

Carmichael Times

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Serving Carmichael and Sacramento County since 1981

July 25, 2012

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Selected to Serve
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REWARDS**
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Carmichael Creek Community Selected for 'Blue Thumb Neighbors' Program

CARMICHAEL – Carmichael Water District is pleased to announce that its Carmichael Creek service area has been selected to participate in “Blue Thumb Neighbors,” a free program designed to teach participants how to create beautiful, River-Friendly landscapes.

River-Friendly landscaping is a holistic approach to sustainable landscaping that uses resources, like water, efficiently and incorporates practices that foster soil health, reduce waste and prevent pollution of the air and waterways.

Each participating household will receive a free at-home consultation on efficient watering, sponsored by the Carmichael Water District, and then education and resource kits during three workshops. Workshops will be held at the Deterding Elementary School, Multipurpose Room at 6000 Stanley Ave. from 6:30-8:30 p.m.

Workshop dates are; Tuesday, September 11: Sustainable Landscape Design—taught by Landscape Designer Cheryl Buckwalter of Landscape Liaisons; Tuesday, September 18: Efficient Watering—taught by licensed Landscape Contractor and Irrigation Specialist Don Smith; Tuesday, September 25: Right Plant, Right Place—taught by Ellen Zagory, Director of Horticulture for the UC Davis Arboretum.

In addition, the program includes a free hands-on workshop at a participant’s home during which volunteers will transform two areas of the front yard on Saturday, October 13, 9 a.m. to noon.

Two participants will win weather-based “smart” irrigation controllers donated by Rain Bird and Hunter.

“Our Carmichael Creek customers directly came to mind when we first heard of this



Cheryl Buckwalter of Landscape Liaisons, at a recent Blue Thumb Garden Party, where participants improved two areas of a Blue Thumb Neighbors participant’s front yard during a hands-on workshop. Photo courtesy of Blue Thumb Neighbors.

program,” said Carmichael Water District General Manager Steve Nugent. “They have long been advocates of water efficiency as evident in their active participation in the District’s water conservation programs. With expert guidance and advice, this program will greatly enhance our Carmichael Creek customer’s efforts to improve and maintain their quality of life.”

Neighborhoods from throughout the Sacramento region were nominated for the program and then evaluated according to 13 criteria, which included whether the neighborhood is metered and representative of other communities in the Sacramento region.

After interviews with leaders at top-ranked neighborhoods, program sponsors selected the Carmichael Creek community.

Carmichael Creek, which was nominated by Carmichael Water District, was the only neighborhood selected for the 2012 Blue Thumb Neighbors program.

The Blue Thumb Neighbors team will be going door-to-door on Saturdays, August 4 and 11 in some Carmichael neighborhoods to provide more information about the program and invite residents to participate.

Blue Thumb Neighbors is offered in partnership with the Carmichael Creek Neighborhood Association and sponsored by

the Regional Water Authority (RWA) and the Carmichael Water District.

Interested residents may contact Blue Thumb Neighbors Program Coordinator Christine Kohn at 916-944-1631 or ckohn@INCommunications.biz to sign up or visit the Carmichael Creek Neighborhood Association Web site at carmichaelcreek.org to learn more.

The Regional Water Authority represents 24 water providers and affiliates in Sacramento, Placer and El Dorado counties, plus the city of West Sacramento. Learn more about RWA and its Water Efficiency Program at BeWaterSmart.info.

Arrest Made in Hit and Run Collision in Carmichael

CHP Special Report

CARMICHAEL – On July 16, 2012, at approximately 10:00 p.m., Harison Long-Randall, a 21 year old from Grass Valley, and Gemily West, a 23 year old from Carmichael, were walking their four dogs on eastbound Engle Road at Garfield Avenue. An unknown driver, driving a metallic light brown 1986 or 1987 Nissan Maxima, was traveling southbound on Garfield Avenue just north of Engle Road. As Randall, West, and the four dogs were crossing Garfield in the crosswalk, the suspect vehicle struck a stop sign pole on the northwest corner of the intersection. The suspect vehicle continued in a southerly direction striking Mr. Randall, Ms. West and the four dogs within the crosswalk. The driver fled the scene of the collision in the suspect vehicle.

In a collaborative effort with the Sacramento County Sheriff’s Department, CHP investigators utilized several investigative resources where information was developed that identified Mr. Walden as having a vehicle matching the description provided by witnesses of the hit and run collision.

On July 19, 2012, at approximately 1:22 a.m., California Highway Patrol officers made an enforcement stop on Bainbridge Drive at Salazar Drive on a 1987 Nissan Maxima with a California license plate number of 1SGP299. The officers contacted the driver who was identified as Paul William Walden, a 31 year old from North Highlands. While talking to Walden, officers observed the vehicle he was driving matched the description of the suspect vehicle out of the hit and run collision. Upon further examination of the vehicle, officers observed damage consistent with the collision damage.

Walden was arrested during the enforcement stop for driving under the influence. Walden was later interviewed by CHP investigators and admitted to being the driver of the 1987 Nissan Maxima at the time of the hit and run collision that occurred on July 16, 2012, at the intersection of Garfield Avenue and Engle Road. Walden was booked into the Sacramento County Jail on two counts of felony hit and run, four counts of felony animal cruelty, misdemeanor driving under the influence, and driving on a suspended driver’s license.

Any additional information about this news release should contact Officer VanLindt who will be available at the CHP North Sacramento Area business phone number of (916) 338-6710, Monday through Friday 8:00 to 5:00 p.m. After hours, or if urgent, please contact his by cell at (916) 284-2727

**REMEMBER TO ALWAYS
BUCKLE UP AND DON’T
DRINK AND DRIVE**

The California Highway Patrol is a law enforcement and traffic safety agency reporting to Business, Transportation and Housing Agency Acting Undersecretary Traci Stevens and Governor Jerry Brown.

California State Senate Commemorates 39th Annual 'Eppie's Great Race' and Founder Eppie G. Johnson

SACRAMENTO REGION — On Monday, July 2, 2012, the California State Senate presented two resolutions to recognize local businessman and restaurateur Eppie G. Johnson as well as his 39th annual “Eppie’s Great Race.”

Senate President pro Tempore Darrell Steinberg (D-Sacramento) introduced one resolution to recognize the longstanding contributions of Eppie G. Johnson to the Sacramento region. The second resolution commemorated “Eppie’s Great Race,” Johnson’s longstanding run-bike-paddle triathlon celebrating its 39th year in Sacramento and Rancho Cordova.

“I am extremely honored and humbled to receive this recognition from the California State Senate,” said Johnson. “It is my privilege to be a part of the Sacramento community and continue the tradition of Eppie’s Great Race that will celebrate its 40th anniversary next year.”

Eppie G. Johnson has been a key contributor to the vibrancy of the Sacramento community for close to 50 years. Johnson

opened the first of 27 successful “Eppie’s Restaurants” in 1964. His restaurants became known for their innovative menu, state-of-the-art training and excellence in management. For decades, “Eppie’s Restaurants” contributed to the Sacramento economy by creating jobs and revenue.

