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# Grapevine Independent

VOLUME 47 • ISSUE 16 PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY April 17, 2015

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# Rancho Cordova Celebrates Earth Day



Earth Day was first launched on April 22, 1970, and has grown to be recognized in more than 192 countries each year. Visit [www.earthday.org/2015](http://www.earthday.org/2015) to learn more about Earth Day 2015.

**RANCHO CORDOVA, CA (MPG)** - Get ready to play, create, and learn at Rancho Cordova's 45th annual Earth Day celebration! The event will be held on Wednesday, April 22nd from 11:00 a.m. to 1:00 p.m. at the parking lot next to City Hall, 2729 Prospect Park Drive. Kids will receive free admission to the Sacramento Children's Museum (located at 2701 Prospect Park Drive), which features interactive exhibits, an art studio, a water play area, and more! Adults will need to pay general admission. Special guest Music Mike will provide kids' music sure to get you jumpin' and shakin'. Leo, the museum's mascot, may also make a special guest appearance.

"This year's Earth Day festivities will provide fun games and entertainment for kids and adults alike," said Sharon Stone Smith, executive director of the Children's Museum. "Our goal in hosting this event is to showcase ways to protect our environment and promote sustainability and health for generations to come." Enjoy tasty treats from Jamba Juice and Fat Mac's Philly Cheese Steaks. Stop by the City's booth for interactive earth-friendly activities. Joining the fun are Sacramento SPCA, California State Parks Department, California Family Fitness, Sacramento Splash, California

Department of Fish and Wildlife, Republic Services, Sacramento Nature Center, Cal American Water, and SMUD. The event is hosted by Assemblyman Ken Cooley, Sacramento Children's Museum, and Republic Services. Earth Day was first launched on April 22, 1970, and has grown to be recognized in more than 192 countries each year. Visit [www.earthday.org/2015](http://www.earthday.org/2015) to learn more about Earth Day 2015. For questions about the event, contact the Sacramento Children's Museum at (916) 638-7225. Source: The City of Rancho Cordova ★

## "Kids Don't Float" Life Vest Program is Underway

**SACRAMENTO REGION, CA (MPG)** - The Sacramento region has experienced unseasonable warm weather over the past few weeks, sending families and adults flocking to our beloved waterways. The American River Parkway Foundation began installing the Kids Don't Float boards on March 30th, 2015. The American River Parkway Foundation has unveiled its Kid's Don't Float program two months early. The lifesaving program allows individuals to borrow a life jacket while they are enjoying Sacramento's waterways. In 2008, the Sacramento County Board of Supervisors adopted an ordinance requiring life preservers for access to the public waters within the County of Sacramento. The ordinance reads in part, "It is unlawful for any parent to permit his or her child under the age of thirteen (13) in his or her care to access any public waters unless such child is wearing a life preserver." Violation of the ordinance is punishable by a fine of \$500 and/or six months in jail. From now through Labor Day, the life vest stations will be re-supplied and inspected twice a week by the Drowning Accident Rescue Team (DART), Sacramento Metro Fire, and Sacramento County Park Rangers. The station locations include Discovery Park (two sites), Ancil Hoffman Park, Howe Avenue river access, Watt Avenue river access, Paradise Beach, River Bend Park, and Sunrise river access. Each station offers 20 life vests in various kid sizes. Executive Director Dianna Poggetto said the Foundation will spend \$10,000 to purchase new life vests. "There are going to be a lot of people heading to the river in the coming weeks and, with the

Continued on page 7

## Contractors State License Board and Bonney Plumbing Reach Settlement

Company Agrees to Multiple Terms, Including Consumer Restitution and New Business Plans

**SACRAMENTO REGION, CA (MPG)** - The Contractors State License Board (CSLB) and Bonney Plumbing Heating Air & Rooter Service (Bonney), of Rancho Cordova, have agreed to a stipulated settlement to end an administrative case that could have led to revocation of the company's three contractor licenses (#696355, #983208, and #987387) as well as the sole ownership license of long-time company owner Richard Mark Bonney (#397205). CSLB filed an accusation against the licenses in September 2014 after receiving several consumer complaints about the company overcharging customers, failing to pull necessary building permits, misrepresenting work that needed to be done,

and using unregistered salespeople when contracting for home improvement work. Several of the customers were in their 80s and 90s. The founder and initial qualifier of Bonney Plumbing, Mark Bonney, disassociated from the company's main license (#696355) in November 2014. The complaints were filed for work done while Mr. Bonney was responsible for the company's operations. Under the settlement, CSLB has agreed to withdraw its accusation to suspend or revoke Bonney's licenses; instead, CSLB is issuing six citations, per Business and Professions Code section 7099. Those citations carry a total fine amount of \$12,000 and will be disclosed on

CSLB's license look-up feature for five years. "We are pleased that Bonney's new owners addressed this matter promptly," said CSLB Registrar Cindi A. Christenson. "The company has agreed to provide restitution for financially injured customers and develop a series of business plans to avoid the potential for future contracting law violations." As part of the settlement, CSLB also will have increased authority to review Bonney contracts and related documents. The Bonney Plumbing case highlights the need for consumers to understand the difference between a service and repair contract and a home improvement contract. A "service and repair" contract

is used when immediate or emergency work is needed and the total cost will be under \$750, such as for a broken air conditioner or plumbing issue. A "home improvement contract" is any job that is not an emergency and will cost \$500 or more in combined labor and material costs. It's important that consumers understand which type of contract they're entering before signing. A service and repair contract is for immediate work and has no cancellation clause, but a home improvement contract provides the consumer with a three-day right to cancel, which allows time to obtain estimates from other contractors. If, during a repair visit, the technician identifies other

non-immediate mechanical or safety concerns, CSLB recommends getting additional bids from other licensed contractors before hiring someone. If the work happens to be immediately necessary and is more than \$750, keep in mind that the contract you sign should be a home improvement contract, which provides additional consumer protections, such as who will pull the necessary construction permits from the local building department. Also be aware that a home improvement contract can only be negotiated by the license's personnel of record or a registered home improvement salesperson (HIS). If the work is part of a home improvement

Continued on page 7

# Former Grapevine Publisher Dies at 83

**RANCHO CORDOVA, CA (MPG)** - Robert Ling, a colorful community leader and owner of *The Grapevine Independent* for more than two decades, died Sunday, April 12th at his home in Rancho Murieta. He was 83.

As publisher beginning in the early 1980s, he guided *The Grapevine* through turbulent times in Rancho Cordova, as Mather Air Force Base was shuttered and the drive for incorporation raged. A talented and creative leader, he served as Chairman of the Board of the Rancho Cordova Chamber of Commerce, President of the Rancho Cordova Rotary Club, and was elected Honorary Mayor of Rancho Cordova twice, among many other leadership achievements.

He was an early proponent of Rancho Cordova incorporation, and through the editorial pages of his newspaper challenged residents repeatedly with this question: "How can you fight City Hall until you have one?" During this period, *The Grapevine* evolved into a popular forum for the discussion of community issues. The newspaper was moved into the digital age and added color to its pages while Mr. Ling was publisher.

A gifted writer, Mr. Ling's tenure at

*The Grapevine* was marked with numerous awards from the community and two prestigious awards from the California Newspaper Publishers Association, including top honors for his witty and curmudgeonly weekly commentary, "My Way," which topped Page 2 for years.

Born July 6th, 1931, in Akron, OH, Mr. Ling grew up in Hasbrouck Heights, NJ, where he was an outstanding athlete. His first job was as a newspaper carrier. One of his route customers was the emerging crooner, Frank Sinatra. It was the singer's famous "My Way" ballad that inspired the column Ling would years later pen.

Mr. Ling went on to play football for Michigan State University where he earned a Bachelor's Degree in Journalism. But his dream of being a newspaperman was interrupted by war, and he was off for a decorated tour of duty in Korea as an Army military policeman and officer, followed by a stint in Japan.

Along the way he married his college sweetheart, Lois Fisher, and the couple settled in northern Michigan in the city of Marquette. There, he built a successful food business and held many leadership

posts, eventually being elected to the City Commission and multiple terms as Mayor. He was especially known for his sharp wit and public speaking skills and became the city's leading emcee, hosting events that entertained many dignitaries and seating him next to famous visitors, ranging from Green Bay Packers legend Bart Starr to President Gerald Ford.

While others his age were beginning to think of retirement, Mr. Ling traveled to Sacramento in his 50s to pursue new business opportunities. He was a partner in an enterprise that went on to provide cable television services to McClellan and Mather Air Force Bases, Treasure Island, and others. He later sold those franchises and bought *The Grapevine*. For the next 20 years, he worked alongside his daughter, Editor Shelly Blanchard, cementing his place in Rancho Cordova history.

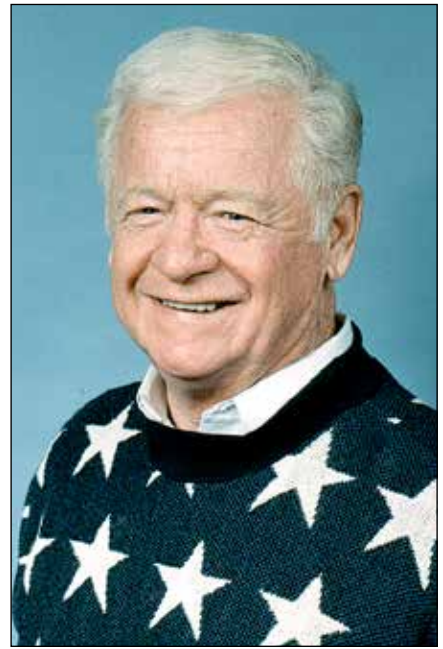
Mr. Ling and his wife were married for 63 years and raised five children. They also opened their home to a sixth child—one of the famous "Pedro Pan" youth refugees from Cuba following the Communist takeover of that country, guiding him through high school and sending him to college.

Mr. Ling was an avid sports fan, having played many sports and coaching countless youth teams in everything from Little League to ice hockey. He was especially dedicated to the Michigan State University Spartans, could always be spotted wearing "Spartan Green," and would never miss a chance to promote his alma mater.

