capricious and reckless
- 5 Untamed
- 6 Feast-famine link

- 7 PC requirement
- 8 Boston news-paper
- 9 Pic to click
- 10 Roe provider
- 11 PlayStation maker
- 16 Cushion
- 20 Bygone comic Martha
- 21 Raced
- 22 Toothpaste holder
- 23 Exile isle
- 24 Mantle
- 26 Pulpit VIP
- 27 "Zounds!"

- 28 Top-notch
- 29 Active person
- 31 "Big Brother" host Julie
- 34 Resides
- 35 Chopped finely
- 37 Cape —
- 38 Greek cheese
- 39 Always
- 40 Anger
- 41 Wagon
- 44 Historic time
- 45 Eggs
- 46 Allow
- 47 "CSI" evidence

Miss / Teen Sacramento Scholarship Pageants

Coming May 31, 2009, Capital City Hotel

**\$1000.00 scholarship to
Miss Sacramento**
**\$500.00 scholarship to
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**Free Training - Ramp
Walking - Public Speaking
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- All contestants receive free training in ramp walking, Public speaking, skin care and hair care.
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- Winner will attend a minimum

of 25 public appearances, fund raisers, parades, grand openings and special community events.
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Miss & Teen & Pre-Teen is open to ladies who are single, never been married, nor a parent and of good morals and character.

Pre-Teen contestants 11 – 12 years
Miss contestants 16 – 27 years
Teen contestants 13 - 17 years

Mrs. / Ms. is open to ladies who are single, married, with or without

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Mrs. / Ms. contestants 18 years and older

If Miss Sacramento is unable to use her scholarship with one year of her reign and or graduation, it will be awarded to her first runner-up. If Teen Sacramento is unable to use her scholarship within one year of graduating high school, it will be awarded to her first runner up.

Mary Purvis
Local California Director

Camellia City Flute Choir Presents Spring Concert

Camellia City Flute Choir will present their 2009 Spring Concert as guests of the CSUS Flute Ensemble. The performance will take place in Sacramento State's Capistrano Hall, at 7pm on Wednesday, April 29th. Each group will perform separately, then combine for a number at the end of the concert.

CCFC will present pieces by Rossini, Vivaldi, Jordan, Glazunov, Foster, and, Handel (heavy metal choir). The CSUS Flute Ensemble, which is directed by Bill Damian and mentored by Professor Laurel

Zucker will present works by Shocker, Perrey, Lauf, and Vivaldi.

CCFC has become more and more diverse in the use of the less common members of the flute family and in January, they added a 2nd contra bass flute to the ensemble. The contra stands vertically and is taller than most of its players, bending at the top in such a way that the mouthpiece is horizontal. It plays 2 octaves lower than the common C flute. In addition to the 2 contras, 2 to 3 bass flutes and up to 4 alto flutes are used in most works presented by the 15 member CCFC,

lowering the center of the sound. As interest in the lower flutes increases, director Martin Melicharek has started to arrange music for a "heavy metal" choir of alto, bass and contra bass flutes, and has programmed one of these arrangements, (a Handel fugue), at the upcoming concert.

The concert is free and parking permits to enable concert goers to park in the garage adjacent to Capistrano Hall (the music building) will be available in the lobby before the performance.

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Prayers & Novenas

THANKSGIVING NOVENA TO ST. JUDE O Holy Saint Jude, apostle and martyr, great in virtue and rich in miracles, near kinsman of Jesus Christ, faithful intercessor of all who invoke your special patronage in time of need. To you I have recourse from the depth of my heart and humbly beg to whom God has given so great power to come to my assistance. Help me in my present and urgent petition, in return I promise to

California Automobile Museum Changes Name



On March 31st, the Towe Auto Museum officially became the California Automobile Museum. For over 20 years, the Towe Ford/Towe Auto Museum has been educating and entertaining audiences with beautiful and interesting automobiles. A significant part of the history of the Museum was the arrival of over 100 Fords from the collection of Edward Towe. Without the collection, the Museum would most certainly not be in the position it is today. Times change, however, and the Museum no longer houses the Towe Collection. We now exhibit a much broader collection of vehicles, telling the history of the automobile from the late 1800s to electric and hydrogen vehicles of the future. Our new name represents the culmination of many years of hard work by our board, staff and volunteers. Our mission remains the same – to educate and entertain while preserving and promoting the automobile and its influence on our lives. With the new name, the Museum

will see many new and exciting changes over the next year, including the recent hiring of the Museum's first-ever curator, launching of a brand new website, and the introduction our 1st annual car cruise, CAMBER: "California Auto Museum's Big Event on the Road" to be held on August 1 (more details to follow). We hope you will share this exciting news with the community and join us as we embark on the next 20+ years continuing the tradition of being the center of the city's car-related entertainment!