As a way to promote his restaurants in 1974, Johnson established “Eppie’s Great Race” — making it the world’s oldest triathlon on record. “Eppie’s Great Race” has generated more than \$970,000 for race beneficiary Sacramento County Therapeutic Recreation Services that provides programs for area mentally and physically challenged.

Throughout the years, Johnson has held many important positions including an appointment by former Governor George Deukmejian to the California State Compensation Insurance Fund Board of Directors, and positions on the Salvation Army Advisory Board and the Small Business Advisory Council. Johnson also has received numerous community service



Eppie G. Johnson stands with Senate President pro Tempore Darrell Steinberg (left), Senator Elaine Alquist (right) and family members after accepting two resolutions in his honor from the California State Senate. Photo courtesy of Anita Fitzhugh.

awards. Dedicated to his Greek heritage, Johnson received the Ellis Island Medal of Honor presented by the National Ethnic Coalition of Organizations as well as his faith’s highest honor in Christendon with an installation to the high office of Archon of the Ecumenical Patriarchate.

The 39th annual Eppie’s Great Race, presented by Eppie’s Great Race Foundation, will take place on July 21, 2012. Participants

run 5.82 miles, cycle 12.5 miles and paddle boats 6.35 miles on a racecourse located on and alongside the American River. Teams and individuals can compete in a variety of divisions. Continuing this year is the US Bank Kids Duathlon, a 2-mile run and a 5.75-mile bike ride that provides kids with their own event. For more about Eppie’s Great Race, visit www.eppiesgreatrace.org, or call (916) 480-0270.

**WE SUPPORT
OUR MILITARY**

Barbara Safford Honored for Her Service on the Carmichael Rec and Park District Advisory Board



Supervisor Susan Peters congratulates Barbara Safford. Photo courtesy of CRPD.

CARMICHAEL – Barbara Safford is leaving her position on the Carmichael Recreation and Park District Advisory Board of Directors to pursue leadership opportunities in other areas of the Carmichael community.

Director Safford's last Advisory Board meeting was on July 19, 2012. At a reception prior to the board meeting, Supervisor Susan Peters presented her with

a proclamation from the County Board of Supervisors.

Director Safford served honorably for 9 years from 2003–2012. She helped the Carmichael Recreation and Park District develop a district-wide master plan which began the process of getting long awaited parks built. She was very active in the development of Patriots Park, O'Donnell Heritage Park, and Jan

Park. Her enthusiasm and contribution to the Carmichael Recreation and Park District and the community has been very much appreciated. She helped with strategies to better serve the park and recreation needs of the community and provided insight into numerous policies. Her support of the recreation division was outstanding.

The Board Members, staff, and community of Carmichael thank Barbara for her supportive work as a Board Member. She will be missed.

The newest members to the Carmichael Recreation and Park District Advisory Board are community residents Gayle Dax-Conroy and Joyce Arrendondo-Carroll. The public is encouraged to attend any of the Advisory Board meetings held on the third Thursday of each month at 6 pm at the Carmichael Park Clubhouse. Please visit the District website at www.carmichaelpark.com.

Source: Carmichael Rec and Park District

She's Living A Dream

By R. M. Ehlert

SACRAMENTO REGION – One of Caitlin Tormey's first visits to a library at age 6 did not end so well and nearly left her scarred and scared to ever return.

"I guess I was so absorbed with my head between the pages and looking around I didn't realize they were closing for the day," said the Carmichael native. "They locked me in! I was so upset."

After such a start there's a bit of irony in the fact that Tormey now studies Library Science as a graduate student at the University of Washington and that she's locking up a career in that field.

From the nightmare of her youth lost in a land of towering shelves and surrounded by Dewey decimal classification digits in the dark, Tormey says she's now living a dream – especially this summer.

That's because she was named one of only 38 college students nationwide selected to serve as a Library of Congress Junior Fellow this summer. It is a rare distinction and she's quite grateful to her academic mentors and Congressman Dan Lungren (R-Gold River) who wrote a letter of recommendation for her application.

"Congressman Lungren is very active in the Library of Congress," said Tormey. In fact, as Chairman of the House Committee on Administration, he has oversight of all of the campuses that make up the Library of Congress.

Tormey, who attended St. Michael's Episcopal Day School and later Loretto High School, is assigned to working with a Young Readers program at the Jefferson Library. She started her fellowship right around Memorial Day and will conclude it August 3, after which she will return to school for her final year.

"You can't imagine, I get to do exactly what I love: work in a giant, gorgeous library



Caitlin Tormey was named one of only 38 college students nationwide selected to serve as a Library of Congress Junior Fellow this summer. Photo courtesy of R. M. Ehlert.

she said.

In the future – when she'll be a librarian herself someday – she envisions an even greater trend toward "E-Readers" like the Kindle and other devices.

"It won't happen quickly, but rather slowly," she said, carving out a few exceptions. "I think children's books, picture books will always be more powerful (in print form)."

She sees the attraction of traditional books in her assigned station, the Jefferson Building, which has several smaller reading rooms, and a main reading room. She loves to help patrons and converse with them.

"I have never seen so many people all flushed and exhausted from the Washington D.C. summer heat as they come into the air conditioned rooms and an oasis of books," she said. "They stay here for hours and hours and lose track of time, many commenting that they didn't realize they had been here so long."

From Caitlin's work area she can view The Mall, especially the nearby Capital and the Supreme Court. It's times like these when she is so grateful to Congressman Lungren for his assistance in her application. She and 37 others were chosen from among 700 applicants.

Sometimes the reader within her trumps the librarian.

"I've been reading a book a day on average," she said.

She was particularly smitten by a children's book called "Wonder," by R.J. Palacio. It's about a young boy with profound facial deformity who is about to leave home and go to mainstream school for the first time.

It's about how he's accepted and his adjustment to his new academic surroundings.

In Caitlin's mind, "Wonder" is a keeper, the kind of book she'd recommend to young adults in the library she'll staff someday.

And "Wonder" is the perfect word to describe her experience as a Library of Congress Fellow.

"Being here – you couldn't ask for a better stepping stone for a career," she said.

Friends of Sacramento Public Library Warehouse Sale August 4 and 11

SACRAMENTO REGION – More than 70,000 "gently used" books, videos, records, and books-on-cassettes will be offered for prices from fifty cents to \$2 at the August 4 and 11 sale at the warehouse of the Friends of the Sacramento Public Library.

The warehouse is at Suite E, 8250 Belvedere Ave., just south of 14th Ave. between Power Inn Rd. and Florin-Perkins Rd.

Sale hours will be from noon to 4 p.m. on Saturday August 4, and from 9 a.m. to 4 p.m. on August 11.

There will be a preview for Friends members only from 9 a.m. to noon on August 4 (You can join at the door for \$15).

Income from the sale helps pay for programs, equipment, and materials local libraries need but can't afford.

The Friends' "Book Den" store at the warehouse, with most items priced individually from \$3 up, will be open during the sale, as well as weekly on Thursdays, Fridays, and Saturdays from 9 a.m. to 2 p.m.

For more information, call (916) 731-8493 or go to fspl@att.net.

From: Wm C. Dillinger, Communications Committee Friends of Sacramento Public Library

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Saturday: By appointment • Sunday: Closed

Monthly Military Retiree/Spouse Meeting

Our next monthly meeting is scheduled for 14 Aug at the North Highlands Park and Recreation District, 6040 Watt Ave, North Highlands. Meeting time is promptly at 1030 hrs.