Mr. Ling is survived by his wife, Lois, of Rancho Murieta, CA, and his children: Shelly Blanchard of Rancho Cordova, CA; Robert Ling Jr. (Heidi) of Anaheim Hills, CA; Amy Plumbtree (Tree) of Rancho Murieta, CA; Patricia (John) Heider of Ann Arbor, MI; and Beth (Charles) Usher of Hinsdale, IL. He is also survived by 17 grandchildren and three great-grandchildren.

Mr. Ling will be interred in a military ceremony at the Sacramento Valley National Cemetery in Dixon, CA, at 9:30 a.m. on Monday, April 27th. Friends are invited to a Celebration of Life open house from 2:00 to 4:00 p.m. on Sunday, April 26th at the Rancho Murieta home of Amy and Tree Plumbtree.

Source: Shelly Blanchard



A gifted writer, Mr. Ling's tenure at *The Grapevine* was marked with numerous awards from the community and two prestigious awards from the California Newspaper Publishers Association, including top honors for his witty and curmudgeonly weekly commentary, "My Way," which topped Page 2 for years. Photo courtesy of Shelly Blanchard

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# Spring Layoff Stress Finally Ending for Teachers

By Chris Gilbert

**RANCHO CORDOVA, CA (MPG)** - Each March, layoff notices are sent to teachers around the state. Most are normally rescinded when school districts finalize their budgets. But that doesn't make it any less stressful for instructors.

However, they can finally relax in the San Juan Unified School District this spring, where significant numbers of notices had been sent out over the last 10 years, mainly due to major state budget cuts. Only two have been issued this year but will not result in anyone losing a job, according to Trent with Community Relations. He says the notices are related to declining enrollment and not financial concerns.

"State funding hasn't necessarily returned to its pre-recession levels," said Allen. "But it's definitely better than it was at the height of the recession. We've also been able to give our first raise to employees in the last eight years."

Tom Alves, the executive director of the San Juan Teachers Association, says the 4.5% salary hike in the recently ratified contract is welcome news. But the Association plans to keep up the pressure on the district after they "lost a lot of buying power," said Alves.

"We know the economy is good," Alves said. "The governor is looking at a couple of billion dollars more than expected. So we're not sure what the revenue will be. We have re-openers in our contract for next year. We'll be looking closely at the revenue and certainly salary increases will be on the table for the next few years."

Regarding the Folsom

Cordova Unified School District, Public Information Officer Daniel Thigpen said they are also in a more positive financial position thanks to the economic recovery and revenue from the state sales tax increase approved by voters, Proposition 30. He says they are no longer talking about layoffs and furloughs but about pay and benefit increases for teachers. Teachers have had only one raise since 2007.

But the Folsom Cordova Education Association has declared impasse after months of contract negotiations. Association President Michael Itkoff says the district's last offer was a one-year deal, with a 4% salary hike. "It ended up being less than their initial offer," said Itkoff. "And that's what we call regressive bargaining. We thought that was bad faith and that's why we declared impasse."

But the Public Employment Relations Board has denied the request, ordering negotiations to resume. Itkoff says the decision is based on district statements that it has and continues to make progress in negotiations, expressed a willingness to discuss contingency language for next year, and have never indicated their last offer was a final one.

The initial offer from the district was 5%. Teachers are asking for 4.75%. Itkoff says the difference between the two sides represents only one-half percent of the district's \$159 million budget.

If the Public Employees Relations Board approves the filing, a state mediator will be brought in to try to negotiate a settlement. Thigpen says the two sides are not very far apart and is optimistic that a settlement can be reached

soon. "Our teachers made a lot of sacrifices when times were more challenging," he said. "So I think we do agree that our teachers deserve a fair pay and benefits increase. We just have to balance that with what's affordable for the district."

There's more good news for teachers. Staffing is more stable, with no serious shortages. In fact, more teachers will need to be hired, with both districts gradually restoring the class-size reduction program.

"As the economy continues to improve, and new homes are built, eventually we will be building more schools, which will require increased staffing as well," said Thigpen.

But at San Juan Unified, Allen says years of budget uncertainty and layoffs have discouraged people considering a teaching career. "We are a little concerned about the number of individuals entering teacher training programs at the college level," he said. "We haven't necessarily hit a period where we're going to do a lot of hiring just yet. Our retirements are kind of balancing off our hiring needs. But it's something we're keeping our eyes on very closely and we hope to encourage more folks to enter the profession."

Alves says the focus now is encouraging the district to restore staffing lost from budget cuts, especially in support areas, including for students dealing with poverty. "There are so many more opportunities for people to look for a position," he said. "And until we get salaries up, and where prospective college candidates view this as a profession they can make a living at, trying to recruit is a huge emphasis." ★

# Charge Your Car at City Hall



Rancho Cordova City Hall employees utilize the 240-volt charging stations for hybrid and electric cars. Photo by Ashley Stidham

**RANCHO CORDOVA, CA (MPG)** - The City of Rancho Cordova has two level-two charging stations for hybrid and electric cars in the parking lot of City Hall at 2729 Prospect Park Drive. These 240-volt charging stations were installed in March of 2014 on the west side of the building and are free for the public's use.

With a grant co-funded by Chrysler and the California Energy Commission, SMUD supplied the equipment and the City of Rancho Cordova funded the installation.

"We want to encourage intelligent use of electric vehicles," said David Hatfield, SMUD's project manager for the charging stations. "And high utilization of the charging stations is key."

The City of Rancho Cordova continues to keep these stations free for its citizens to encourage the use of electric vehicles and

reduce the City's carbon footprint. Each station has two parking spots so when the first car has finished charging the other can be plugged in.

"The City of Rancho Cordova considers energy efficiency a top priority," said Mayor Robert J. McGarvey. "Even City Hall promotes going green by being a LEED (Leadership in Energy & Environmental Design) certified energy efficient structure."

Your car battery can be fully charged in less than four hours, which gives plenty of time to grab dinner or have coffee with a friend at one of the various eateries less than a mile away.

Visit City Hall and take advantage of the convenient charging stations, then take a lovely walk in the city. You won't be disappointed.

Source: The City of Rancho Cordova ★

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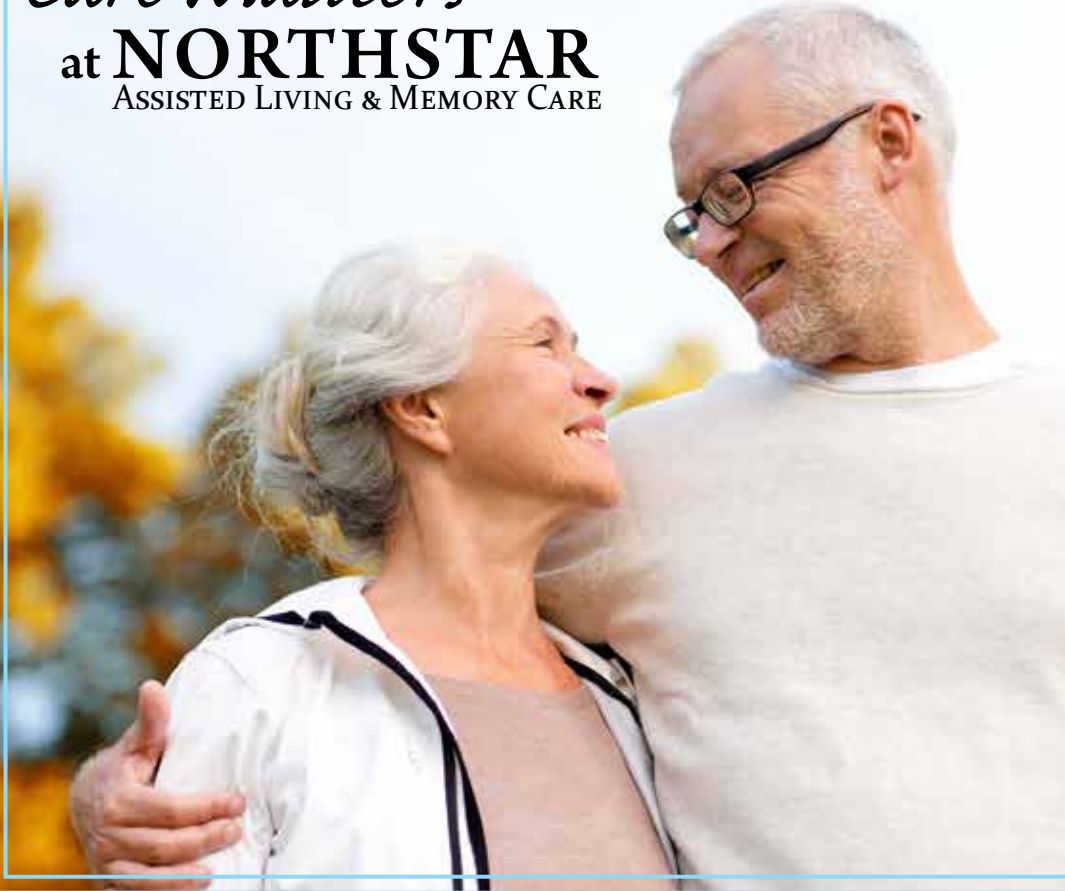
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**National University's Commencement Recognizes Northern California Graduates**

Keynote Speaker Dr. Tererai Trent Is Champion for Universal Access to Education

**SACRAMENTO REGION, CA (MPG)** - Dr. Tererai Trent, whose odyssey from a village in Zimbabwe to renowned international scholar has made her among the most recognized figures for equal education and women's empowerment, was the keynote speaker at the April 12th Northern California Commencement ceremony for National University, the second-largest private nonprofit university in California.

Among her many achievements, Dr. Trent is founder of the Tererai Trent International Foundation, which ensures access to quality education for children around the world and helps empower rural communities. She has been distinguished as Oprah Winfrey's "All-Time Favorite Guest," and her story is featured in a New York Times bestseller.

Dr. Trent's success story provides an inspiring message to students everywhere. She succeeded despite growing up poor in northern Zimbabwe and being denied an education because she was a girl. As a child, she taught herself to read and write from her brother's school books, and that same determination guided her pursuit of a higher education.