Symphonic Winds Plays to Full House



Brett Ruona, soprano, performs a duet with Dave Rollins, trombonist

The Sacramento Symphonic Winds, at the direction of Dr. Les Lehr, performed to a full house on March 29 at the La Sierra Community Center in Carmichael. The presentation "Let's Dance", offering selections from Ballet, Big Band and Broadway, had those in attendance dancing in their seats all through the performance. San Francisco Bay area soprano Brett Ruona thrilled the crowd with various opera selections, her voice filling every corner of the room with song "as sweet and beautiful as is sung by birds in the

morning hour". Her performances included "Je suis Titania" from Mignon and "Glitter and Be Gay" from Candide. Also presented were "Ballet Music from Prince Igor", "Variations on Barnacle Bill, the Sailor", "Vientos y Tangos", "Symphonic Dances from Fiddler on the Roof" and Big Band signatures.

Everyone received a special impromptu performance, a "Blue Moon" duet with Ms. Ruona and Dave Rollins, trombonist. It was as enjoyable as a second dessert.

This was the final concert of this year's series. For more information about the upcoming season, or to find out about other appearances go to their website www.sacwinds.com.

The Symphonic Winds would like to thank everyone who came to their performances this past season. They are truly grateful for the local support of those who enjoy the concerts, and those who support them as sponsors.

Hometown Heroes



Gary- Rancho Cordova

Air Force Airman Christopher R. Gary has graduated from basic military training at Lackland Air Force Base, San Antonio, Texas.

During the six weeks of training, the airman studied the Air Force mission, organization, core values, and military customs and courtesies; performed drill and ceremony marches, and received physical training, rifle marksmanship, field training exercises, and special training in human relations.

In addition, airmen who complete basic training earn credits toward an associate in applied science degree relating through the Community College of the Air Force.

Gary is the son of Kent Gary of Ballantrae Way, Rancho Cordova, Calif. The airman is a 2005 graduate of Walnutwood High School, Rancho Cordova.



Grubbs - Citrus Heights

Army Reserve Pvt. Carlos P. Grubbs has graduated from basic combat training at Fort Jackson, Columbia, S.C.

During the nine weeks of training, the soldier studied the Army mission, history, tradition and core values, physical fitness, and received instruction and practice in basic combat skills, military weapons, chemical warfare and bayonet training, drill and ceremony, marching, rifle marksmanship, armed and unarmed combat, map reading, field tactics, military courtesy, military justice system, basic first aid, foot marches, and field training exercises.

He is the son of Esther Henry of Lialana Way, Citrus Heights, Calif. Grubbs is a 2008 graduate of San Juan High School, Citrus Heights.



Jackson- Citrus Heights

Air Force Airman Anthony M. Jackson has graduated from basic military training at Lackland Air Force Base, San Antonio, Texas.

During the six weeks of training, the airman studied the Air Force mission, organization, core values, and military customs and courtesies; performed drill and ceremony marches, and received physical training, rifle marksmanship, field training exercises, and special training in human relations.

In addition, airmen who complete basic training receive credits toward an associate in applied science degree through the Community College of the Air Force.

Jackson earned distinction as an honor graduate. He is the son of Margie Jackson of Lichen Drive, Citrus Heights, Calif., and Michael Jackson of Grape St., Roseville, Calif. The airman is a 2007 graduate of Roseville High School.



Robledo - Rancho Cordova

Air Force Airman Garrett R. Robledo has graduated from basic military training at Lackland Air Force Base, San Antonio, Texas.

During the six weeks of training, the airman studied the Air Force mission, organization, core values, and military customs and courtesies; performed drill and ceremony marches, and received physical training, rifle marksmanship, field training exercises, and special training in human relations.

In addition, airmen who complete basic training receive credits toward an associate in applied science degree through the Community College of the Air Force.

He is the son of Rudy and Melissa Robledo of Kenebee River Court, Rancho Cordova, Calif. The airman is a 2004 graduate of Cordova High School, Rancho Cordova.



Azevedo - Carmichael

Air Force Reserve Airman Chris T. Azevedo has graduated from basic military training at Lackland Air Force Base, San Antonio, Texas.

During the six weeks of training, the airman studied the Air Force mission, organization, core values, and military customs and courtesies; performed drill and ceremony marches, and received physical training, rifle marksmanship, field training exercises, and special training in human relations.

In addition, airmen who complete basic training earn credits toward an associate in applied science degree relating through the Community College of the Air Force.