Our speaker for this event is John Mitchell, Sunset Lawn Funeral Home. Should be very informative. Please direct any questions to our volunteer staff at 916-923-4979, Mon thru Thurs 9 to 3PM.

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US Telecom Fake Bills Fool Businesses

BBB warns businesses to double check invoices before paying

SACRAMENTO REGION – Better Business Bureau is warning of misleading advertisements being mailed to businesses across the Sacramento region by US Telecom.

The advertisements resemble an invoice or bill, complete with a description of services, rate, and total balance. The invoices received by BBB do not have any statements that the information is a solicitation.

U.S. Postal Service regulations require all mailings resembling bills or invoices include a disclaimer which states, in part, "THIS IS NOT A BILL. THIS IS A SOLICITATION. YOU ARE UNDER NO OBLIGATION TO PAY THE AMOUNT STATED ABOVE UNLESS YOU ACCEPT THIS OFFER." This statement must be in at least



30-point font in boldface capital letters.

North Dakota Attorney General's office filed a cease and desist order against the company and its principal, David Bell, on Feb. 17, 2012. The order, in part, prohibits the defendants from advertising, soliciting or selling to North Dakota consumers through use of mailings that could be reasonably interpreted to be a bill or invoice.

U S Telecom currently has an 'F' rating with Better Business

Bureau after collecting over 450 complaints in the last year, some of which remain unanswered. BBB in Los Angeles contacted the company in September 2011 requesting US Telecom include a disclosure statement to let businesses know the mailer is an invoice. To date, BBB has not received a response.

BBB advises the following to avoid invoice scams:

- Alert accounts payable to be on the lookout for phony invoices.
- Carefully review invoices from businesses you do not typically do business with.
- If an invoice is questionable, contact the company and request proof of services rendered.
- Check out the business at necal.bbb.org to review complaint details for the company.



TAX HELP

from a Tax Pro

Dean Alexander Sr.

IRS Demands Compliance but Withholds Information

Let us first talk about compliance as defined by the IRS. Compliance according to them is filing your income taxes. If taxpayers owe back taxes, they are prohibited from reaching a tax resolution if they have not filed their tax returns.

Some of the taxpayers need to file several years at a time. The source of income may not be available to taxpayers. So we usually go to the IRS to order transcripts to obtain such information. One of the benefits of having those transcripts is to match exactly the tax returns that need to be filed with IRS records.

Matching, in addition to establishing the correct liability and accuracy, also saves the IRS time and effort. The reason behind this is the fact that the IRS will chase the taxpayer if there is underreporting. They discover underreporting by matching what is filed with what they have

in their records. That is why we save them the agony of sending notices such as CP2000 and following up on the case that will remain open until it is resolved after possible correspondence back and forth.

You would think that the IRS would have invested interest to provide the needed tax help by giving you the old years for those reasons. But alas, the IRS would establish a cutoff beyond certain old years which is understandable. The bones that we have to pick with the IRS are the year they choose for cutoff after which they refused to give you wage and income transcripts.

The tax problem that we face is the following: the IRS requests that we file a certain old year. If they had matched the available transcripts with the tax returns that still need to be filed that would have made the life of the taxpayers much easier. There is a way to obtain the transcripts

differently. I have tried that way. Sometimes you get the transcripts and sometimes you don't. And above all it may take sometimes months when time is of the essence.

I have had revenue officers give me a deadline before collection action such as levy and wage garnishment was to start. During that time I had to file tax returns for which I did not have the information. The time he gave me was not sufficient to obtain what I needed. So you are left on your own.

Summary: Transcripts are important to provide the tax help needed to prepare returns and proceed to a tax resolution such as an offer in compromise.

Dean has 30 years experience as a CPA and tax consultant and he is currently on two radio shows. He is the managing director of National Financial Advisors (NFA Tax Help), a national firm headquartered in Houston. He is also a Chartered Financial Consultant and Chartered Life Underwriter. He consults exclusively on tax matters particularly tax audits and tax collections at both the federal and the state levels.




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Dr. Bob Graykowski



Sunlight is vital for the body's production of vitamin D. But too much sun - particularly as a child - can lead to skin cancer.

As our community prevention specialist, I know that knowledge is a powerful weapon in the fight against disease. Therefore, I keep up to date on the best ways to prevent diseases, like skin cancer, before they start.

The following are just a few of the ways we teach patients to stay safe in the sun.

Types of Skin Cancer

There are three basic forms of skin cancer: basal cell, squamous cell and melanoma. All three are linked to ultra-violet (UV) ray overexposure, both from the sun and tanning facilities.

UV light sparks molecular changes in skin that results in specific mutations deemed "critical to skin cancer development."

Basal Cell

The most common of the three skin cancers, basal cell tends to grow slowly and remain localized, as opposed to spreading. Generally found in areas of the body exposed to sunlight, it can range from a small, fleshy bump to a sore that bleeds, scabs and then repeats the cycle. Sometimes it masquerades as a red, sensitive, flat spot that bleeds easily.

Preventing Skin Cancer

Squamous

A hard lump with red or brown irregular borders is characteristic of squamous cell cancer. An ulcer that doesn't heal may develop within the lesion. This form of skin cancer is more common after the age of 60, following years of sun exposure.

Melanoma

Dark moles with irregular borders are hallmarks of melanoma. Itching, bleeding and changes in color are also associated with these moles. Unlike basal and squamous skin cancers, melanomas develop very quickly - often involving the lymphatic system - and are distinctly life threatening. Melanomas are also linked to overexposure to the sun.

Start With Self-Exams

Lesions that don't heal, moles with irregular borders and other symptoms related to skin cancer aren't as easy to detect as you might think. Ears are one "hot spot." Another particularly tricky area of the body is the scalp.

Dress for Success

If you plan on attending an all-day, outdoor event, choose long-sleeved cotton shirts and lightweight slacks. But avoid gauzy materials. If you can see through the material, the sun's ultraviolet rays can most likely seep through.

Heed These Hat Hints

Baseball caps are popular, but they leave the sides of the face and ears vulnerable. Instead, opt for hats that have wide brims. There are several styles available for men, women and children that will keep the sun at bay while everyone plays.

Go Beyond Skin Deep

Instead of relying solely on topical sunscreens and proper clothing, we urge patients to take an internal approach to preventing skin cancer as well. Green tea, for example, contains

antioxidants called EGCCs that block DNA damage due to UV rays.

Antioxidants which keep cells from deteriorating as part of the oxygenation process, are also found in fresh fruits and vegetables. And red, yellow and orange fruits and vegetables also contain carotenoids, which protect against sunburn.

But the cancer-fighting benefits of oranges, grapefruit, lemons and limes don't end with antioxidants and carotenoids. Oils found in the skins of these luscious fruits also contain limonene: a front-line warrior against squamous cell carcinoma.

So, in addition to adding a little citrus "zest" to your diet - the culinary term for orange, lemon and lime peel - you can help keep cancer at bay. Just make sure you scrub the exterior of the fruit with soapy water and a coarse brush before consuming and only choose organically grown fruits.