"Dr. Trent's story of perseverance despite overwhelming obstacles is an inspiration to us all, and we are honored to have her join us as our keynote speaker for this year's commencement," said National University President Dr. Michael R. Cunningham. "She is a shining example for our graduates and their families, and her life story reflects the capacity we each have to shape our destiny and achieve our dreams."

As a young mother without a high school diploma who was married off by her family at a young age, Dr. Trent met a woman who would profoundly impact her life: Jo Luck, president and CEO of the poverty-fighting nonprofit organization Heifer International. She told Dr. Trent, "If you believe in your dreams, they are achievable."

Inspired by Jo Luck, and with her mother's encouragement, Dr. Trent wrote down her dreams of going to America to secure a higher education, sealed them in a tin can, and buried them under a rock.

Those dreams became the blueprint of her life. Dr. Trent moved to Oklahoma in 1998 and earned a Bachelor's Degree in agricultural education three years later. She also earned a Master's Degree in Plant Pathology from Oklahoma State University, a Master's Degree in Public Health from UC Berkeley, and a Ph.D. in Interdisciplinary Evaluation from Western Michigan University.

After she earned her degrees, she returned to Zimbabwe, unearthed her tin can, and checked off each goal she had achieved, one by one. Dr. Trent currently teaches as an adjunct professor at Drexel University's School of Public Health. She has worked for numerous humanitarian organizations and is a fellow at the Center of AIDS Prevention Studies at UC San Francisco, with a special focus on women and girls.

More than 500 graduates attended National University's Northern California ceremony. The ceremony recognized a diverse student body in Northern California, which included students completing their degree programs online and at campuses in Rancho Cordova, San Jose, Fresno, and Redding.

Source: National University ★

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**SPRING TIPS FOR OUTDOOR LANDSCAPING**

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**Spring Into Action**

- Fix sprinklers, valves and lines that may be damaged.
- Ensure sprinklers are positioned properly.
- Set irrigation timers.

**Water Smarter, Not More**

- Limit irrigation to no more than two times per week.
- Water before 8 am or after 7 pm, when temperatures are cooler.
- Add mulch around trees and plants to limit evaporation and regulate soil temperature.

**Upgrade Your Garden**

- Replace an existing garden with water-wise landscaping to save water, money and time.

- Upgrade to a weather based smart controller.
- Install a drip irrigation system for gardens, shrubs and trees.



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**Grapevine Independent**

Serving Rancho Cordova and Sacramento County Since 1968

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# German Airship Makes Its USA Debut in Rancho Cordova

**RANCHO CORDOVA, CA (MPG)** - There are only six GEFA-FLUG thermal airships in the United States and the newest of those took its first flight in Rancho Cordova last Friday, April 10th. The brand-new, 135-foot-long aircraft was built in Aachen, Germany. After a generous offering to use the lawn in front of First Covenant Church, the airship was assembled, inflated, and rose into the sky for a brief 50-minute shakedown flight.

Following the flight in Rancho Cordova, the airship spent several days flying over Davis and Lincoln. Since Sacramento is the home base of Cheers Aerial Media, we can expect to see it frequently in the skies around the Sacramento region.

The primary difference between the GEFA-FLUG and traditional blimps is that it gets its lift using hot air instead of Helium and for that reason the GEFA-FLUG can be operated at a fraction of the cost. This airship is also inflated and deflated with each flight, then simply transported to the next desired location in a trailer.

Cheers Aerial Media plans to use the airship for aerial brand advertising. It is available for hire and is a clean, new canvas, ready for branding. For information about the airship or its advertising availability, visit the Cheers Aerial Media website at [www.cheersaerialmedia.com](http://www.cheersaerialmedia.com).

Source: Cheers Aerial Media ★



A German airship was launched last week in Rancho Cordova for its inaugural USA flight. The airship was assembled, inflated, and rose into the sky for a brief 50-minute shakedown flight. Following the flight in Rancho Cordova, the airship spent several days flying over Davis and Lincoln. Photos courtesy of the City of Rancho Cordova

## Grapevine Independent Community Calendar

### CODEPENDENTS ANONYMOUS

Time: Tuesdays, 7:30-9 pm  
Place: Sunriver Church  
11223 Trinity River Dr.  
[www.sunriverchurch.com](http://www.sunriverchurch.com)

### WESTERN SWING SOCIETY

Time: 1st Sundays, 1-5:30 pm  
Place: Machinists Hall  
2749 Citrus Rd.  
[www.westernswingssociety.org](http://www.westernswingssociety.org)  
Info: Live music, dancing.  
Food & beverages available for purchase. Members \$4, Non-members \$7.

### MILITARY RETIREE/SPOUSE MEETING

Time: 2nd Tuesdays, 10:30 am  
Place: N. Highlands Park & Rec Office  
6040 Watt Ave., N. Highlands  
Contact: 561-7476  
Info: Meets monthly.

### RANCHO CORDOVA HISTORICAL SOCIETY

Time: 4th Thursdays, 5 pm  
Place: Rancho Cordova City Hall  
2729 Prospect Park Dr.  
[www.ranchocordovahistory.com](http://www.ranchocordovahistory.com)  
Info: Meets in the American River Room

### SPELLBINDERS TOASTMASTERS

Time: 2nd & 4th Mondays, 6:30 to 8 pm  
Place: China Buffet  
5623 Sunrise, Citrus Heights  
Contact: 631-1703  
Info: Hone communication skills. Beginners welcome.

### SPANISH LANGUAGE CONVERSATION CIRCLE

Time: 4th Saturdays, 3-4:30 pm  
Place: Rancho Cordova Library  
9845 Folsom Blvd.  
Contact: 264-2920  
[www.saclibrary.org](http://www.saclibrary.org)  
Info: Practice Spanish in a fun and relaxed way with library staff, community.

### BRECA MEETING

Time: 4th Tuesdays, 6:30-8 pm  
Place: Rancho Cordova Library  
9845 Folsom Blvd.  
Contact: 361-8087  
[www.breca.us](http://www.breca.us)

### POWERTALK INTERNATIONAL MONTHLY MEETING

Time: 3rd Tuesdays, 6:30-8:30 pm  
Place: Arden-Dimick Library  
891 Watt Ave., Sacramento  
Contact: 361-1745  
Info: Coaching, effective speaking, listening, leadership skills. Beginners are welcome.

### WRITING WORKSHOP

Time: 3rd Thursdays, 6-7:30 pm  
Place: 9845 Folsom Blvd.  
Contact: 264-2920  
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Adult writing & poetry workshops (writing for various types of genres and more).

### AA NEWCOMERS

Time: Tuesdays, 6:30-7:30 pm  
Place: Sunriver Church  
11223 Trinity River Dr.  
[www.sunriverchurch.com](http://www.sunriverchurch.com)

### READING WITH THE DOGS

Time: 1st Tuesdays, 6:30-7:30 pm  
Place: Rancho Cordova Library  
9845 Folsom Blvd.  
Contact: 264-2920  
[www.saclibrary.org](http://www.saclibrary.org)  
Info: Read to a canine pal, boost reading skills. Free.

### CORDOVA SENIOR CITIZENS SOCIAL CLUB

Time: 1st and 3rd Mondays, 11 am  
Place: Cordova Community Center  
2197 Chase Dr.  
Contact: 638-8065 for bridge or 858-1660 for membership  
Info: Brown bag lunch, bridge party. Free.

### FORK TAIL DEVILS

Date: 2nd Thursdays  
Place: Rancho Cordova IHOP  
2216 Sunrise Blvd.  
Contact: 488-2645  
Info: Lockheed Lightning P-38 enthusiasts, pilots, mechanics no-host brunch.

### WOMEN'S GOLF CLUB OF CORDOVA

Date: Wednesdays  
Place: Cordova Golf Course  
9425 Jackson Rd., Sacramento  
Contact: 363-0363  
Info: All players welcome.

### CORDOVA COUPLES GOLF CLUB

Date: Alternate Sunday mornings  
Place: Cordova Golf Course  
9425 Jackson Rd., Sacramento  
Contact: 682-2285  
All players welcome. Call for more information.

### COFFEE, TEA AND CONVERSATION FOR SENIORS

Date: First Saturdays, 10-11 am  
Place: Rancho Cordova Library  
9845 Folsom Blvd.  
Contact: 264-2920  
Info: For those 55+. Free. Share thoughts, memories: let the conversation flow! Light refreshments served. First Saturday each month.

### SOROPTIMIST INTERNATIONAL OF RANCHO CORDOVA & GOLD RIVER

Time: 2nd Tuesday each month, 6-7 pm  
Place: Cattleman's Restaurant  
12409 Folsom Blvd.  
Rancho Cordova, CA 95670  
Contact: [siranchocordova@soroptimist.net](mailto:siranchocordova@soroptimist.net) for more info  
Info: Organization serving needs of women & girls in our community and around the world.

### VINS VOLUNTEER IN NEIGHBORHOOD SERVICES

Time: 1st Thursday of month 3-5 PM  
Place: Rancho Cordova City Hall  
2729 Prospect Park Dr.  
Please join us if you are looking for city involvement for the Betterment of Rancho Cordova

### Kevin Kitrell Ross

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Currently meeting at Sunrise Elementary School  
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# With Positive Thoughts, You Can Go Up

*Physician's Diary: Caring for Homeless Veterans*

By Michael Yanuck

Some of our homeless veterans suffer from problems of alcohol and drug abuse, and much of it derives from Post-Traumatic Stress Disorder (PTSD). The other day, a young homeless veteran appeared with his hand in a cast. I didn't recognize him at first. Then he smiled, and I recalled that he'd told me the week before he was going to Drug and Alcohol Rehab.

"I did," he said. "But this morning I was trying to reach my wife on the phone. The day before, we were talking, and she was being so supportive. But Rehab is for 90 days, and I started thinking she couldn't wait that long. So I called again. But when she didn't answer, I started feeling really down.

"I hate feeling that way," he continued. "I got so angry that I just wanted to hit something. I was outside and there was this tree. I had a feeling I would break my hand if I struck it. I said to myself, 'Don't do it. You're going to break your hand.' But I couldn't stop myself."