He is the son of Rick Azevedo of Kewanee St., Fair Oaks, Calif., and brother of Steve Azevedo of 2525 North 550 East, North Ogden, Utah. Azevedo is a 1993 graduate of Jesuit High School, Carmichael, Calif.

Send A Card To Iraq

If you go to the web site at www.letssay-thanks.com you can pick out a thank you card and the Xerox Corporation will print it and it will be sent to a soldier that is currently serving in Iraq. You can't pick out who gets it, but it will go to some member of the armed services.

It is Free and it only takes a second. Wouldn't it be wonderful if the soldier received a bunch of these? Make the site a favorite and send one every day!

For more information contact Joe Fraccola, 916-638-8720

Sacramento Entertainment Agency Talent Search

When: Thursday April 23rd
Where: Dante Club, 2330 Fair Oaks Blvd. (near Howe Ave.)
Sacramento, CA 95825
Showtime: 8:00pm
Talent should arrive by 6:30

Singers, Comics, Magic, Juggling, Bands
Anyone with a talent wishing to perform should call 916-267-0502
Open to the public • \$5 cover
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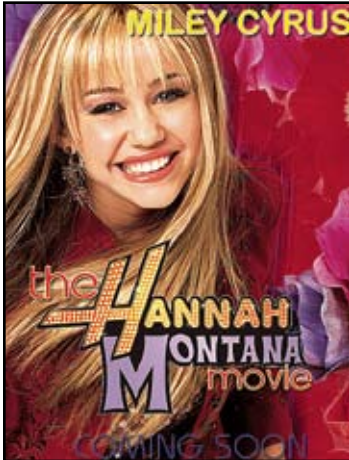
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Films and DVDs for the Whole Family



by David Dickstein

In Theaters



Hannah Montana: The Movie
Opens April 10, rated G
disney.go.com/disneypictures/hannahmontanamovie

Following the success of last year’s “Hannah Montana” movie, if you can call a concert film a movie, Miley Stewart (Miley Ray Cyrus) heads for the simple life of Crowley Corners, Tenn. when her dual life of pop star Hannah Montana gets way out of hand. On the family farm, Miley finds herself and, as luck and a formulaic script would have it, a love-struck hunk, to boot. Maybe what she needs, contrary to the show’s theme song, is the best of one world.

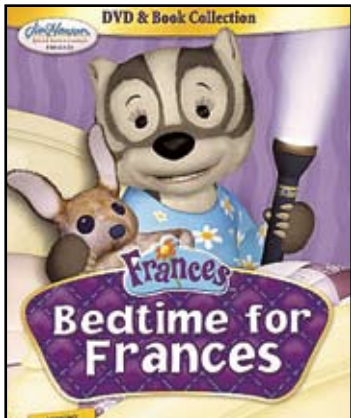
Dragonball: Evolution
Opens April 8, rated PG
dragonballthemovie.com

A grandfather’s dying wish is for his grandson to find the great Master Roshi and gather all seven



Dragon Balls in order to prevent Piccolo from taking over the world. Confused? Well, it’s all part of the quarter-century-old Dragon Ball series with roots in Japan. There have been 17 animated features among the slew of multi-media among the franchise, but this is the first American-made live-action film, and it’s taken 7 years to finish.

17 Again
Opens April 17, rated PG-13
17againmovie.com



Here’s one way to deal with midlife crisis: Wish that you can go back to your teen years. For

Mike O’Donnell (Matthew Perry), that wish is granted in a reverse “Big” kind of way. Now embodied by “High School Musical” and “Hairspray” heartthrob Zac Efron, Mike enrolls in the same high school where his own kids attend, and has a tough time fitting in before achieving serious coolosity.

Home Entertainment

Frances: Bedtime for Frances (ages 2-5, released April 1, not rated): Bravo to the Jim Henson Company that has teamed with Lionsgate and HIT entertainment to bring Russell Hoban’s loveable, precocious badger, Frances, to computer-animated life with a DVD that’s – get this! -- packaged inside a hard-bound book featuring the original, written work. Hoping this is a growing trend in the children’s entertainment industry. The disc includes two additional Frances stories and bonuses. Grade: A

The Tale of Despereaux (ages 5-10, released April 7, rated G): Rich in visuals and story, this children’s yarn about a mouse who would rather read books than eat them barely cracked \$50 million at the U.S. box office last season. The computer-animated feature, based on the Newbery Medal-winning book by “Because of Winn-Dixie” author Kate DiCamillo, deserves a better run on home video, especially in glorious Blu-ray. Voice cast includes Matthew Broderick, Emma Watson, Dustin Hoffman and Sigourney Weaver. Grade: B

Critter Quest! (ages 5-8, now available, not rated): Small fry love to spy with their little eyes, and what better – and safer – place to do so than in their own backyard? Three episodes of Smithsonian Channel’s bug-infested program has young ones unearthing fuzzy, squirmy, slimy, winged and multi-legged nature friends, many of them that live right outside your door. Grade: A

SCSO Performance Celebrates Bach and Mondavi Venue

James Lajoie – Special to the American River Messenger



Johann Sebastian Bach must surely have had a huge smile on his German Baroque face when Conductor Donald Kendrick and the Sacramento Choral Society & Orchestra feted his 324th birthday on Sunday evening, March 22 at the UC Davis Mondavi Center.