As your partner on health, our goal is to educate and empower you so that you can minimize accidents, illness and injury and maximize life.

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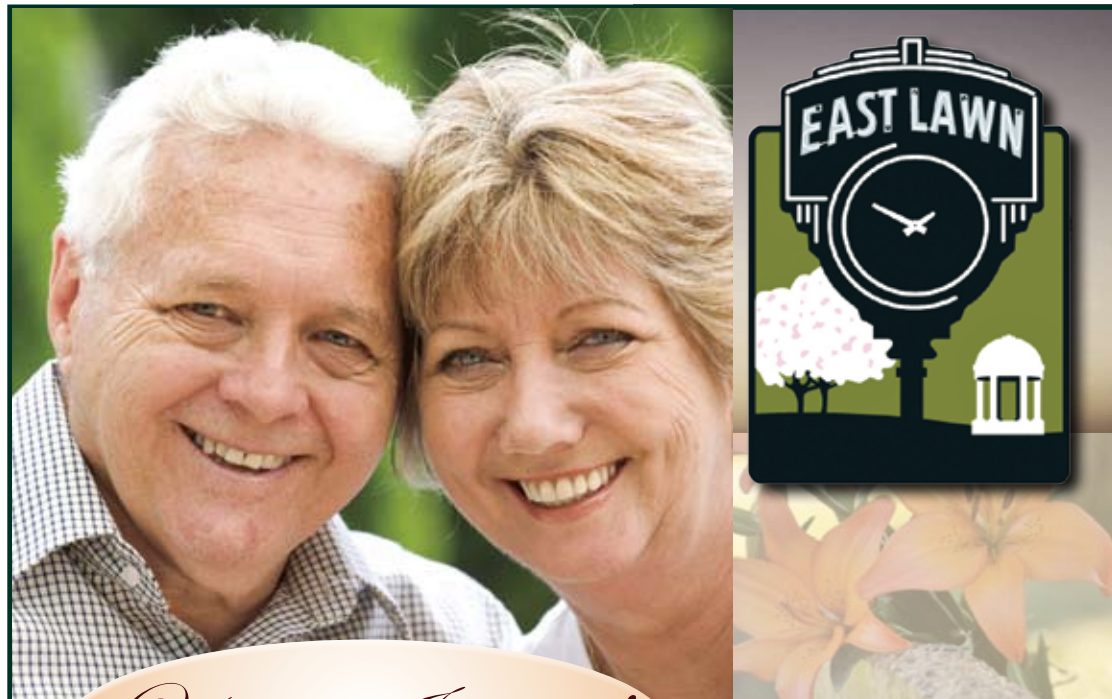
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uncovers, most home sellers make 7 deadly mistakes that cost them literally thousands of dollars. The good news is that each and every one of these mistakes is entirely preventable. In answer to this issue, industry insiders have prepared a free special report entitled "The 9 Step System to Get Your Home Sold Fast and For Top Dollar".

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Paradise Valley Estates Launches Power House Fitness Program

FAIRFIELD — Paradise Valley Estates, a continuing care retirement community in Fairfield, is bringing a revolutionary new fitness program to residents. Power House is a 2,800-square-foot personalized fitness center with a full suite of modern, Smart Card enabled HUR® fitness equipment. Under the direction of certified fitness instructors, the center offers senior residents another level of fitness and strength training and fall prevention education within the community. The Power House facility was formerly one of the community's larger manor homes. Paradise Valley Estates is the first retirement community on the West Coast to bring this advanced fitness technology and training program to seniors.

HUR equipment features built-in Smart Card technology to automatically track and measure users' personal settings, based on a pneumatic system that matches the body's natural muscular movements. The technology also helps Paradise Valley Estates' fitness instructors to evaluate residents' overall fitness levels in greater detail.

With one swipe of a Smart Card, a resident can immediately access their personalized workout plan at each piece of equipment and measure their progress against established goals. "HUR is a truly exceptional

program for seniors, in that it takes all the guesswork out of a training program," said Jan Olson, Fitness and Living Well manager of Paradise Valley Estates. "It also generates reports that tell you exactly how you're progressing."

Olson finds the HUR equipment is particularly effective as a training tool for fall prevention. "The technology is specially designed to help older adults increase their range of motion, strengthen muscles, and work on balance, all of which are key to fall prevention. HUR allows us to assess a person's risk of falling and the areas they need to work on. Then we can develop and track a balance training plan that meets their specific need."

Current studies indicate that one third of adults 65 and older in the U.S. fall each year, with the cost for treatment of fall-related injuries estimated at \$20.2 billion. "We believe this kind of program is important in helping our residents live longer and enjoy a more active quality of life, while also helping to manage health care costs," said Jim Mertz, Executive Director of Paradise Valley Estates. "It's another way we're bringing a more engaged and fulfilling retirement lifestyle to the people who call Paradise Valley Estates home." The Power House facility also contains

areas for physical, occupational and speech therapy for residents who may be recovering from illnesses or injuries. Once therapy is complete, residents can be released into Paradise Valley Estate's comprehensive fitness and wellness program for ongoing exercise programs guided by the program's certified fitness staff.

Early registration numbers indicate a high level of excitement for the program among Paradise Valley Estates residents. "Well over 60 residents have signed up for the program, and we're already adding more days and times to accommodate demand," said Jan.

Jack McNichols, a Paradise Valley Estates resident, echoes the sentiment. "I'm pleased there's so much excitement and interest in the Power House, and for fitness and wellness in the community as a whole," he said. "On a personal note, the ability to access this kind of state-of-the-art equipment and technology will help me instill more self discipline into my own exercise routine."

Adults 65 and older can tour the Power House and experience the HUR technology by visiting the Paradise Valley Estates community. To arrange a private tour, call 1.800.326.0419 or email your request to info@pvstates.com.

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FREE WEEKEND ACTIVITIES FOR JULY

Space is limited. Sign-ups taken the day of the program, donations gratefully accepted. There is a \$5 per car daily parking fee in Ancil Hoffman Park (Parking is free to members).

Saturday the 28th at 10:30 AM: Ethnobotany Walk – Stroll through the Nature Preserve with a naturalist and learn to identify native plants

while discovering their many traditional uses. All ages welcome.

Sunday the 29th at 1:30 PM: Things That Slither - Join us inside for a

presentation on Reptiles and viewing of reptile "biofacts." Meet a resident reptile from the Nature Center up close. All ages welcome.

FREE WEEKEND ACTIVITIES FOR AUGUST

Saturday the 4th at 10:30 AM: Flying High Walk the Nature Preserve with a naturalist to discover the many species of birds that use this

need to survive. All ages welcome.

Saturday the 11th at 10:30 AM: Your Art Saves Our Wetlands! – Sabreana from California Waterfowl will share biological specimens from ducks, swans and geese and instruct children ages 5-17 to draw a waterfowl. Find out how your waterfowl art helps to conserve wetland habitats and the animals that live there.

presentation on our local river wildlife. Enjoying viewing "biofacts" – items like skulls or feathers - and a live animal too. Fun for all ages.