I nodded. "I got my Indian name when I did something out of frustration," I said. "I'd had a hard day at work and went stumbling into the river to try to clear my head. On the way, though, I tripped on something and heard a rattle. When I look back, it turned out what I'd tripped on was a rattlesnake and now it was falling belly up into the river after me. When I got back and told some of my Lakota friends about the encounter, one gave me the Indian name 'Kicks the Snake.'"

The young veteran smiled and looked away. Then his expression became serious. "Have you ever felt so down that you just wanted to hurt yourself, doctor?" he asked.

As a matter of fact, I had. I'd been talking with a friend about a difficult subject and began experiencing a headache. The feeling was so uncomfortable that, rather than endure it, I went to clenching my fists and trying to dig my nails into the palms of my hands. "It's the only time that I can think of that I actively sought to distract myself with pain to escape an uncomfortable feeling," I said.

The veteran sat quietly, nodding his head. "After I hit the tree," he said, "it felt like my mind was clear again. I didn't feel any pain. Instead, all of these thoughts came flooding back to me."

He described the PTSD flashbacks he'd been having. "I feel nauseous when I think about what happened," he said. "I try to see the good in everything, but this morning I was seeing the bad. If I



Michael Yanuck

see the good, I could pull myself out of feeling down. With positive thoughts, you can go up.

"People do drugs and alcohol because they're hurt and broken inside, and the drugging and drinking keep it so no one can see," he continued. "But they're a trap. You have to be sober in order to feel comfortable and come out again.

"I just want to get my mind clear, so I can stop feeling down. I have really bad guilt about the things I've done, things that have happened to me. I always feel like I'm shaking. I self-sabotage. I quit jobs. I have nightmares. I feel a lot of anger, but I don't act on it. Instead, I just walk away from things.

"I think the main thing is, I need is closure," he concluded. "I need to find closure for what happened."

If you are a veteran in need of assistance, please call the Veterans Crisis Line at (800) 273-8255.

*Michael Yanuck, MD, PhD, was a scientist at the National Institutes of Health whose research was the basis for a FDA-approved vaccine for cancer. Following a traumatic leg injury, he pledged his career to the underserved and underprivileged and now cares for homeless veterans at the Sacramento VA Medical Center in Mather, CA.* ★



Bob McGarvey

A thank you is first on the list today to all the citizens, business owners, and representatives who came to the 16 public meetings the City had to gather suggestions about how to spend money. I know, everyone can spend money, but we wanted to gather your suggestions about spending Measure H money. The turnouts were great. And I want to give another thank you to our/wonderful staff who was there at every town hall meeting. They enjoyed helping by writing down everyone's suggestions, encouraging those who usually don't say much to share their thoughts, and accommodating and stimulating the conversations at each table. All of the suggestions are being put together in files, and on lists, etc. Again, thank you to everyone who came to tell us where to go (with the money).

Having things on a list can help more than not, but at times, I have made too many lists with too many things on

## From the Mayor's Corner Do Nothing, and That Is What Will Happen

each list. That is when it is time to put a match to the lists. Trying to burn the lists though is an exercise in futility for me, because if I don't write things down, I will forget something I really don't want to forget. And that brings me back to the beginning again. Lists have their place in society, I guess, and each of us uses lists in our own way. For example, Robert Orben said, "Every day I get up and look through the 'Forbes' list of the richest people in America. If I'm not there, I go to work." Fortunately, I don't have to look at "Forbes" list to know if I'm not on it. That helps me save time.

I look at my calendar to make sure I don't miss appointments. Unfortunately, the person who puts most of the information on my calendar is a horrible secretary. I think I need to fire the secretary I see in the mirror. And at other times, when there are too many things all going on at the same time, I don't feel too bad after all. On Wednesday, March 25th, I was able to go to the grand opening of the new Veterans Service Center at Mather. It reminds me of a combination USO and service center, where the Veterans can gain access to job opportunities and catch a breath and

relax. I am glad it was done.

On Thursday, April 9th, there was a ribbon cutting at the VA Hospital at Mather for a new one-story building, a Behavioral Health Inpatient Care Unit that will help Veterans who are experiencing stress or emotional turmoil by locating them in an environmentally calming location. Up to 16 veterans at a time can be helped through the difficulties that many have gone through at war. I wasn't able to go and thank the VA for building another place for our Veterans to receive help; I already had another commitment. Still trying to be at more than one place at a time... It doesn't work.

On occasion, we join others and share our thoughts and opinions. That was done at our Town Hall meetings, and now we make lists and common ideas of what was said. We will make decisions, make errors, and keep on trying to make Rancho Cordova better. Do nothing, and that is what will happen. Mahatma Gandhi said, "We need to be the change we wish to see in the world."

*From Mayor Bob McGarvey, God bless, and see you next time.* ★

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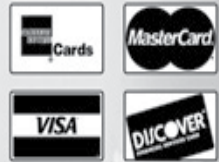
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## LETTERS TO THE EDITOR

# Reality Check and Real Solutions to California's Drought

**From Pat Johnston:**

*Dear Editor:*

No one at the Federal, State or local level wants to talk about the real problems affecting our water. Clear cutting, pollution and new orchards, we don't need. If you look at Google Earth around Mount Lassen Volcanic National Park and Mount Shasta, you will see that more than half of the Sierra's is bald from clear cutting. With no trees to protect our snow pack, it evaporates right back into the atmosphere. With less trees there is nothing to pull what little snow we have into our watershed.

Between the clear cut hot mountains and the pollution bubble over Northern California, all of the storms are going around us. Crain Orchards, the

fifth largest and wealthiest walnut producer, his biggest buyer China, just put in a 700 acre orchard across the street from our home and wells have been going dry in Red Bluff, as a result.

This is happening all up and down California. Homes keep being built and there is not enough water for our current population. Stop over-farming, over cutting our forest and over-building California! The other thing we need to look at is building pipelines from over saturated North Eastern America to our mountain ranges and let nature take its course. Think of all the jobs that would create! If we can build pipelines for oil, why can't we build pipelines for water?

When it comes to California

water, there is no red or blue, both sides only see green, including Governor Brown. All this talk about building more reservoirs and tunnels to fix our water problems is absolutely idiotic and a waste of money, as we can't fill our lakes and reservoirs up as it is. We need to address the source of our water first, before we spend any money on storage and we need to do it now or California will die. Our creeks are already running dry and dying in Northern California and we are at the top of the watershed. Some real solutions are needed to save California economically, environmentally and recreationally.

*Sincerely Pat Johnston* ★

## Another Interchange Opinion

**From Frank Harris:**

*Dear mister phd.*

You obviously did not get your moneys worth for your phd.

First: The he you spoke about is a Lady! Had you attended the council meeting you would have known! Second: The proposed

interchange does not allow any access to Gold River. Had you looked at the plans you would have known.

It does is direct over 10,000 plus older Rancho vehicles to spoil the air by spewing out cancer causing gasses into the Gold

River area every day, bypassing the Rancho area.

I think I know you, you are the council crony who stands up in the neighborhood meetings spouting the council line, as if were your own idea!

*Frank Harris DFC,Phd,RPG* ★

## Contractors State License Board and Bonney Plumbing Reach Settlement

*Continued from page 1*

contract, the contractor is not allowed to charge more than 10% of the total cost or \$1,000, whichever is less, as a down payment.

In California, any contractor who offers a bid that is \$500 or more in combined labor and material costs must be licensed with CSLB in their specific trade. If a contractor uses salespeople to represent the company, each must be registered with CSLB as a HIS. Both contractors and salespeople are issued

pocket cards by CSLB with their license or registration information. Consumers can ask to see the pocket card and photo identification to make sure the information is accurate.

CSLB encourages consumers to always "Check the License First" by visiting [www.cslb.ca.gov](http://www.cslb.ca.gov) or calling CSLB's toll-free automated line 800-321-CSLB (2752). Also, visit CSLB's website for tips about how to hire a contractor and to sign up for CSLB email alerts.

The CSLB operates under

the umbrella of the Department of Consumer Affairs. CSLB licenses and regulates California's 290,000 contractors and is regarded as one of the leading consumer protection agencies in the United States. In fiscal year 2013-2014, CSLB helped recover nearly \$51 million in ordered restitution for consumers.

*Source: Contractors State License Board Public Affairs Office* ★

## "Kids Don't Float" Life Vest Program is Underway

*Continued from page 1*

current conditions, practicing water safety rules and wearing life vests will be even more critical in preventing drowning accidents."

Cyclists, runners, picnickers, and nature lovers are among the more than eight million people a year who use the Parkway for various recreational activities. For more information

on ARPF volunteer and donor programs, please see [www.arpf.org](http://www.arpf.org) or call (916) 486-2773.

*Source: American River Parkway Foundation* ★

# Local Crime Beat

## Homicide Under Investigation

**RANCHO CORDOVA, CA (MPG)** - At approximately 7:15 a.m. on April 3rd, the Rancho Cordova Police Department received a call from a local business reporting that a customer saw a male who appeared unconscious on the ground in the area of Egmont Way/Viking Drive. Rancho Cordova Police Officers arrived at the location and found a black male in his late 40s who was unresponsive. Medical personnel were called to the scene and

declared the subject deceased. Sacramento Sheriff Homicide Detectives responded to the scene and are currently investigating this as a shooting/homicide. There are currently no witnesses to the incident and no motive has been identified at this point in the investigation.

Detectives are asking anyone with information relating to this incident to please contact the Sheriff's Department at (916) 874-5115 or Crime Alert at (916)

443-HELP. Tip information may also be left anonymously at [www.sacsheriff.com](http://www.sacsheriff.com), by texting 274637 (CRIMES) and entering the keyword "SSD," or by calling (916) 874-TIPS (8477).

The victim's identity will be released by the Sacramento County Coroner's Office, pending notification to next of kin.