The very well-attended performance, sponsored by the SCSO’s own successful fundraiser, showcased a terrific “Bach musical sampler” with excerpts from the St. John Passion, the Ascension Cantata (#11), the Lutheran Mass No. 4 in G Major and Bach’s magnificent Magnificat.

The warm Mondavi acoustic truly complemented the Bach repertoire chosen for this timely celebration. Clarity of sound was the order of the day for the 4 soloists, the Chorus and Orchestra. Conductor Donald Kendrick

deftly and expressively guided the musical forces on stage, conducting the entire program from memory.

Soloists Robin Fisher, Soprano, Julie Anne Miller, Mezzo, Isaac Hurtado, Tenor and John Bischoff, Bass added an elegant touch to this Bach celebration through their expressive and moving delivery.

The SCSO orchestra underpinned the strong, well-focused and expressive SCSO Chorus. Oboist Tom Nugent provided a warm and haunting accompaniment for the various soloists throughout the evening. Piccolo trumpeters Michael Meeks, John Leggett and Dan McCrossin added outstanding fanfare and drama to the Cantata and Magnificat and flutists Tod Brody and Elizabeth Coronata and bassoonist Karen Gale brilliantly accompanied the soloists in a winning and

effortless manner. The continuo team of Concert Master Cindy Lee, the principle players and harpsichordist Stephen Janzen added an elegant, chamber-music like atmosphere to the entire evening.

The SCSO will close its 13th season at Mondavi on Sunday, June 7 at 7 PM with a unique program entitled Choral Soundscapes. The concert will feature Fern Hill written by Pulitzer prize winner John Corigliano, works by Handel, Michael Haydn, Whitacre and a stunning choral orchestral arrangement of 7 American Spirituals by John Rutter.

The SCSO plans to celebrate its 14th season at Mondavi with performances of the Brahms Requiem and Orff’s rollicking Carmina Burana that they featured in Carnegie Hall in 2003. Home for the Holidays will enjoy two performances at Mondavi on Saturday, December 12 at 2 PM and 8 PM. Tickets go on sale in late June at Mondavi for this series: (866) 754-2787.

The SCSO’s new Stained Glass series of concerts will be inaugurated at the recently renovated Cathedral of the Blessed Sacrament in Sacramento. The performances will include European and English Cathedral classics by Mozart, Bruckner, Rachmaninov, Parry, and Vaughan Williams.

For more information on this new series, call the SCSO at (916) 536-9065 or visit the website soon: sacramentochooral.com

Hard Rock Trio The Grumpy Perform at The Boardwalk



Orangevale -- Sacramento-based hard-rock trio The Grumpy capped a terrific 2008 with their selection as a “Top 100 Artist” by respected national trade publication, MUSIC CONNECTION. The trio was picked

from over a thousand bands and solo artist submissions for the honor.

The Grumpy perform locally at The Boardwalk, 9426 Greenback Lane, Orangevale, Friday, April 10. 8 p.m. \$10. All ages. Info: (916) 988-9427 or

log onto www.boardwalkrocks.com.

The band is scheduled to perform live at the 5th Annual Los Angeles South Bay Music Awards (date tba), where they are nominated in two categories – “Best Independent CD” and “Rock Group Of The Year” (www.southbaymusicawards.com).

The Grumpy’s sound has been compared to such acts as Rush, Nickelback, Stevie Ray Vaughan & Double Trouble, and Pink Floyd, along with a host of others, while still maintaining a sound all their own.