Sunday the 5th at 1:30 PM: Critter Corner – Meet several smaller animal residents at the Effie Yeaw Nature Center up close and learn what habitat and food they

Sunday the 12th at 1:30 PM: Critters of the River - Join us inside for a



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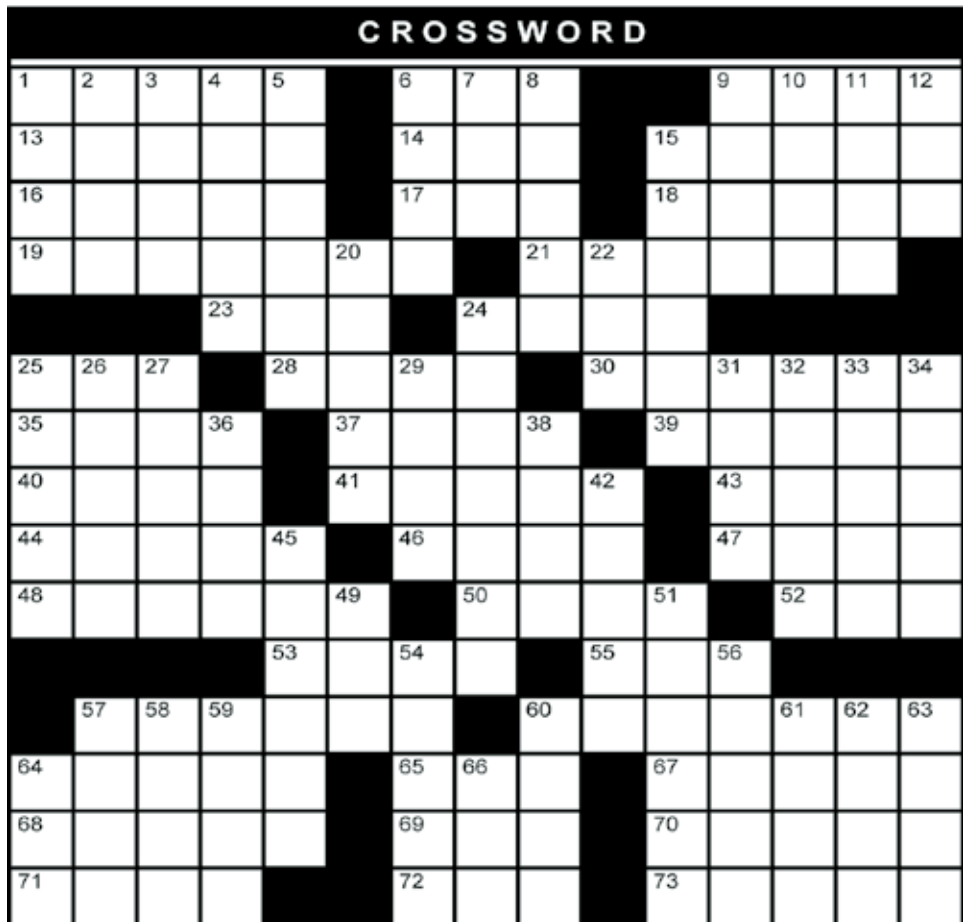
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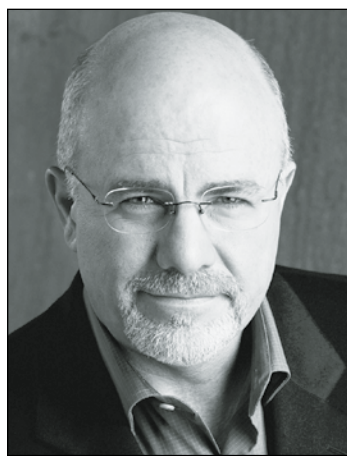
ACROSS

- 1. Like smell of burning rubber, e.g.
- 6. Known for its brown trucks
- 9. *Given name of Russian Gymnast who competed in 1970s
- 13. "The Red Badge of Courage" author
- 14. Cul de ____
- 15. Landler
- 16. It fits into a mortise
- 17. Ostrich-like bird
- 18. "Or else" in music
- 19. "_____, Higher, Stronger"
- 21. *Boxing weight class
- 23. A great distance
- 24. Suite cleaner
- 25. Comes from pine tree
- 28. Italian currency, pl.
- 30. Type of deodorant
- 35. William Simmons was a founder of this infamous group
- 37. Piece of metal covered by leather and used for hitting
- 39. Not a soul
- 40. Hipbones
- 41. On a cruise
- 43. Dante's Beatrice, e.g.
- 44. A mood disorder
- 46. *Sprinting and long jumping great
- 47. Spawned
- 48. *Most-decorated gold medalist
- 50. Thick, messy substances
- 52. Wilbur's home
- 53. Connecting point
- 55. ____-been
- 57. *Ancient Olympia site
- 60. *Decathlon event
- 64. One of Indian languages
- 65. Pigeon call
- 67. Fully informed
- 68. "Dressed to the ____"
- 69. Pooh's wise friend
- 70. *Medal holders
- 71. Short for engineer
- 72. Soak a fiber, e.g.
- 73. Rendezvous

DOWN

- 1. Parts of play
- 2. *a.k.a. rowing
- 3. Hindu princess
- 4. ____ and out; on and ____
- 5. Relating to teeth
- 6. Substance abuser
- 7. * ____ Shriver, gold medalist tennis star
- 8. Aqua-lung
- 9. Kiln for drying hops
- 10. *Gold medalist and WNBA star, ____ Leslie
- 11. Sinister
- 12. Dental group
- 15. *2012 Olympics site
- 20. "Fear of Flying" author
- 22. On ____
- 24. Stuffed in a bottle?
- 25. Pinch to save
- 26. Muslim God
- 27. Founding Father Thomas
- 29. Officer training program
- 31. Bausch's partner
- 32. Goggles or frowns
- 33. Beginning of illness
- 34. Always demanding attention
- 36. Victim of nervous biting
- 38. Villain's rival
- 42. Central Pacific greeting
- 45. Pause in breathing, pl.
- 49. Socialist, abbr.
- 51. Idiot
- 54. Interior designer's concern
- 56. Waste water pipe
- 57. Smiley face
- 58. "It represents a continent"
- 59. Looker or ogler
- 60. Sudden impact
- 61. Like a tating product
- 62. Irritates
- 63. No kids or empty ____
- 64. *Bermuda and Iraq each previously won this many Olympic medals
- 66. Be in debt

For Solution See Page 7



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

Just Another Form of Debt

Dear Dave,
My son is 22 and about to enter the Navy as an officer. He's been offered a Career Starter Loan. His plan is to invest the money and let it grow while he's in the service. I'm not sure this is a good idea. What do you think about it?

- Mary

Dear Mary,
The Career Starter Loan is just another form of debt, so it's something I can't recommend. Basically, it's the military trying to do a nice thing for its men and women. The problem is that it's still a loan that has to be repaid. It's not a signing bonus. In my mind, if you want to help me start my career, kick things off by giving me a job and a paycheck.

Do you know what the number-one cause of security clearance problems is in the military? It's debt. And financial irresponsibility is the third most prevalent reason for dishonorable discharge from the armed forces. And yet, with this kind of program, they're shoving debt into young people's faces right off the bat.