*Source: Sacramento County Sheriff's Department/Rancho Cordova Police Department* ★

## Rancho Cordova Robbery Suspect Arrested

**RANCHO CORDOVA, CA (MPG)** - Sacramento County Sheriff Robbery Detectives have arrested 19-year-old Jovante Roland Taylor, from Rancho Cordova, for robbery and possession of gun charges.

Taylor has been identified as the suspect in an April 2nd armed robbery at a gas station within the 10600 block of Coloma Road. In the evening hours, the suspect entered the gas station armed with a gun and took merchandise. He was

described as carrying a black or silver handgun and wearing black pants and black shoes with white soles. Robbery Detectives obtained the business surveillance video and were able to identify the suspect as Jovante Roland Taylor through physical evidence obtained at the scene. Taylor has been booked into the Sacramento County Main Jail and is currently being held on \$100,000 bail.

Robbery Detectives believe Taylor could be responsible for

additional crimes within the area and ask that anyone who has information relating to him contact the Sacramento County Sheriff Department Robbery Detective Division at (916) 874-5115. Tips may also be left at [www.sacsheriff.com](http://www.sacsheriff.com), by texting 274637 (CRIMES) and entering the keyword "SSD," or at (916) 874-TIPS (8477).

*Source: Sacramento County Sheriff's Department/Rancho Cordova Police Department* ★

## Inmate Death at Main Jail

**RANCHO CORDOVA, CA (MPG)** - At just before 6:00 p.m. on April 6th, a 27-year-old male inmate died while inside of an intake holding cell at the Main Jail.

The man was arrested earlier that day by the Rancho Cordova Police Department and was booked at the Main Jail for a

misdemeanor public intoxication charge at 2:45 p.m.

According to the Sheriff's Department, this death does not appear suspicious. The Sheriff's Department will conduct a thorough inmate-death investigation in accordance with the Department procedures and State

laws. The Sacramento County Coroner's Office will forward its findings as prescribed by law. The Coroner's Office will release the name of the inmate after they notify next of kin.

*Source: Sacramento County Sheriff's Department* ★

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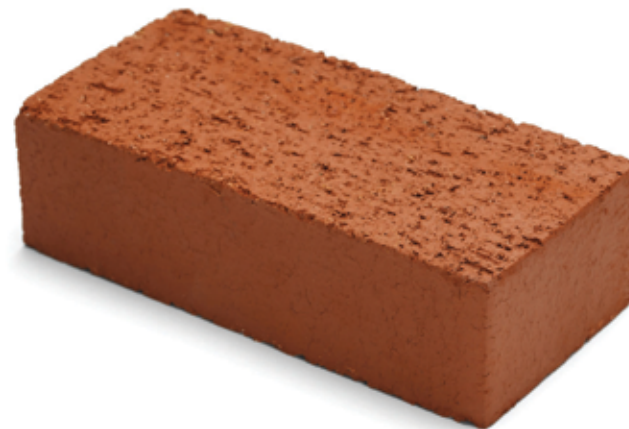
**Procrastination! Ugh! What a word that is. But, we're all guilty of it - whether it's putting off laundry or doing your taxes - it's usually related to some task or chore we just don't want to do.**

The same is true about making final arrangements. Who wants to think about, or talk about, death. And with so many more fun things to spend our money on, who wants to pay for it?

Well, just like taxes, death is something unavoidable, and when it's done - what a relief that is. You can then unload that brick from your backpack and have some peace of mind. If you still need motivation, consider these points:

- You get to arrange what you think is best and not expect family members to know your wishes
- You can know that once your pre-arrangements are made, your wishes will be carried out
- You get to relieve your family from that burden of planning your funeral when they are grieving
- You can minimize disputes between your well-meaning relatives
- You can set up affordable monthly payments so the financial burden does not fall to your surviving family members
- You will show your love in a way your family will never forget

We hope these tips are useful. *Call us today for an appointment and let us help you unload some bricks from your backpack!*



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- ACROSS**
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  - Hermey the dentist, e.g.
  - "\_\_\_\_\_ in the face"
  - "Experts say sea level does it as planet warms"
  - "New" prefix
  - "Geography class prop"
  - Tiny island
  - Contend
  - Kind of space
  - "Environmental science"
  - "Green car"
  - R&R spot
  - Give the cold shoulder
  - College entrance exam
  - Of a particular kind
  - Long John Silver had this
  - "Deforestation is big issue in this country"
  - Brazils or filberts, e.g.
  - Upholstery choice
  - Van Gogh's famous flower
  - "\_\_\_\_\_ and-true"
  - Dissolute man in fashionable society
  - Bordered
  - Common hosiery shade
  - Concludes
  - Looked lecherously
  - Like a sharp eye
  - "O say can you \_\_\_\_\_"
  - Prejudice
  - X
  - \*Type of bug?
  - Guards and keeps order
  - \_\_\_\_\_-Goldwyn-Mayer
  - "Ostrich" of Australia
  - Café offering
  - Actor's reward
  - Hanks or Cruise
  - Relating to ohms
  - Light grey
  - \*Clean Air Act org.
  - Required things
- DOWN**
- French hors d'oeuvre staple
  - Reduced Instruction Set Computer
  - Northern European capital
  - Hull appendage, pl.
  - Impedes by estoppel
  - Green-eyed monster
  - South Pacific welcome
  - Warm down-slope wind of the Alps
  - Talk like a drunk
  - "Laughing on the inside" in text message
  - In the sack
  - p in mpg
  - Chunk of raw meat
  - Like hunger strike victim
  - Uh-huh
  - Performer's gimmicks
  - \*Oil crisis
  - Eagle's nest
  - Father, Son and Holy Ghost, e.g.
  - "Kiss Me, Kiss Me, Kiss Me" band, The \_\_\_\_\_
  - \*"An Inconvenient Truth" author
  - Some have a mane
  - Dodge
  - These in U.S. are often Canadian
  - "Breaking Bad" victim
  - Dried-up
  - Because of
  - Credit card user
  - "\_\_\_\_\_ Hard" movie
  - \*Earth Day founder
  - Mountain ridge
  - Specialty
  - It's more, to some
  - A strong desire
  - Cafeteria carrier
  - Wild feline
  - Dog call
  - Children's author Blyton
  - Abbreviated seconds
  - Extinct flightless bird
  - Janitor's tool

| CROSSWORD |    |    |    |    |    |    |    |    |    |    |    |    |
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For Solutions see Page 9

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STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FBNF2014-09186 The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME...

ORDER TO SHOW CAUSE CHANGE OF NAME

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176595 WHEREAS, Obaid Rahman and FNU Marya...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176596 WHEREAS, Mykhaylo Karkhut has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176597 WHEREAS, Mykhaylo Karkhut has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176598 WHEREAS, Mykhaylo Karkhut has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176417 WHEREAS, Abdul Qadeer has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176611 WHEREAS, FNU Nawid has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176302 WHEREAS, Daniel and Jennifer Blum have filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176334 WHEREAS, Mai Andrus has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176586 WHEREAS, Catita Annette Howell has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176288 WHEREAS, Cherenet Garo and Leah Hidoto have filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176619 WHEREAS, Christopher Allen Burnett, Jr. has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176929 WHEREAS, Chaeyoung Lim has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176925 WHEREAS, Chaeoon Lim has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176935 WHEREAS, Pedro Diaz Nava has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176944 WHEREAS, Aura Jimena Castro has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176945 WHEREAS, Thirza Paloma Rodriguez Castro to Paloma Rodriguez Castro...

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COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176952 WHEREAS, Vicenza Stroup has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00177255 WHEREAS, FNU Waheda has filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00177637 WHEREAS, Sayed Mobin Morshid and FNU Samira have filed a petition...

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00176937 WHEREAS, Sayed Mobin Morshid and FNU Samira have filed a petition...

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COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2015-00177652 WHEREAS, FNU Waheda has filed a petition...

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# Tim Russ to Direct Local Film

Our Goal Ultimately Is to Actually Show That There Is a Capacity Within the Filmmaking Community of Northern California to Create Film Projects

By Ben Barber

**SACRAMENTO REGION, CA (MPG)**

- For a state that is known worldwide for the entertainment industry, one might think that the Capital would be full of the hustle and bustle of filmmakers as they race the setting sun to complete their last shots of the day. Unfortunately, the contrary is true: filmmaking in Sacramento is quite the challenge. With no established infrastructure, finding local cast and crew can be a challenge, not to mention the arduous task of fundraising. This is one challenge a local project hopes to take head on.

The project is called "RELLIK" (Killer in reverse), a revolutionary new crime thriller that hopes to grow into a regularly produced series here in Sacramento. Executive Producer (EP) and

spokesperson for the project, Craig DeLuz, is optimistic about the film's success. He explains how creator and EP Jason F. Knittle and writers and EPs Brian Jagger and Gwenn Conklin came together.

"Jason is the original creator, the mastermind. Brian started the first segment of the series; both Gwen and I were approached to play roles in the project. The concept sounded very interesting and we decided to come together and flush the script out for the pilot," De Luz said.