The Grumpy has just finished their second independent release and is once again nominated in four categories at the 2008 South Bay Music Awards. The band is in rotation on KRXQ 98 Rock’s “Local Licks” show, with a tour being planned. Indeed, The Grumpy is well on their way to realizing their life’s dream. Find out more at www.thegrumpy.com



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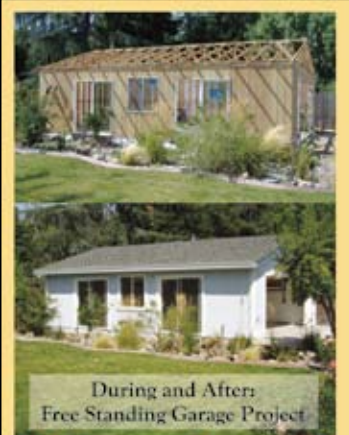
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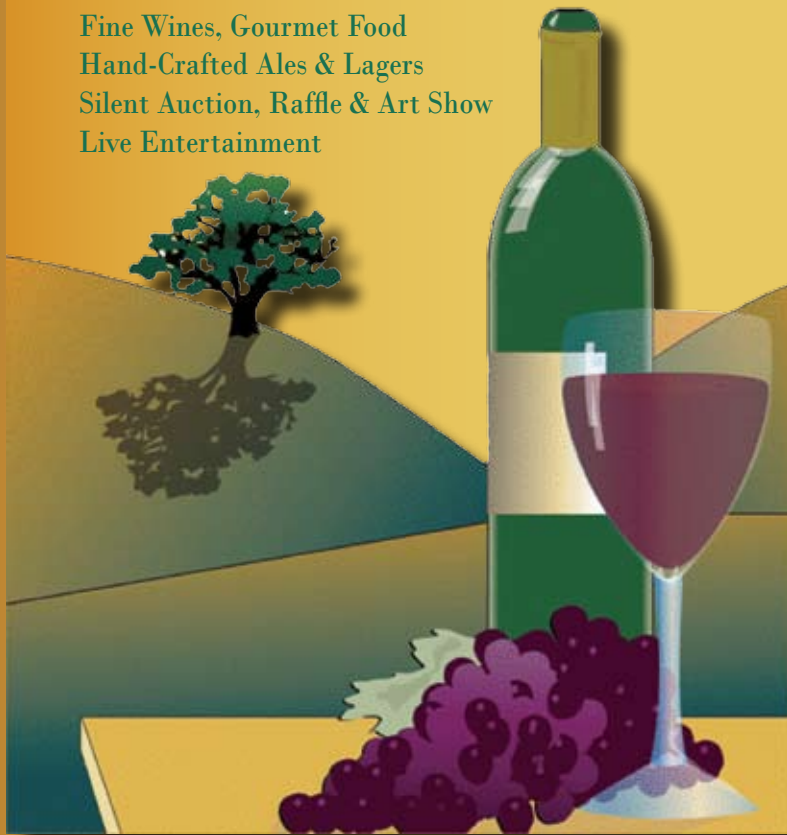
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Fine Wines, Gourmet Food
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Live Entertainment



June 5, 2009
6pm -10pm

Pre-Event Tickets \$35
Tickets at the Door \$40

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7600 Madison Avenue
Fair Oaks, CA

For Advance Tickets & Additional Information:
Call (916) 967-2903 or visit www.fairoakschamber.com

Must be 21 or over to attend.

Sacramento Capitals Announce New Team Roster For 2009 Season

Fan favorite Mark Knowles returns to Caps and partner Sam Warburg. New ladies roster features WTT veteran Rennae Stubbs and Olga Puchkova.

“Today’s draft represents the diversity and depth of the generations of top tennis talent who play World TeamTennis,” said WTT CEO/Commissioner Ilana Kloss. “Today was one of the strongest roster drafts in WTT history and it just adds to an already amazing lineup of marquee players.”

Players selected during the Advanta WTT Roster Draft will join Maria Sharapova and previously announced marquee players including Venus Williams and Andre Agassi (Philadelphia Freedoms); Serena Williams (Washington Kastles); Kim Clijsters and Anna Kournikova (St. Louis Aces); Martina Navratilova (Boston Lobsters); John McEnroe (New York Sportimes), Michael Chang (Sacramento Capitals) and Mike and Bob Bryan (Kansas City Explorers) to complete the lineup for the 2009 WTT season.

The 2009 Advanta WTT Pro League regular season runs July 2-22 in 10 U.S. markets, with the top two teams from both the Western and Eastern Conference advancing to the Conference Finals on July 24. The Conference Champions will compete in the Advanta WTT Finals on Sunday, July 26 (location TBD).

Earlier this year, the USTA became a minority owner of



TeamTennis, is to create innovative new ways to showcase our sport,” said Lucy S. Garvin, Chairman of the Board and President, USTA. “By creating this WTT team that features some of the country’s top junior prospects, the young players will gain valuable experience while showcasing our next generation of up-and-coming talent to new audiences.”

The 10-team League was co-founded by Billie Jean King in the early 1970s. Each team has a coach, two male and two female players who play singles, doubles and mixed doubles matches. Visit WTT.com for more information.