I appreciate the fact that he's trying to use an academic approach. I'm sure he sees a scenario where he can borrow money with low payments and a really low interest rate, invest it and make a ton of money. The

Dave Says

problem is he's leaving risk out of the equation. What happens if the investments don't pan out? He could lose the money and still have to repay the loan.

Being older, and having a bit more wisdom, you and I realize things don't always work out the way they're planned. In other words, life happens. But don't be too hard on him. He's trying to use his intellect, and that's a good thing. Still, wisdom always trumps academia. And that whisper of wisdom is telling us this situation could be a mess waiting to happen!

- Dave

To Catch A Thief

Dear Dave,
My stepson is about to turn 18. I have reason to believe that his biological father has used his son's name to open credit accounts. I've been told that you can't do a credit check on a minor, so what's the easiest way to go about checking this out?

- Tom

Dear Tom,
I'm not sure who told you that you can't do a credit check on a minor. I did it on all my kids when they were younger. There are three national credit reporting bureaus: Experian, Equifax and TransUnion. Just go online to each one, and pull his credit reports to see if anything is showing.

If you find anything, you'll need to file a police report in the locale where the offense occurred. After you file the report, get a copy and approach the business in question, explaining what happened. You'll have to make sure they understand this guy is not the kid's legal, parental guardian, and that he stole his son's identity to open the account. Then, provide them with a copy of the police report and make sure they take his name off the account.

Checking a credit report is pretty easy, and it will give you a wealth of information. The biggest hassle is making the contacts and explaining things to creditors and the reporting bureaus. But it's a lot bigger hassle for the identity thief once the companies that have been duped and the authorities know what's going on!

- Dave

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

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

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

Come back every week for Sudoku!



For Solution See Page 7.

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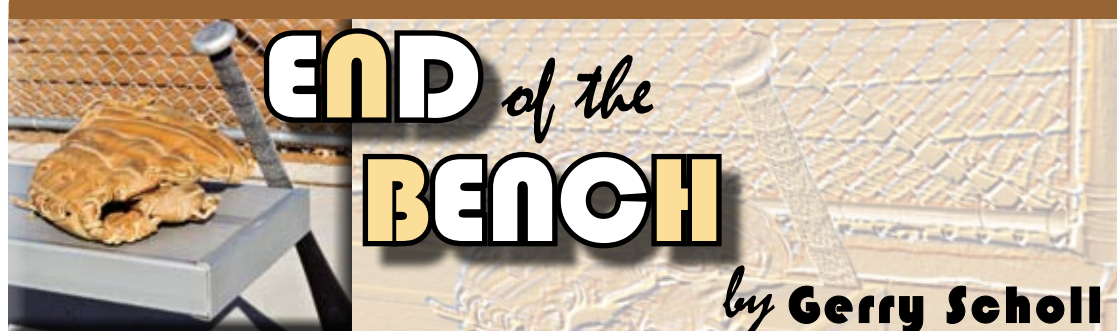
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END of the BENCH

by Gerry Scholl

Simply Amazing

The Oakland Athletics passed their mid-term exams with green and gold colors flying by coming out of the All-Star break to win eight of nine games, including five of six against a pair of powerful division-leading teams.

The A's won four straight one-run games over the Beasts from the East, the New York Yankees, who have the best record in the majors. That followed a two-game split with West leader Texas and now the A's and Angels are both within striking distance of the Rangers and/or playoff spots.

Sunday's 5-4, 12-inning victory was the A's' 11th walk-off win of the season. Their exciting resurgence calls for a rebirth of their long-lost nametag, The Amazin' A's.

When over 30,000 fans were going cuckoo for Coco Crisp when he singled in the game-winner Sunday, one couldn't help but notice a new dynamic. A's fans had regained "ownership" of their home park. In the past, New York fans (and Boston Red Sox fans) would routinely overrun the Coliseum to the point it seemed the visitors held the home-field advantage.

But three rookie starters, part of a seven-rookie staff currently, and a bullpen which has league-leading 2.71 ERA, limited the Yanks to ten runs in the series. The A's' lineups of young

unproven players and fringe-caliber players had just enough each day to take down Yankees lineups laden with big-money free agents. Two New York players, Alex Rodriguez and pitcher C.C. Sabathia, are paid more than the Athletics' entire 25-man roster. Go figure.

Over 100,000 fans attended the New York series, partly because it was the Yankees, but also because the Oakland BART train (Baseball Again Really Thriving) is really rumbling to the sound of a 14-2 record in July. Winning can produce amazing results.

You have to wonder if Oakland co-owner Lew Wolff might be a little upset with general manager Billy Beane. Could Beane's surprisingly successful personnel moves and manager Bob Melvin's guidance have temporarily derailed Wolff's ambitions of eventually moving the team? We'll see... He better get it done before another movie comes out!

Meanwhile, things are going pretty well across the bay. The San Francisco Giants returned from a 4-2 eastern road trip still in first place for a 10-game homestand. Tim Lincecum seems to be returning to form, joining the party with the rest of the dominating starting staff. Despite a few hiccups, the bull pen is still one of the best around.

The offense averaged better

than six runs per game on the trip. All-Star MVP Melky Cabrera is still milking his season-long hot streak, leading the majors in hits. All Star catcher Buster Posey is busy validating the votes with a hot streak that has vaulted him into the top ten in hitting in the National League. All Star Pablo Sandoval has been a little off his game since his decisive three-run triple in the Mid-Season Classic, but his track record shows he should be productive.

Ryan Theriot has saved the day at second base, relatively nullifying the disappointing loss of injured Freddy Sanchez. Mildly disgruntled Nate Schierholtz gave the outfield a boost with strong play in Philadelphia. Angel Pagan and Gregor Blanco have been slumping. A three-man rotation providing plenty of playing time and rest, and energy off the bench could be a good solution.

The biggest issue is fewer baby giraffe hats in the stands and anemic production from first base. You may as well ask Abbott and Costello who's on first, because they could give as good an answer as anybody. The answer does not appear to be Brandon Belt, mired in a long, deep slump and looking much more like Lance Niekro or Damon Minor than Will Clark or J.T. Snow.



Announcements & Events

SUMMER CAMPS 2012

See website for info on:

- Summer Camp Registration and Waiver
- Start Your Summer Now Packet
- Summer Camp Field trips
- Summer Camp Frequently Asked Questions

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5325 Engle Rd, in Carmichael from 6:30pm – 8:30pm. Grab your friends and family and beat a trail to this exciting summer evening event! For more information, please call the La Sierra Recreation Office at (916) 483-7826.

See Community Events at our website for complete list of Summer Events!

SUMMER CONCERTS REVISED

Please note changes on schedule on website

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A Film Review by Tim Riley

Riley Reviews

BATMAN'S "DARK KNIGHT" TRILOGY "RISES" TO GRAND OCCASION

Trouble is quickly brewing from multiple sources. Corruption is evident below the surface. A slimy businessman is taking a run at a hostile takeover of Wayne Enterprises.

True malevolence arrives with thuggish terrorist Bane hatching a plan to undermine the institutions of the city, beginning with a violent assault upon the Stock Exchange.

A terrifying figure, Bane has his face covered in a strange mask that serves not to conceal his identity, but to regulate the transmission of painkilling medication. Bane resembles Darth Vader, but without the charm.