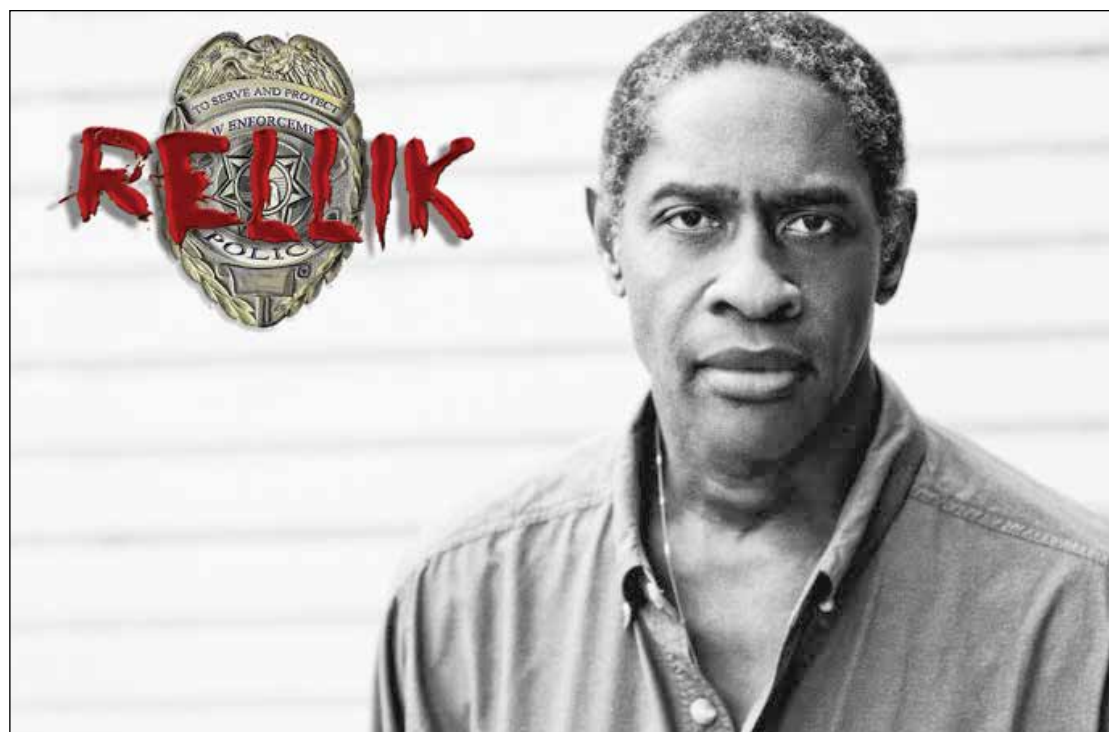
The team is a collaboration of producers from various networks in town: the Northern California Film Coalition (NCFC) and the Capital Film Arts Alliance (CFAA). Both promoting filmmaking are located in Northern California. The team reached out to Tim Russ, best known for his role as "Tuvok" on all seven

seasons of Star Trek Voyager, to direct the pilot.

"It's an exciting, edgy, dark crime thriller with fascinating characters and a lot of twists and turns. The writing team is all from the Sacramento area, and they did a great job with the script. I'm thrilled to be bringing it to life," said Director Tim Russ.

Other local talent includes famed stuntman and stunt coordinator Gary Davis (X-Men: Days of Future Past; The Amazing Spiderman, 1 & 2) will serve as Stunt Coordinator. Toni Staniewicz (I Almost Got Away With It; Wives With Knives) will be the casting director and is also a producer on the project.

"Our goal ultimately is to actually show that there is a capacity within the filmmaking community of Northern California to create film projects," DeLuz said when asked



"It's an exciting, edgy, dark crime thriller with fascinating characters and a lot of twists and turns. The writing team is all from the Sacramento area, and they did a great job with the script. I'm thrilled to be bringing it to life," said Director Tim Russ. Image courtesy of Tim Russ and Jason F. Knittles

about the scope of the project. "They want to see more SAG projects, more TV shows... the locations Sacramento has to offer, and the talent on and off the screen," DeLuz continued.

SAG, the Screen Actors Guild, is the governing actors union. One way to earn your SAG union eligibility is to work on a SAG production. "SAG projects have specific standards in terms of number of hours worked and conditions; there is a certain level of quality that needs to be there for a project to work. It means a big deal to those in the community and investors. It expands the opportunity for those in the community to be in a professional production," DeLuz said.

The project has hopes of being picked up by a major network or streaming service such as Netflix or Hulu. When asked what would make

the project a success, DeLuz responded, "To put out a quality product, something that captures and keeps viewers' attention. To see what sort of following we can get as we finish the project. The more buzz, the more investors, the better chance of distribution picking up the project."

Social media has opened the doors for audiences to directly support projects as they grow, giving a voice to those who in the past had to spend their dollars at the theater to express interest. Now, projects such as RELLIK can gain a voice and even financial support with tools such as Indy Go Go (IGG), a crowd fundraising website.

"The IGG campaign is for supporting the project. A \$5 contribution is as important to the project as a \$100 contribution. What is important is the number of people. There are opportunities for equity

investors outside of the IGG campaign, but one of the most important things people can do is spread the word—like the Facebook page, like the Youtube channel, show there is interest and that there is support for the film in Northern California," said DeLuz.

By supporting local film, we can bring national economic dollars to our small film community and start creating a job infrastructure that can continue to create jobs for years to come. The best way that an audience can support the cause is by liking Facebook pages and subscribing to Youtube channels. Share links or tweet the pages on your social networks; a little click can go a long way.

You can learn more about the project at [www.relliktheseries.com](http://www.relliktheseries.com), or visit the Facebook page at [www.facebook.com/RELLIKWebSeries](http://www.facebook.com/RELLIKWebSeries). ★

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| <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00176957</p> <p>WHEREAS, Dee Pheng Tran has filed a petition with this court for a decree changing the name(s) of Dee Pheng Tran to Johnny Dee Tran.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on May 27, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: March 25, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>TRAN 150403 5-1-15</p>  | <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00176597</p> <p>WHEREAS, Yuliya Khitsko has filed a petition with this court for a decree changing the name(s) of Yuliya Khitsko to Julia Khitsko.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on May 15, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: March 18, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>KHITSKO 150409 5-8-15</p>                           | <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00176599</p> <p>WHEREAS, Tanedda Dupree and Jaron Heim have filed a petition with this court for a decree changing the name(s) of Zoey Denise Dupree to Zoey Denise Dupree Walubengo.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on May 15, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: March 18, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>DUPREE 150410 5-8-15</p>  |
| <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00177589</p> <p>WHEREAS, Robert Eugene Bailey has filed a petition with this court for a decree changing the name(s) of Robert Eugene Bailey to David Egan.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on June 11, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: April 8, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>BAILEY 150408 5-8-15</p>   | <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00177613</p> <p>WHEREAS, Tyson James Harding has filed a petition with this court for a decree changing the name(s) of Tyson James Harding to Tyson James Korney.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on June 15, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: April 8, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>HARDING 150408 5-8-15</p>            | <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00176598</p> <p>WHEREAS, Asieh Fadai has filed a petition with this court for a decree changing the name(s) of Asieh Fadai to Amy Susan Fadai.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on May 15, 2015, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: March 18, 2015<br/>Raymond M. Cadei, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>FADAI 150413 5-8-15</p>  |
| <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00177599</p> <p>WHEREAS, Kenneth Steven Berg has filed a petition with this court for a decree changing the name(s) of Kenneth Steven Berg to Sandoer Kenneth Berg.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on June 12, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: April 8, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>BERG 150408 5-8-15</p>   | <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00177605</p> <p>WHEREAS, Robynn E. Hudson has filed a petition with this court for a decree changing the name(s) of Olivia Susanne Dickinson to Alivea Eleesheia Lynn Hudson.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on June 12, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: April 8, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>HUDSON 150409 5-8-15</p> | <p><b>NOTICE OF PETITION TO ADMINISTER ESTATE</b></p> <p>NOTICE OF PETITION TO ADMINISTER ESTATE OF MARY MAXINE GARNER (decedent)<br/>ESTATE NO. 34-2015-00176011</p> <p>To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of MAXINE GARNER, MARY MAXINE GARNER (deceased); BRENDA K. GARNER, MELANIE WARMERDAM in the Superior Court of California, County of Sacramento, requesting that JERRY L. GARNER AND MELANIE WARMERDAM be appointed as Executor to administer the estate of the decedent.</p> <p>The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.</p> <p>The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.</p> <p>Bond is not required.</p> <p>A hearing on the petition will be held in this court as follows: April 21, 2015, 9:00 a.m. in Dept. No. 129 at Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826.</p> <p>IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.</p> <p>IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.</p> <p>YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Petitioner is: Michael Richard Stewart, 8452 Fair Way, Citrus Heights, CA 95610 (916) 723-3578<br/>Publish: April 10, 17 and 24, 2015.<br/>AHRENDT 150402 4-24-15</p> |
| <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00177608</p> <p>WHEREAS, FNU Haroon and FNU Taiba have filed a petition with this court for a decree changing the name(s) of FNU Haroon to Haroon Paikan, FNU Taiba to Taiba Paikan, FNU Arash to Arash Paikan and FNU Diba to Diba Paikan.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on June 12, 2015, in Department 54, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: April 8, 2015<br/>Raymond M. Cadei, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>PAIKAN 150408 5-8-15</p> | <p>COUNTY OF SACRAMENTO<br/>ORDER TO SHOW CAUSE<br/>CHANGE OF NAME<br/>#34-2015-00177243</p> <p>WHEREAS, Jeffrey Paul Reed has filed a petition with this court for a decree changing the name(s) of Jeffrey Paul Reed to Bulldog Cottone.</p> <p>IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2:00 p.m. on June 17, 2015, in Department 53, located at 800 Ninth Street, Third Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.</p> <p>Dated: April 8, 2015<br/>David I. Brown, Judge of the Superior Court<br/>Publish: April 17, 24, May 1 and 8, 2015<br/>REED 150409 5-8-15</p>                      | <p><b>NOTICE OF PETITION TO ADMINISTER ESTATE OF CHONG SUN JOHNSON (decedent)</b><br/>ESTATE NO. 34-2015-00177169</p> <p>To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of CHONG SUN JOHNSON (deceased):</p> <p>A petition has been filed by TONI FAY JOHNSON AND SONI KAY JOHNSON in the Superior Court of California, County of Sacramento, requesting that TONI FAY JOHNSON AND SONI KAY JOHNSON be appointed as Executor to administer the estate of the decedent.</p> <p>The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.</p> <p>The petition requests authority to administer the</p>   |

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# Young Professionals Drive Change and "Own It"

*Emerge Summit Empowers, Engages, and Inspires*



The EmERGE Summit was a catalyst for collaboration and connection. The half-day event provided opportunities for young professionals to engage with the community, develop critical business skills, and inspire action to make a difference. Photo courtesy of Metro EDGE

## SACRAMENTO REGION, CA (MPG)

- Metro EDGE and a coalition of young professional groups from across the region gathered in downtown Sacramento on March 27th for the second annual EmERGE Summit. National in scope and local in focus, EmERGE Summit inspires young professionals to take action to improve their cities, communities, and careers.