For details on the complete draft results and the 2009 schedule, visit www.WTT.com.

WTT is well known for introducing innovative elements to tennis including instant replay, co-ed format, multi-colored courts, cumulative and no-ad scoring, on-court coaching, Supertiebreakers and player names on back of their shirts. Team matches consist of five events, with one set each of

men’s singles, women’s singles, men’s doubles, women’s doubles and mixed doubles. The first team to reach five games wins each set. A nine-point tiebreaker is played if a set reaches four-all. One point is awarded for each game won. If necessary, Overtime and a Supertiebreaker are played to determine the winner of the match.

The 2009 Advanta WTT Pro League regular season runs July 2-22 in 10 U.S. markets, with the top two teams from both the Western and Eastern Conference advancing to the Conference Finals on July 24. The Conference Champions will compete in the Advanta WTT Finals on Sunday, July 26 (location TBD).

The new Sacramento Roster includes:

Mark Knowles: Veteran player signed a three year contract to play for the Caps, returning for his eighth year. Knowles has three Grand Slam doubles titles, two-time WTT League MVP honors and over 50 doubles championships.

Sam Warburg: Sacramento native. Finished 2008 ranked 142 in the world in singles. Stanford Graduate, four-time All American and former NCAA Doubles Champ. Another crowd favorite, Warburg will reunite with former WTT partner Knowles.

Warrior Spring Break Basketball Camp Offered for Kids at William Jessup University

Rocklin - William Jessup University’s men’s basketball program will offer a spring break basketball camp for kids 8 to 18 years old during the week of April 6 thru 9.

The camp is designed to develop fundamental basketball skills and character values in young people.

“It is very exciting to be able to work with young people to help them improve their basketball skills,” said Aaron Muhic, Jessup’s head basketball coach.

“We run a very fun, instructional, intense basketball camp for young people of all ages and skill levels and are looking forward to a great week of camp!”

All camps are held in the Activities building at William Jessup University, 333 Sunset Blvd. in Rocklin. To register for the camp go to jessup.edu or call 916-577-2362 for more information.

The four-day camp begins at 9 a.m. ending at 4 p.m. Cost is \$200 per child. Each camper will receive a “Warrior Basketball” t-shirt, basketball and workout packet.

About William Jessup University

Founded in 1939 by William Jessup, the University moved to Rocklin, California, in August 2004. WJU is the first and only WASC accredited private four-year university to have its main campus located in the greater Sacramento

area, offering degrees in many different disciplines, including Business Administration, Family & Children’s Ministry, English, History, Intercultural Studies, Liberal Studies (Teacher Education), Music, Pastoral Ministry, Psychology, Public Policy and Youth Ministry. Anticipated majors include fields in the humanities, science and professional studies. WJU also offers an adult Degree Completion Program at its campuses in Rocklin and San Jose in Counseling Psychology, Management and Christian Leadership. For more information, please visit www.jessup.edu or call (916) 577-2200.

Gold River Discovery Center Golf Tournament

Gold River Racquet Club Presents 3rd Annual Gold River Discovery Center Golf Tournament

On April 18th at Empire Ranch Golf Course Gold River Discovery Center will be having its 3rd annual Golf Tournament to benefit Technology. In these tough times with many school cut backs our kids really need these extra funds.

This year’s event includes 18 holes of golf at the great Empire Ranch Golf Course, a box lunch and a fabulous Chicken & Tri-tip dinner. There will also be many raffle prizes. Play starts at 1:30 pm and registration is at 11:30

am. Cost for this event is \$125 per golfer. Golfers at our tournament last year had a GREAT time. Forms are available at www.grdepta.org under the News Menu Item.

River Cats Baseball is Almost Here!

The Sacramento River Cats season begins at Raley Field Friday, April 9 – 7:05 (gates open at 5).



There are a lot of exciting events happening during the first homestand.

OPENING WEEKEND (April 9-12) with magnet schedule giveaway presented by Raley’s & Bel Air

- Opening Night Championship Celebration and first game to kick off the River Cats 10th season celebration
- \$1 hot dogs on Friday
- Firework show Saturday presented by Sutter Health
- Easter Egg Hunt on Sunday