Notwithstanding Bane's unvarnished villainy, the first bad guy to seize Bruce Wayne's attention is Selina Kyle (Anne Hathaway), a cat burglar he catches in the act of lifting family jewels from the Wayne Manor safe.

Of course, Selina represents Catwoman, but oddly enough she is never called Catwoman. For his part, Bruce is intrigued by the cunning sexy vamp's facile ease of delivering witty quips and sharp barbs.

Selina brings welcome humor to a film that is heavy on a dark, gloomy mood. She also helps get Bruce's Batman back into the game, considering that he's out of shape and still healing from old physical wounds.

In a way, Selina helps Batman to focus his attention on the bigger problem posed by Bane's terrorist plot to destroy Gotham with nuclear weapons, but not before bringing down the city's financial empire.

As if inspired by the French Revolution and the attack on the Bastille, Bane and his thugs launch an assault on the local prison to free those incarcerated by the Harvey Dent law that brought an end to crime.

Having rigged bombs in the city's sewer system, Bane figures a way to trap most of Gotham's police force below ground in subway

tunnels and other passageways.

Few people outside of Batman and Commissioner Gordon grasp the immediate gravity of the situation, though rookie cop John Blake (Joseph Gordon-Levitt) displays earnest integrity and courage with great conviction, earning himself a leading role in the fight for Gotham.

Other key players are Wayne Enterprises CEO Lucius Fox (Morgan Freeman), the steady hand on the weapons programs needed to fight crime, and new Board member Miranda Tate (Marion Cotillard), a wealthy philanthropist interested in an environmental project.

During much of the early going, the angst-ridden Bruce Wayne is attended by his faithful butler Alfred (Michael Caine), who grows increasingly frustrated that his boss has retreated so fully from engagement with the outside world.

Egged on by the wisecracks of Selina and the dastardly acts of Bane, Bruce Wayne undergoes training to bring himself into fighting shape, as the inevitable showdown with the masked villain is a real doozy.

"The Dark Knight Rises" delves into social-political issues of the day, though one could reasonably come away with differing opinions or interpretations.

Corruption and treachery are not limited to the establishment. Bane's thugs run a kangaroo court where the death penalty is imposed freely and without due process by Scarecrow (Cillian Murphy).

One could ask if the violent attack on the Stock Exchange is an expression of discontent with income inequality or does it represent the Occupy Wall Street movement taken to the reprehensible violent extreme of mob rule anarchy?

Pondering the philosophical implications of perhaps conflicting points of view is a mental exercise soon overcome by brutish, sustained violence. To be sure, Bane is clearly a nihilist committed to destroying many innocents.

What does not appear so debatable is that "The Dark Knight Rises," with exciting chases, superior effects and spectacular stunts, is not far removed from the comic-book underpinnings created by Bob Kane and published by DC Comics.



PREVENT AND REVERSE HEART DISEASE

There's a killer on the loose. Heart disease is the number one killer in the U.S. But what if I told you it doesn't have to be that way, and it's not so scary either?

Joseph Piscatella, President of the Institutes for Fitness Health, and Dr Barry Franklin, say 80% of us can prevent heart disease by making some simple lifestyle changes. They have some 109 things you can do in "Prevent, Halt and Reverse Heart Disease." We let it sneak up on us, Piscatella told me on my POPPOFF Radio Show, but that can change right now. First of all, there are ten critical cardiac markers to assess your risk.

- 1) Cholesterol and other Lipids
- 2) Coronary Inflammation
- 3) Blood Clotting
- 4) Weight
- 5) Blood Pressure
- 6) Diabetes
- 7) Metabolic Syndrome
- 8) Aerobic Activity
- 9) Smoking
- 10) Personality

There's a whole cardiac marker profile you can assess after you

POPPOFF!

with Mary Jane Popp

look at the above markers in the book. So how about a few of those simple lifestyle changes that can really make a difference. I can't get all 109 in this one column, but here are some helpful tips to get you started.

- 1) Take a vacation! People who don't take an annual vacation are 32% more likely to die of coronary heart disease than those who take time off each year.
- 2) Disguise your exercise. Get off the bus or subway a stop early and walk the rest of the way. Take the long way back from the restroom to your desk. Unload one grocery bag at a time from your car.
- 3) To make sure you start your exercise program off on the right foot, wait until the end of the day (when your feet are the largest) to shop for athletic shoes.
- 4) Floss! Flossing your teeth may help prevent inflammation and bacteria, which can cause injury to coronary artery walls.
- 5) Meditate. Studies at UCLA and Harvard show when you are asleep, you're oxygen level is decreased by 8%. With meditation, it's 12%, an indication that your body is equally if not even more deeply relaxed.
- 6) Turn off the TV. America is perhaps the most informed nation on earth. Unfortunately, what is presented on TV is often unbalanced, not necessarily in the "left or right" sense, but because TV news presents hyped-up versions of today's headlines that are invariably sensationalized and negative. Instead

of producing clarity, it increases anxiety.

7) Rough up your diet. We should all be eating 20 to 35 grams of fiber a day, with at least 3 grams of soluble fiber.

8) Get your antioxidants from food. According to the American Heart Association, "It is preferable to get vitamins and minerals such as beta-carotene, vitamin C and vitamin E in a nutritious diet rather than through supplements.

9) Limit your caffeine. Americans consume about 33 million gallons of coffee a day, equal to 30 seconds of full flow at Niagara Falls. Too much caffeine has a negative impact on cardiac health.

10) Visit the mall. Exercise indoors when the temps are extreme like blistering heat, or simply anytime the weather is simply unpleasant. If you don't belong to a gym, walk at your local shopping mall. Many malls open their doors early just for this purpose.

That's just a small sampling of the 109 things to do. They go into much detail and they talk about testing and what to ask for and look for. It doesn't hurt that you can understand what your doctor is telling you either. You can also check out Joe's website at www.joepiscatella.com. It's called "Prevent, Halt and Reverse Heart Disease." Now the ball is in your court! Stay well!!!!

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



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Senator Gaines Reacts to Continued Access Restrictions for Off-Road Recreationalists



Senator Ted Gaines

SACRAMENTO – Senator Ted Gaines (R-Rocklin), on July 19th, expressed disappointment in the continued reduction in access for motorized off-road recreationalists in California following the closure by the federal government of more than 800 miles of roads and trails in the Tahoe National Forest.

“This is yet another example of decisions that are not made in the best interests of the people and threaten rural economies,” said Gaines. “Thousands of outdoor enthusiasts flock to these roads each year. Protecting the environment is a big concern for us all, but I am certain there are ways we can address the necessary issues without closing hundreds of miles of trails.”

The Pacific Legal Foundation of Sacramento filed a lawsuit on Tuesday against the federal government on behalf of off-road organizations and individuals over the 800 mile closure, which leaves less than 50 miles of

formerly accessible trails open for use. The lawsuit targets the Forest Service’s 2005 Tahoe National Forest Motorized Travel Management Project claiming that it violates the National Environmental Policy Act and the Administrative Procedure Act.

This comes on the heels of the U.S. District Court’s decision to close 42 off-highway-vehicle routes that cross meadows in the Eldorado National Forest to motor vehicle travel this recreation season until the Forest Service completes an environmental analysis.