The theme of the summit was "Own It"—your career, your city, your future. The summit also featured a welcome message from Mayor Kevin Johnson, a preview of Swan Lake by the Sacramento Ballet, and a DJ set by Z Rakk.

Keynote speaker Ben Casnocha, Silicon Valley entrepreneur and co-author of New York Times bestselling book "The Start-Up of You," led a motivational lineup of fascinating thinkers and doers who presented on their personal experiences, innovative ideas, and journeys to success. Other speakers included Clay Nutting, TBD Fest co-founder and owner of the hip Sacramento bierhall LowBrau; Dr. C.M. Lee Jr., who spoke on topics of persistence, leadership, and purposeful living; and Erica Taylor, vice president of

Communications and Community Relations at Five Star Bank and the Metro EDGE Young Professional of the Year.

This event was a catalyst for collaboration and connection. The half-day EmERGE Summit provided opportunities for young professionals to engage with the community, develop critical business skills, and inspire action to make a difference. In addition to the speakers, breakout sessions were offered by 10 young professional groups from across the region.

Young professionals are playing larger roles than ever in the continued development of Sacramento's economy and overall culture. "The influence of young professionals continues to grow in Sacramento and EmERGE Summit will empower them to drive change," said Michael Marion, chair of Metro EDGE. "We're encouraging the local young professional community and its emerging leaders to get involved and take an active role in their city, community, and career."

The summit offered 11 professional development workshops, each facilitated by different local

young professional programs. Session topics included the Downtown Entertainment and Sports Complex and the Impact of Development, Volunteerism for the Young Professional, and Regional Recruitment and Retention of Young Professionals.

Spearheaded by Metro EDGE with support from the Sacramento Metro Chamber, the EmERGE Summit is a collaborative effort of regional leadership programs including American Institute of Architects Emerging Professionals; Nehemiah Emerging Leaders Alumni Association; Junior League of Sacramento; Roseville Ignite Young Professionals; Sacramento Asian Chamber of Commerce, Catalyst Program; Sacramento Regional Builders Association, NEXT; VSP Young Professionals BRG; United Way's Young Leaders Society; Urban Land Institute (ULI) Sacramento Young Leaders Group; Urban League of Greater Sacramento Young Professionals; and many more.

For more information, visit [www.emergesummit2015.com](http://www.emergesummit2015.com).

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# CORDOVA SPORTS

## Lady Lancers Remain Undefeated in SVC

By Mike Bush

**RANCHO CORDOVA, CA (MPG)** - Returning to Sierra Valley Conference (SVC) action after taking a week off for spring break, the Cordova High School softball team hasn't missed a beat.

In three of its five games in the

past week, Cordova played SVC games that included Tuesday's 12-4 win over Liberty Ranch on the Lancers' field. The Lady Lancers (9-0 in the SVC, 15-1 overall) banged out 16 hits in the game.

"(Tuesday's) game against Liberty Ranch went well for the offense," said Cordova head

coach Lindy Willeford.

Leading the way for the Lancers was Vanessa Cain, who went 4-for-4 with a double. Mason Pittaro, Nikki Jones, Megan Stacy, and Leila Cooper had two hits each. One of Jones' hits was a double. Four Cordova players had a hit each.

Although the Lancers grounded

the Lady Hawks, Cordova had some miscues on defense. Cordova committed four errors that allowed Liberty Ranch to score all of its runs unearned.

### Cordova 6, West Campus 1

On April 11th, Cordova made the trek to Placerville to compete in the annual El Dorado Mini Tournament. The Lancers played two games.

"This game was competitive," Willeford said. Joycelyn Brown smacked two doubles and went 3-for-3 in the game. Vanessa Cain was 2-for-4, and Pittaro clubbed her fifth home run of the season.

### Cordova 24, Foresthill 2

In the first game of the tournament, Willeford moved her

players around in different positions on the field with great results. Kailee Cole went three innings, and Tracy Mahony finished up the game that ended in five innings because of the mercy rule.

Angela Jones hit a double and drove in four runs for the Lancers. Pittaro went 5-for-5 with a double and four RBIs. Stacy went 3-for-3 with five RBIs, and Cole was 2-for-4 with two doubles.

### Cordova 15, Galt 0

In an SVC road game at the Galt Softball Complex on April 8th, the Lady Lancers broke open a 3-0 lead by scoring two runs in the third and six in the fourth. Cordova finished with 17 hits in the contest.

Stacy was a force on both side of the ball for Cordova. On the mound, she scattered three hits en route to pitching a shutout. At the plate, she was 3-for-3 with two doubles and four RBIs. Mahony went 4-for-4, Tiana Brown 3-for-4, Jones 3-for-5, and Pittaro 2-for-3. Jocelyn Brown, Sierra Monroe, and Cole had a hit each.

On Wednesday, April 15th, Cordova continued SVC action with a showdown at Union Mine (8-1 in the SVC). Friday, April 17th, Cordova hosts El Dorado.

Next Monday, April 20th, Cordova will play at Rosemont. Next Wednesday, April 22nd, the Lancers host Galt. All games start at 4:15 p.m. ★

## Two More SVC Losses for Cordova Baseball

By Mike Bush

**RANCHO CORDOVA, CA (MPG)** - After returning to Sierra Valley Conference (SVC) action last week, the Cordova High School baseball team was hoping to ride the momentum from posting a 2-2 record in the annual Cordova Easter Tournament the week prior.

Although the Lancers banged out four hits against Galt in an April 9th SVC game, the visiting Warriors doubled that number, leading to a 5-1 win. Galt finished with nine hits in the game.

Leading the way for Cordova

(1-8 in the SVC, 5-15 overall) was utility player Logan Appino, who went 2-for-3 at the plate, including a double. Jeremy Buck accounted for the Lancers' other two hits.

### Rosemont 7, Cordova 6

The Lancers kept up with the Wolverines in their April 7th meeting at Rosemont's field in Sacramento. The game was tied 6-6 going into the bottom of the seventh inning when Rosemont rallied to score the eventual winning run.

Both teams had 11 hits each. Out of Cordova's hits, four came off the bat of Riley Robson,

who also had two RBIs. Appino also had two RBIs. Jeremiah Anderson had two hits. Zachery Guerrero joined Appino and teammates Buck, Jarrett Harris, and Austin Smith with a hit each.

Earlier this week, Cordova lost 2-0 to Liberty Ranch in an SVC game. On Thursday, April 16th, the Lancers hosted Union Mine.

Next Tuesday, April 21st, Cordova will play at El Dorado in another conference game. On Thursday, April 23rd, the Lancers will host Rosemont. All games start at 4:00 p.m. ★

**END of the BENCH**  
by Gerry Scholl  
**Are They Who We Think They Are?**

Sometimes you think you know somebody and then....surprise! But...you kind of know it all along.

Take Madison Bumgarner, for example. From the first time he appeared on the pitchers mound for the San Francisco Giants, we knew he was a stud, a horse bringing on some good old country hardball. He has reinforced that idea throughout his years with the Giants, eventually playing the starring role, in his typical "aw, shucks" fashion, in the Giants' third World Series championship last season.

Bumgarner had always seemed to be uncomfortable when being propped up as a star, consistently deflecting the praise toward his teammates and coaches. But this past off-season there he was on the cover of Sports Illustrated as Sportsman of the Year, making appearances on the TV talk shows and shooting commercials, and looking quite at ease doing it.

We have known from the start that MadBum was comfortable on the competitive stage of Major League Baseball, but are surprised to find that our favorite country bumpkin, now our own local yokel, so smoothly endorsed his new line of Jockey underwear, yukked it up on The Tonight Show with Jimmy Fallon, made TV commercials for Carhartt clothing (work clothes, of course), and got his wild-and-crazy hair permed --- leaving fans to wonder if it was all going to his head.

But, maybe, we should've known all along that this hick from Hickory, N.C., with his off-the-diamond, overriding easy-going demeanor (unless, perhaps, the Dodgers' Yasiel Puig comes around) could handle anything that comes his way --- including riding in on a horse along the warning track at AT&T Park Monday to celebrate Opening Day. Yeah. That's the guy to lead the charges into battle.

are the odd-numbered-year Giants that come up short in between winning championships in the even-numbered years. Off-season roster changes, an uninspiring spring training period and a rash of early injuries had the doubters thinking this edition of the Giants was ill-equipped for a repeat. The starting-pitching rotation looked suspect and not built for the long haul, while the lineup appeared to be lacking power and run-production --- a bad mix for success.

The first stretch of games left them at 3-5, last in the NL West. The team batting average stood at just .236 and the Giants had averaged less than three runs per game, third worst in the NL. The pitching staff had a combined WHIP (walks plus hits per inning) that was second worst. Perhaps they are who we thought they were. That's not exactly the start everybody was hoping for, but there are a mere 154 games left to go.

On another front, beyond the piano music and through the blooming azaleas, we can only hope that there will be a new face of golf, the so-called "gentleman's game," in the form of 21-year-old Jordan Spieth, who won the 79th Masters at Augusta National Sunday by four strokes with a record-tying, 18-under par 270. Spieth, who led start to finish, also set records for 36-hole score, 54-hole score, most birdies (28) and lowest opening round for a champion (64).

Spieth became the second-youngest champion in Masters history. The youngest is the weary face, Tiger Woods, who rallied over the first three days of the tournament but faded to a tie for 17th on the final day.

Spieth's story prompted headlines like, "Spieth wins with grace, humility," and included things such as "dream come true," "ultimate goal," "the greatest day of my life," and "It's a game of integrity... We all respect each other." None of that particularly sounds like Tiger Woods, not generally perceived as a true gentleman.

In the sheltered-from-reality oasis of Augusta --- the land of pink and purple collared shirts, plaid and orange pants, visors and white belts, sundresses and pimento sandwiches, buffets and marinated rib-eye, magnolias and cigar patios --- Woods, whose world ranking was in triple-digits entering the tournament, was greeted by rounds of cheers and applause with his every move.