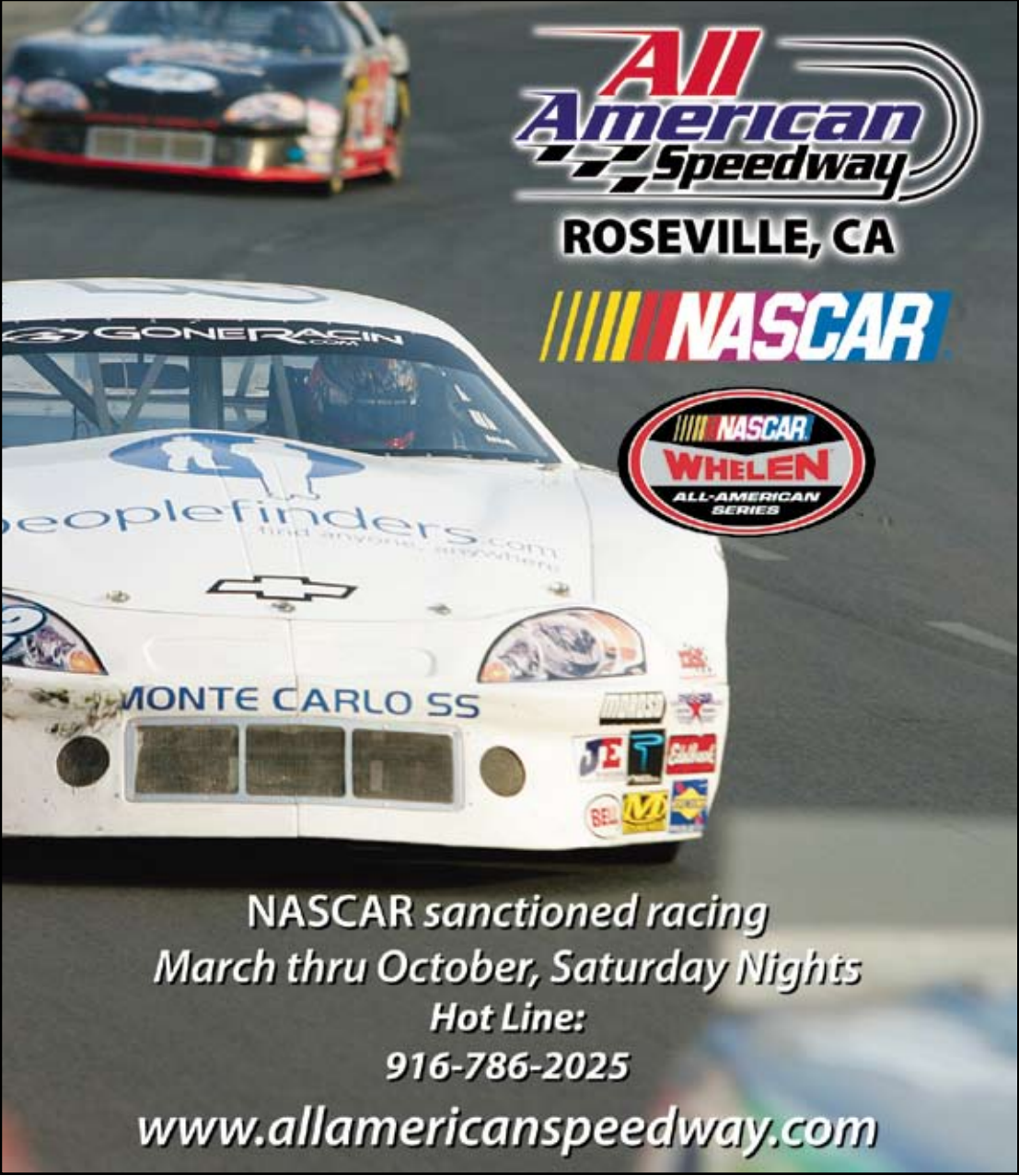
And remember...River Cats tickets start at just \$7!

"Gentlemen, Start Your Engines"

Roseville - A sell-out crowd filled the stands for the return of NASCAR on Saturday, April 4th at the All American Speedway in Roseville. High-speed excitement and breath-taking action were enjoyed by thousands in attendance, here to take in another year of professional racing at the popular speedway.

The aggressive new schedule has something for everybody with the NASCAR Whelen All American Home Track series, along with a flurry of other activities including USAC sprint cars, the return of Legend car racing, youngsters in the mini cup and baby grand divisions. A total of 33 events have been posted for 2009, which began on March 19th, with the first annual All American Showdown open event for Late Models, Modifieds, Street Stocks, Bombers, and Interceptors.