These travel prohibitions are the result of a February 2012 court order by U.S. District Court. The order said the Forest Service failed to comply with the National Forest Management Act in 2008 when it designated “open for public motor vehicle use” portions of 42 routes that cross meadows.

A final court order with further direction to the Forest Service is pending. In the interim, the court ordered the 42 routes remain closed to motorized public use.

“Closing the Eldorado National Forest trails for a solid year or more is absolutely the wrong approach,” said Gaines. “Off-roading is a major hobby enjoyed by people from across the country and is a contributor to our state and regional economy. I don’t see why these trails, which have been used for decades, can’t remain open until the environmental study is complete.”

To add insult to injury, the off-

highway vehicle community has been further marginalized by the Democrats recent decision in Senate Budget Subcommittee #2 (Resources, Environmental Protection and Transportation) to strip up to \$21 million a year, for three years, from California’s Off-Highway Vehicle (OHV) Trust Fund.

These funds are specifically designated for the OHV program, reflecting years of negotiated formulas and fees between lawmakers and the OHV community. But now, the Democrats are simply taking money for other uses.

In the last four budget years, a total of \$133 million has been raided from the OHV trust funds for other uses. In fact, in a 2011-12 budget trailer bill, an additional \$10 million of dedicated OHV trust funds were taken for the state’s general fund.

“Enough is enough. It is time for the government to stop denying public access to public lands. Off-road recreationalists have long enjoyed the forests in an environmentally responsible manner and there is no reason this longstanding tradition should be prohibited,” said Gaines. “I plan to follow these issues closely and will remain working to make sure that OHV users get the access they deserve and that rural economies are protected.”

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, Amador, Calaveras, El Dorado, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento and Sierra counties.

DMV: Ask “George”

Expert Answers to Common DMV Questions



By George Valverde – Director, California Department of Motor Vehicles

Do you have questions about general driving related requirements like registration and insurance?

Are you unclear about laws and restrictions related to driving?

The California Department of Motor Vehicles has answers.

“Save Time by Going Online,” at www.dmv.ca.gov.

Q: My husband and I have started to take daily walks around our neighborhood for exercise. We live in an area with heavy street traffic and want to know if there are any rules we should keep in mind as pedestrians. Do you have any advice?

A: Thank you for seeking out information about how to be a safe pedestrian! One out of every six traffic fatalities is a pedestrian, so it is important for you to be informed. The California Driver Handbook offers these tips to pedestrians:

- Never “jaywalk,” or cross a street between intersections. Always cross at a crosswalk.
- Do not suddenly leave a curb or other safe place and walk or run into the path of a vehicle close enough to be a danger to you.
- If there is no sidewalk, walk in the direction that faces the oncoming traffic
- When a signal first changes to green or “WALK” for you to cross, look left, right, and then left again and yield the right of way to any vehicle in the

intersection before you cross the street.

- At night, make yourself more visible by wearing white clothing and retro-reflective materials or by carrying a flashlight.
- Most importantly, always be aware of what is going on around you!

You can view the California Driver Handbook online at www.dmv.ca.gov.

Q: I have decided that I want to be an organ and tissue donor. My license doesn’t expire for another three years and I want to change my organ donor status now. How can I do this?

A: You do not have to wait until your license expires to update your organ and tissue donor status! Simply visit <http://DMV.ca.gov/about/donateLife/donateLife.htm>. From there you can become a registered donor, read answers to frequently asked questions and real life organ donor and recipient stories. Congratulations on your decision to become an organ and tissue donor!

Q: My brother recently purchased a motorcycle and though he has a motorcycle license, I do not. Am I allowed to drive his bike?

A: No. Driving any motor vehicle without the proper license is against the law. If you are interested in legally driving your brother’s motorcycle you should obtain your motorcycle (M1 or M2) license.

The procedure for acquiring a motorcycle license varies based on age, but all applicants must pass a written test first. For a checklist of what is required, visit http://www.dmv.ca.gov/about/2011mc_lic.htm

The DMV is a department under the Business, Transportation and Housing Agency, which is under the direction of Acting Undersecretary Traci Stevens. The DMV licenses drivers, maintains driving records, registers and tracks official ownership of vehicles and vessels, investigates auto and identity-related fraud, and licenses car dealers, driving schools, and traffic violator schools. For more information about the DMV, visit www.dmv.ca.gov.

DEFENSIVE DRIVING CLASS

Our next Defensive Driving Class will be held on 19 and 20 Sep 2012 from 0930 to 1330 hrs. Class is open only to military retirees/spouses and widows of retirees. Location of the class is the Aerospace Museum of CA on Freedom Park Drive, McClellan

Park. Sign up must be accomplished in person in the Retiree Activities Office. For AARP members, cost is \$12. Non-AARP members, cost is \$14. Questions may be directed to our volunteer staff at 916-923-4979, Mon thru Thurs, 9 to 3PM.

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Gem Fair Returns to Sacramento

SACRAMENTO REGION – Gem Faire returns to Sacramento on Aug. 17-19, 2012 at Scottish Rite Center. Hours are Fri. 12pm-6pm, Sat. 10am-6pm, and Sun. 10am-5pm. Admission is \$7, valid for the entire weekend.

Over 80 world renowned importers/exporters and manufacturers will be on site with the largest selection of fine jewelry, gems, beads, crystals, minerals, findings and much more at incredibly low prices. Finished and unfinished jewelry, rare gemstones, jewelry making tools, supplies and boxes will be available all under one roof. Have your jewelry repaired and cleaned while you shop. Enjoy displays & demonstrations by Sacramento Mineral Society. Plus, enter for a chance to win



Assorted gems will be on display and for sale. Photo by Yooy Nelson.

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Governor Brown Announces New Appointments

SACRAMENTO REGION – Governor Edmund G. Brown Jr. recently announced the following appointments.

Bill Slaton, 64, of Carmichael, has been appointed to the California Public Employees Retirement System Board of Administration. Slaton served as bank director at Placer Sierra Bancshares from 2002 to 2007 and was bank director at Sacramento Commercial Bank from 1997 to 2002. He was regional vice president at ePlus Inc. from 1992 to 2002, regional vice president at PacifiCorp Capital from 1987 to

1992 and regional vice president at Municipal Leasing from 1980 to 1987. Slaton was a marketing representative at Federal Leasing Inc. from 1977 to 1980 and a marketing representative at IBM from 1969 to 1977. Slaton has served on the Sacramento Municipal Utility District board of directors since 2002. This position does not require Senate confirmation and the compensation is \$100 per diem. Slaton is a Democrat.

Timothy Hsu, 41, of Sacramento, has been appointed director of financing at the California Housing Finance Agency. Hsu has

served as risk finance manager at the California Housing Finance Agency since 2005. He was vice president at Goldman Sachs and Co. from 2003 to 2005 and was a financing officer at the California Housing Finance Agency from 2002 to 2003. Hsu was a senior quantitative consultant at cFX Incorporated from 1995 to 2002. He is a member of the Global Association of Risk Professionals and the Chartered Financial Analyst Institute. This position does not require Senate confirmation and the compensation is \$189,996. Hsu is a Democrat.

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