He hasn't won a major in years. He always seems focused on himself. He always seems so unpleasant and patronizing. What is with this lasting attraction to Woods and his sour puss? Why is he the impetus for higher television ratings for golf? For all of his well-documented on-and-off-the course behavior, why do people still say, "The game is better when Woods is in the mix?" Really? Why do many other fans feel their lips uncontrollably crinkle up with a look of disgust whenever Tiger's mug appears?

It probably has something to do with Tiger's penchant for on-mike swearing. Every golfer can certainly identify with that. You might wonder if Tiger will ever be invited to join in the ceremonial teeoff at the Masters down the road. That could be risky; he might miss another fairway and let one fly.

Around sports there seems to be an influx of new "gentleman" stars...guys like Steph Curry and Klay Thompson, Buster Posey, Andrew Luck and such. But, as fans, it's rare to really get to know them. From a distance, we think we know, but we really don't know. There are always surprises ahead, both good and bad.

Just around the corner is the NFL draft and there are a lot of people around the league hoping their selections are who they think they are. History tells us they should brace themselves for some big surprises.

P.S. Straight from the Prentice-Hall Handbook for Writers: "Formal English usage requires whom in the objective case. Informal English uses who in similar situations." We like to keep things very, very informal around here. Ha. ★



Taking a swing for Cordova softball is Marlynne McNabb. Photo by Rae Lynn Flippo

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## One Family at a Time



Photo courtesy of Getty Images

**FAMILY FEATURES**

According to a study done by LIMRA, a non-profit life insurance industry research organization, as many as 40 percent of U.S. households would have immediate trouble meeting household expenses if a primary wage earner were to pass away today. The study also showed that a majority of Gen X and Y consumers believe they need more life insurance than they currently have. Yet according to LIMRA, 30 percent of Americans have no life insurance at all and more than half of those who do are inadequately covered.

At every stage of life, life insurance is an important consideration for protecting your family and your assets. As much as you may not want to think about it, you cannot afford to avoid making these important preparations. Life insurance can be vital to helping your loved ones maintain their standard of living after your death. If you have dependents — a spouse, domestic partner, children and/or an aging parent — you should ensure that your retirement pension and savings are sufficient to secure their future.

Many Americans think that they can't afford life insurance, especially when some are struggling to balance the daily and monthly expenses that most households face. But life insurance is often more affordable than you might think. In fact, more than 80 percent of Americans overestimate the cost of life insurance. Most people who are uninsured believe that a 20-year, \$250,000 term life policy for a healthy 30-year-old would cost \$400 per year. But the real cost would actually be only a quarter of that, or about the same cost as your Netflix subscription each month.

**Types of Life Insurance**

If you're unsure about life insurance, you're not alone. Many individuals are confused about how life insurance works. According to LIMRA, 70 percent of Americans failed a 10 question basic life insurance IQ test.

The truth is not all life insurance plans are created equally. In fact, there is a whole host of different types of life insurance to fit your budget, lifestyle and needs.

One of the most common types is **term life insurance**, which offers affordable coverage for a specific number of years and is great if you want to provide coverage while you pay off certain debts or until you've fulfilled some anticipated responsibilities, such as until your children are out of college. However, while term life insurance is an affordable way to get maximum coverage, it also increases in cost after the specified period, so it may not be cost effective in the long run.

On the other hand, **permanent life insurance** policies are ones that do not expire. They protect your loved ones permanently. These plans typically offer more long-term security and may even accumulate cash value over time. While permanent life insurance may initially cost more than term life insurance, they can also be more cost-effective in the long term.

Depending on your responsibilities and financial situation, the best life insurance plan for you may be term insurance, permanent or one of the many other options offered by insurance companies.

**Helping You Find Insurance**

Many leading insurance companies are making it easier than ever to put life insurance within reach. And some companies have new products for Americans who otherwise might not have easy access to life insurance plans.

Life insurance can also provide an array of benefits to dependents such as:

1. Assistance in paying off debts such as a mortgage, auto loan or credit card
2. Coverage of daily living expenses
3. Help with saving for expenses such as college tuition, weddings or starting a business
4. Paying for funeral expenses

In addition to expanding their coverage to include families who may traditionally be underinsured, major life insurance companies have also worked to develop tools, such as insurance premium calculators, that help you select the type of life insurance that is right for your needs and concerns.

Many companies have commissioned studies that explore the changing demographics, retirement ages, lifestyle habits and compositions of American households and have developed adaptable insurance policies in response. Other insurers have taken steps to diversify their offerings to better fit the needs of customers in developing nations.

MetLife, for example, has developed insurance plans to target traditionally uninsured customers in the United States and abroad. The New York-based insurer now offers prepaid insurance policies at Walmart stores in Georgia and South Carolina, with a first month's premium of just \$5. The company has also developed initiatives to increase access to insurance in the Bogotá region of Colombia by selling policies through supermarkets, door-to-door and allowing customers to pay their insurance premiums through their natural gas utility bill.

It may seem complicated and you may not want to think about it while you're in the prime of your life, but life insurance is easier to obtain and less expensive than you might think. There are several helpful tools and information available to help you find sufficient means to provide security for your families and loved ones. Picking life insurance shouldn't be a burden but an easy process. You should be able to enjoy the aging process and eliminate the unknown when it comes to life insurance.



EDUCATION ON FINANCIAL HEALTH



Millions of Americans Don't Have a Bank Account or Access to Mainstream Financial Services



**1 in 13** American households, or 9.6 million families, did not have bank accounts in 2013<sup>1</sup>



**1/3** of households without bank accounts lost access to the banking system due to a recent job loss or other significant income loss



**1 in 5** American households used alternative financial services outside of the mainstream banking system<sup>2</sup>



**1 in 14** Americans failed to qualify for a credit card in 2014<sup>3</sup>

It Doesn't Have to Be This Way

Access to the right financial tools helps people pursue more from life by enabling greater security, opportunity and self-reliance.

A Core Belief in the Power of Financial Services Has Shaped MetLife's Business Since 1868



And Has Helped Build Secure Futures for Individuals and Communities

MetLife is advancing financial knowledge and improving financial well-being for people in the U.S. and around the world through:



**IMPACT INVESTMENTS**

In 2013, MetLife committed \$5 million to the LeapFrog Financial Inclusion Equity Fund II, an investment fund for supporting financial inclusion in Asia and Africa.<sup>2</sup>



**FINANCIAL PLANNING**

MetLife's PlanSmart® Financial Education Series provides employees with access to a range of complimentary financial and retirement education resources through their employers. These workshops include education on financial and retirement planning, special needs planning and even estate planning.



**ENHANCED ACCESS**

- › **In the U.S.**, MetLife offers prepaid insurance policies at Walmart stores in Georgia and South Carolina, with a first month's premium of just \$5, putting protection in reach for more families.<sup>2</sup>
- › **In Colombia**, MetLife has partnered with a natural gas utility to provide insurance to 190,000 customers, with an average monthly premium of only \$3.60.<sup>2</sup>

MetLife is committed to advancing financial stability, opportunity and inclusion for all in every community we serve. Learn more about MetLife's Global Impact at [www.metlifeglobalimpact.com](http://www.metlifeglobalimpact.com).

<sup>1</sup> Federal Deposit Insurance Corporation. 2013 FDIC National Survey of Unbanked and Underbanked Households.

<sup>2</sup> MetLife. Global Impact: 2013 Corporate Responsibility Report.

<sup>3</sup> Harris Poll. The 2014 Consumer Financial Literacy Survey, Prepared for the National Foundation for Credit Counseling.



# SPCA Offers Free Pit Bull Spay/Neuter Surgeries

**RANCHO CORDOVA, CA (MPG)** - Do you love your pit bull or pit bull mix? Then the Sacramento SPCA has a deal for you! Thanks to a generous grant from PetSmart Charities, the Sacramento SPCA is giving away 200 free spay/neuter surgeries for pit bulls from three specified zip codes. Surgery appointments include vaccines, a collar, an ID tag, and a microchip as well.

If you live in Elk Grove or Rancho Cordova (zip codes 95624, 95670, or 95827) and have a pit bull, call the SPCA at (916) 504-2825 to schedule a free appointment for your dog. You can also attend a special event at Elk Grove Regional Park on April 26th from 10:00 a.m. to 2:00 p.m. to sign up in person. Elk Grove Regional Park is located at 9950 Elk Grove-Florin Road. The event will take place in area 9B next to the

Rhoads School House. The SPCA will be giving away free pet food at the event as well. Dogs do not need to be present to be signed up for surgery, but proof of residence is required. Surgeries are for pit bulls and pit bull mixes only; dog owners must live in 95624, 95670, or 95827. All surgeries must be completed by May 15th, 2015. *Source: About Face Communications*

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SATURDAY

**Sunrise Mall Farmers Market**  
6196 Sunrise Blvd, Citrus Heights (behind Sears in the SE parking lot).  
Saturdays 8 am - 1 pm. (Year-round, rain or shine).

SATURDAY

**Historic Folsom Farmers Market**  
915 Sutter St, Folsom (Historic Folsom Public Plaza).  
Saturdays 8 am - 1 pm. (Year-round, rain or shine).

SUNDAY

**Carmichael Park Farmers Market**  
5750 Grant Ave, Carmichael (corner of Grant and Fair Oaks Blvd).  
Sundays 9 am - 2 pm. (Year-round, rain or shine).

SUNDAY

**Land Park Farmers Market**  
1944 Sutterville Rd, Sacramento.  
Sundays 9 am - 1 pm. (Year-round, rain or shine).

WEDNESDAY

**VA Mather Farmers Market**  
10535 Hospital Wy, Mather.  
Sundays 9 am - 1 pm. (Year-round, rain or shine).

WEDNESDAY

**Fair Oaks Sunset Farmers Market**  
8101 Sunset Ave, Fair Oaks (New Life Church parking lot).  
Wednesdays 3 pm - 7:30 pm. (Seasonal; April 8 - November 25).

THURSDAY

**UC Davis Health System Farmers Market**  
45th and Y St, Sacramento (UC Davis Medical Center Campus).  
Thursdays 3 pm - 7:30 pm. (Seasonal; April 23 - October 29).

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For more information: [www.ILoveMyFarmersMarket.com](http://www.ILoveMyFarmersMarket.com)

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