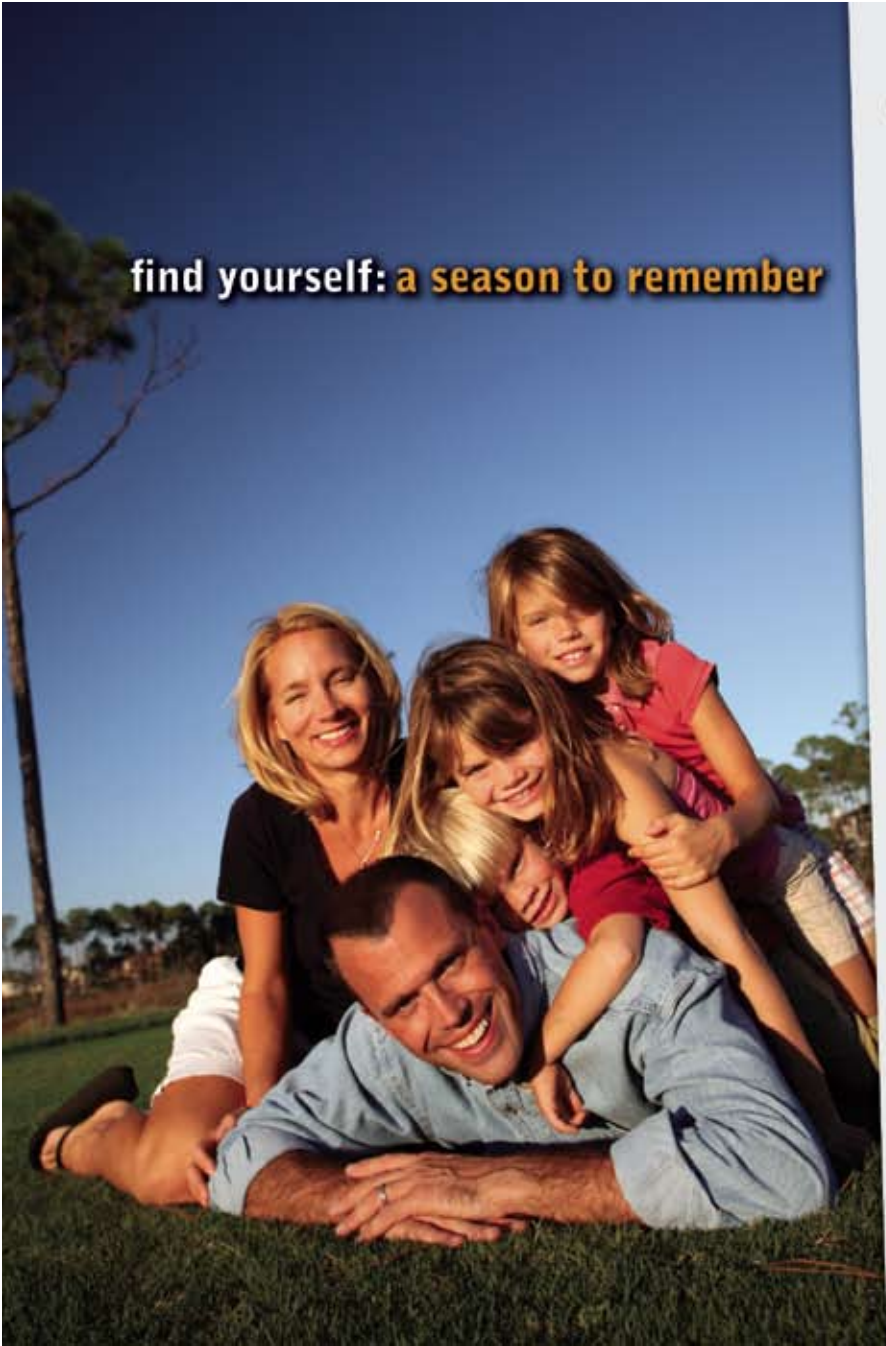
The track is a 1/3 mile paved oval. Action gets underway each weekend through September. Over the years, the Speedway has seen some of the top stock car drivers in America provide Saturday night thrills. The track and the facilities are well maintained, the restrooms are clean, and the staff is enthusiastic. Each weekends events are a sure bet for a great



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**Saturday
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Registration at 7:00 a.m.
Race begins at 8:30 a.m.

**Sunday May 3rd
Car Show**
9:00 a.m. - 3:00 p.m.



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If you or your organization is interested in participating, applications are available
at the Fair Oaks Chamber Office, 10224 Fair Oaks Blvd, or by calling 967-2903.

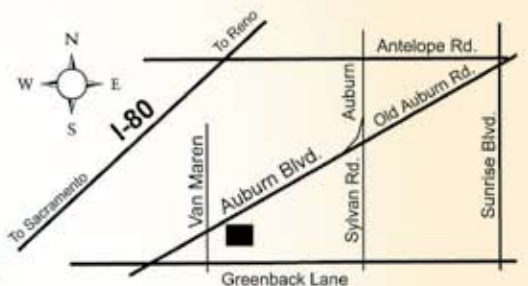


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Celebration Service

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